

MAY VIRTUAL MASTERCLASS THURSDAY AGENDA | 11 MAY

Small Business Restructure and Making Super contributions

	Small Business Restructure and Making Super contributions
	Often small businesses are initially set up in the cheapest and simplest way, and this makes a lot of sense. As most small businesses never grow to any substantial size and many are just closed down shortly after starting, spending lots on the optimal structure just in case the business grows substantially hardly seems worthwhile. But this means we often see new clients who have less than optimal structures.
11.00am– 11.50am	In this session we will consider how to fix these problems – how to take the cheap and simple structure of either a sole trader owning everything, or just the same but all done in a shelf company, and ensure that asset protection, bring in new equity, income splitting and the CGT concessions are available.
	Before 1 July 2016 there was one main way to fix this problem, using the small business CGT concessions. However, from 1 July 2016 there is a second option, using the small business restructure rollover.
	So which is better to use? What are the benefits of these two options? And what are the problems each has? And most importantly, can we use this to get around the new super rules that limit non-concessional contributions for those with a total superannuation balance of \$1.6 million+?
	Ken Mansell Tax expert, www.taxrambling.com Knowledge areas: Super, TASA
11.50am 12.05pm	Break
	Super Proceeds Trust, Insurance Proceeds Trust, Testamentary Trust, Death benefit pensions: when, which one & why?

This is aimed at financial advisers that need to build/refresh their foundation technical

role that trusts play in the context of traditional financial planning advice.

Knowledge areas: Super, Life Insurance, Estate Planning, TASA

knowledge. This case study based workshop explores the technical strategy 'must-knows' of

estate planning, draw the line between the role of the adviser and the solicitor and examine the



Break

Ben Martin

Technical Manager, AIA

12.05pm

12.55pm

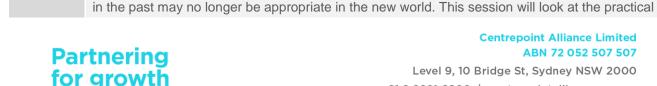
12.55pm

1.10pm



Unwrapping the pension transfer balance cap - CGT relief At the March Masterclass we addressed the pension transfer balance cap and its potential impact for certain superannuation fund members, including those drawing pensions under transition to retirement rules, and others likely to have a pension account balance exceeding \$1.6m. In this segment we will be exploring one aspect of the transfer balance cap in much more detail the capital gains tax relief. 1.10pm Issues to be covered will include: 2.00pm • How does the CGT relief work? Who will be affected? What steps need to be taken, and when? How the segregated and proportional methods differ when applying for relief Case studies and worked examples **Peter Kelly** Retirement Strategies and Solutions, Centrepoint Alliance Knowledge areas: SMSF, Super, TASA 2.00pm Break 2.40pm **Claims Management** Written to provide Advisers with an insight to modern claims practices. Applying a customer centric approach to managing claims How we apply early intervention to our claims management and how this benefits the customer 2.40pm • How we want to work with the advisor during the claims process to enhance our 3.10pm customers' experiences An introduction to our rehabilitation team and how the wellness plan assists our customers with mental health conditions Elizabeth Haddow-Allen, Senior Rehabilitation Consultant Katie Maree Hartley, Senior Case Manager CommInsure Knowledge areas: Life Insurance 3.10pm Break 3.25pm **Super vs Insurance Balancing Act** The dust has now settled on the latest round of superannuation reform. While there has been much discussion about the impact this will have on retirement savings, accumulation and pension strategies, how will the changes impact the risk advice strategies you most commonly use with 3.25pm vour clients? 4.15pm

The old model of using super to fund insurance today in the expectation that I can catch up with extra contributions in the future to fund my retirement has been disrupted. Regulators and the media are more focused than ever on insurance held through super and the advice gave to clients





	advice considerations and product strategies you can use with clients to future proof your risk advice and safely meet your BID obligations.
	Chris Kirby, Head of Technical Strategies AMP Knowledge areas: Life Insurance, Super
4.15pm 4.30pm	Break
	Trumponomics, Turbulence and the Markets
	"The last year has seen the ushering in of Brexit, Trumponomics and uncertainty in 2017, as Europe faces potential upheaval to the European economic union.
4.30pm 5.20pm	We look at the key economic policy drivers emanating from a new American administration and their impact on markets across the world, and with markets already elevated from a decade of unconventional policy prescriptions, we look at how investors can tackle the uncertain period ahead.
	James Holt Senior Investment Specialist, Perpetual Knowledge areas: Generic Knowledge
5.20pm	Close

