

Richard A Bobb Chartered Accountants

SMSF Compliance and Strategy Guide

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Self-Managed Superannuation Funds: Integrating Business and Wealth Strategy

At Richard A Bobb Chartered Accountants, with the assistance of our strategic alliance partner that are licensed financial advisors (“the strategic team”), we can help clients evaluate whether a Self-Managed Superannuation Fund (SMSF) is the right vehicle for their goals, from tax and wealth creation perspectives. We look at your entire financial position — business, personal, and retirement — to ensure SMSFs are used strategically, not just compliantly.

Discovery Questions

Is the client a:

1. Business owner
2. Wage earner
3. Retiree

Do they currently have an SMSF?

Are they considering establishing an SMSF?

Is this part of their integrated business and wealth strategy?

If Business Owner:

- How old is the client(s)?
- What is the annual net income of the business?
- What is the net market value of business assets?
- What is the total business debt?
- Which stage of the business journey: Startup, Growth, or Mature?

If Wage Earner:

- How old is the client(s)?
- What is their annual taxable income?

If Retiree:

- How old is the client(s)?
- What is their annual taxable income?
- Is the SMSF in Pension Mode?

Strategic Insights You’ll Receive

- How an SMSF can complement your business strategy and succession planning
- Strategic contribution approaches based on your business lifecycle and cash flow patterns
- Balancing business reinvestment against superannuation wealth building
- Potential business premises ownership through SMSF and commercial implications
- Estate planning integration with business succession goals
- Creating self-managed investment governance that builds wealth independent of daily involvement
- Risk management across business and superannuation portfolios
- Compliance obligations and time requirements — realistic assessment of involvement needed
- Recent ATO rulings affecting SMSFs and business owners specifically

Next Steps

By analysing your answers, the strategic team can provide tailored SMSF advice that integrates seamlessly with your business, personal, and retirement goals.

Contact us to arrange a consultation. Together we'll build a strategy that balances tax efficiency, compliance, and wealth creation.