



CD Ledger CA
MB Walker CA

42 Thesiger Court, Deakin
PO Box 308
DEAKIN WEST ACT 2600
Tel 02 6295 7110
Fax 02 6239 6854
Email info@lrw.com.au

Liability limited by a scheme approved under
Professional Standards Legislation

Charles and Matthew are pleased to announce that Ledger Rutledge & Walker Pty Ltd has obtained its own Australian Financial Services Limited Licence (484884).

Due to legislation changes, from 1 July 2016, only licensed accountants are accredited to provide clients with superannuation and Self-Managed Super Fund (SMSF) financial advice.

Our limited licence allows us to continue to provide superannuation and SMSF financial advice to you if you are considering:

- Starting your own SMSF
- Winding up your existing SMSF
- Transferring your existing super between public super funds or to your own SMSF
- Making non-concessional or concessional super contributions
- Starting or changing a SMSF or public super fund pension account

The superannuation changes proposed in the 2016 Federal Budget may have a significant impact on your ability to maximize your super assets and your retirement income. It would be wise to re-consider your current superannuation strategy in light of the proposed changes.

With the change in licensing rules, we will need to adjust the way we provide you with superannuation and SMSF advice and there are two available options:

Taxation advice only

We can continue to provide you with superannuation and SMSF accounting and taxation advice but we can only provide factual information and general generic advice which does not take into account your personal objectives and your financial requirements.

You will need to determine what action is appropriate to your financial and retirement situation.

Taxation and financial advice

We can provide you with superannuation and SMSF accounting, taxation and financial advice which will take into account your personal objectives and your financial and taxation situation and to assist you in achieving your retirement goals.

The financial advice will be provided to you by Charles Ledger or Matthew Walker (AFSL Responsible Managers) assisted by our staff Yujin Wang, Kan Kwai and Oki Widodo (AFSL Superannuation and SMSF accredited).

Our approach will be to have a face to face meeting(s) with you and to provide you with our Financial Services Guide (which explains the type and scope of financial advice that we are able to provide and its estimated cost to you).

Our limited licence does not allow us to provide you with recommendations about specific super and investment products and any such financial advice will need to be provided by your financial planner or stockbroker.

Once we have confirmed the scope of our advice, we will get to know/update our knowledge of your financial situation, your objectives, needs and priorities and your individual investment risk profiles.

We then prepare our Statement of Advice (SOA) setting out the scope of our financial advice, ensuring our advice is appropriate to you, considering the implications of any super product changes and disclosing the estimated cost to you in a clear and concise document.

You will then have an opportunity to review our SOA and contact us to discuss any questions and concerns that you may have before we assist you to implement our financial advice.

We are looking forward to helping you to re-consider your current superannuation strategy and take steps to achieve your financial goals and we encourage you to contact us to make that first step.