



Trood Pratt

Proactive solutions to help you grow and manage your wealth

Own your business premises and protect your future

Our specialists can show you how

Would you like to own your business premises?

Would you like to invest in property through your super fund?

Take advantage of the new rules allowing you to borrow in your super fund to buy property.

Our specialist team can help you grow your wealth faster and retire richer.

Why borrow in your super fund to buy property?

- It can deliver up to 35% better after-tax returns over 20 years compared to traditional borrowing outside super.
- You can protect the goodwill of your location by owning the property you operate from.
- The ability to accumulate a higher balance in a super fund over and above legislated contribution limits through rental income from properties.
- The potential to utilise traditional negative gearing strategies to generate tax-effective income.
- It allows you to defer any capital gains until retirement, at which stage they become tax free (subject to legislation).
- Asset protection from commercial and Bankruptcy Acts subject of course to anti-avoidance rules.

The opportunities for buying property in your super fund.

- Purchase commercial property for owner occupied or investment purposes.
- If you already own commercial property, you can transfer this to your super fund and borrow against it.
- Purchase residential property for investment purposes only.
- Purchase the home you want to retire to now, enjoy years of capital gain then enjoy a richer retirement.

Key Features of SMSF loans are:

- The lenders right of recourse is limited to the property itself.
- No personal guarantees required.
- Borrow up to 70% of the value of the property.
- Loans from \$200,000.
- 20 year loan terms available

To discuss how we can help you own your business premises, call us today on (02) 8224 8000 and speak with Jenny New or Damian Grech