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# Understanding Multiport SMSF Saver

## 🗨️ What is SMSF Saver?

If you're like most Australians who are taking more control over their retirement with a SMSF, you'll know that the administration of your fund can be a complicated, time consuming, and costly requirement of SMSF management – even for those with straightforward portfolios.

That's why we've developed Multiport SMSF Saver, an online SMSF fund administration and compliance solution that's easy to manage.

## 🗨️ What are the benefits of SMSF Saver?

SMSF Saver is:

- **Economical** - no bundled service price, only pay for what you need.
- **Easy to access** – our online [Console](#) makes it fast to apply, simple to manage and provides a total 360 view of your SMSF.
- **Built for simple assets** - like cash, term deposits, shares and property.
- **From someone you can trust** – Multiport is a multi-award winner with proven experience, providing quality SMSF administration services since 2001.

## Q Is SMSF Saver right for me?

SMSF Saver is suited to SMSF trustees who are prepared to be more involved in the administration of their SMSF, comfortable using and interacting through a digital channel, and prefer 'pay as you go' pricing over a bundled structure. It's important that you view the [Offer Criteria](#) before you apply. The guidelines should be read together with the SMSF Saver [Terms and Conditions](#) and our [Fee Schedule](#), which can be found on the [Multiport website](#).

## Q SMSF Saver isn't for me. What else do you have available?

We completely understand that SMSF Saver isn't for everyone. If this doesn't sound right for you, we have a number of other SMSF fund administration and compliance services that may suit your needs. Just head to our handy [comparison table](#) for more information.

# Understanding SMSF Saver pricing and billing

## Q How much is SMSF Saver?

Key SMSF Saver fees at a glance (incl GST):

<b>Fees that make it easy to get started</b>	Establishing a new SMSF	\$650
	Transferring an existing SMSF	\$750
<b>Fees that make it easy to run your SMSF</b> <small>These standard fees will apply where your SMSF remains within the <a href="#">Offer Criteria</a> and doesn't incur or select any additional features.</small>	Annual fund administration	\$1,150
	Fund audit	\$440
	Property administration	\$250
	LRBA administration	\$100

Some key points about our fee structure:

- Administration fees are paid monthly, from the point you submit your application
- The audit fee is paid annually upon completion of the audit
- Other additional fees are paid on the monthly billing run for the month they relate too

For full details on all our fees and options please consult the SMSF Saver [Fee Schedule](#).

## Q How is SMSF Saver billed?

When you come on board as an SMSF Saver customer we'll establish a cash account which will act as a cash hub for your SMSF. All our administration and additional service fees will be deducted from this account.

So that we can deduct fees from your cash account, you'll be required to sign a direct debit authority form. This is available online through your [Console](#) as part of your Welcome Kit.

## Q I want to transfer an existing fund(s) to SMSF Saver, how much will that cost?

Firstly, if you're transferring a fund there's a one off transfer administration fee of \$750. This transfer fee will cover the required changes required to set up and renew the Trust Deed.

If required, the preparation of your fund's previous years' financial statements and tax return costs \$1,650.

While it's important that you meet the [Offer Criteria](#) to access SMSF Saver, we understand that sometimes your needs will change.

If you think that your fund won't meet the [Offer Criteria](#) please consider some of our other great solutions which may be more suitable. If you apply for SMSF Saver and then your fund falls outside these criteria, additional fees will apply. All transfer fees and charges associated with SMSF Saver can be found in in our [Fee Schedule](#).

**Q My fund is currently administered by you and I want to transfer it to SMSF Saver. How much will that cost?**

Certainly, we're happy to arrange this for you although please be mindful that there's a one off transfer fee of \$450 to do so. It's worth consulting the SMSF Saver [Offer Criteria](#) first to ensure that this is exactly the solution that you're after.

**Q The transfer fee seems expensive. Why are you charging this amount?**

You would be surprised by just how much work is involved in transferring a fund. As well as following up with your previous administrator around background information, we also need information on the following:

- A copy of the audited Financial Statements and Income Tax Return for the last financial year.
- A copy of the Members' Statements for the last financial year. These statements must indicate the preservation status and the ETP components of the members' benefits.
- A copy of Capital Gains Tax records and Investment Schedules showing cost and market value of the assets held during the last financial year.
- A copy of the Trial Balance and General Ledger at the end of the last financial year.
- A copy of holding statements or other documents confirming ownership of each investment held at the end of the last financial year.
- Copies of Bank Statements from 1 July in the current financial year to date. Copies of the documentation relating to the transactions, that is, contract notes, dividend statements, invoices, insurance policy notices, etc.
- Signed Copy of the Trust Deed and any amendments.
- Trustee Minutes and consents to act as Trustee.
- Member application forms and nomination of beneficiary forms.
- A copy of the fund's investment strategy.

The transfer fee allows us to input all of the information gathered into our accounting software so that your fund is up to date. The quicker we receive this information, the sooner we can complete the transfer process.

**Q What are the SMSF establishment fees on SMSF Saver?**

To establish an SMSF, there's a one-off fee of \$650, which includes a Trust Deed.

As well as the establishment fee, if a Corporate Trustee structure is to be adopted (ie a new Corporate Trustee to be established) an additional fee will apply. All fees are inclusive of GST.

<b>Fees that make it easy to get started</b>	Establishing a new SMSF	\$650
	Transferring an existing SMSF	\$750
	Corporate Trustee set up	\$990

For more information on pricing please consult our SMSF Saver [Fee Schedule](#).

## Q Why are the fees lower than your other SMSF offers?

SMSF Saver is an online, economical, SMSF fund administration and compliance solution. It's easy to manage and ideal for funds with:

1. **Simple assets** – through the SMSF Saver offer, your SMSF can hold cash, term deposits, shares and property.
2. **Online and electronic interactions** – we'll raise queries for you and you can raise requests for us through the [Console](#).
3. **Relationships with linked services providers** – you can enjoy a low cost SMSF solution simply by using our specified banking and investment products and limiting their investments to those that provides us with automatic data feeds.

## Q What is included in the 'fund administration' fee?

The headline fee covers the day-to-day administration of your fund's activities, reconciliation of your fund's investments and bank account, preparation of the fund year ends financials and tax return for audit (please note this doesn't include the actual audit of the financials and tax return), and lodgement of the tax return once completed.

## Q Which of the 'additional services' are unavoidable?

So you're aware, at various stages of the fund's life, the following additional fees will be applied:

1. **Start** - SMSF establishment or transfer fee.
2. **Ongoing** - monthly administration and annual audit fee.
3. **Close/wind down** - transfer to another administrator, windup.

Please be mindful that there is also an ATO supervisory levy payable to the ATO every year. For more information please visit the [ATO website](#).

For more information on the fees for our additional services please see our [Fee Schedule](#).

## Q Why isn't the audit fee included in the headline administration fee given it happens every year and is part of the service?

We use an independent external auditor to ensure your SMSF is compliant with SMSF regulations. The audit fee includes an external cost that the auditor charges per fund, which we arrange to pay on your behalf. We also liaise with the auditor on any queries they have about the audit papers we provide them with to complete the audit.

## Q Why are there so many additional fees?

Other packages sometimes bundle services together under one headline price, meaning you're sometimes paying for more than you need to. SMSF Saver has additional fees but separates them so you only pay as you need them.

## Q What other fees may I need to pay besides the administration fees I pay to Multiport?

There are a number of non-administration fees/costs you will need to consider when establishing an SMSF. These include:

- **ATO supervisory levy** – an annual levy paid to the ATO by all SMSFs. For the latest levy, visit the ATO website.
- **ASIC fees** – paid annually for SMSFs with a corporate trustee on the company incorporation anniversary date. For the latest fees, visit the [ASIC website](#).
- **Advice fees** – where you have elected to enlist the services of a financial adviser, advice fees will apply.
- **Investment fees** – the banking and investment products held within your SMSF will generally incur fees including brokerage, account keeping fees, transaction fees and interest for lending products.
- **Income tax** – generally, if at least one member is in accumulation phase, the fund will be required to pay tax on any earnings. We will calculate any income tax owed (or refunds) and for it to be paid on time upon lodgement of your tax return.

## Q When are fees calculated?

All fees are calculated at the end of each month and are based on the investments held by the fund, as well as any additional services purchased. The fees are then deducted from your SMSF's linked cash account on or around the 15th of each month through direct debit agreement.

## Becoming a SMSF Saver customer

### Q How do I apply?

It's easy to apply for SMSF Saver and will only take a few moments of your time. The good news is that you're already in the right area to apply.

#### 1. Start by visiting: [multiport.com.au/smsf-saver](https://multiport.com.au/smsf-saver)

This area of the Multiport website contains everything you need to know about SMSF Saver. It explains exactly what it is, the service we offer and the benefits of being a customer. Whether you're setting up an SMSF or transferring an existing fund, it's easy.

#### 2. Read the Offer Criteria

Like most things, there are a few rules and details we think you should know before you take advantage of SMSF Saver. It's important that you review our [Offer Criteria](#) and understand our [Fee Schedule](#) and charges before you apply.

#### 3. Select [Apply now](#) and follow the prompts

During the application process, we'll collect your information and verify your identification. This is an important step of the process and is required to open the banking and investment products we will be establishing for your SMSF.

### Q OK I've applied. What happens during the application process?

The moment you press [Apply Now](#) a dedicated service team will get to work organising everything you'll need to get started with SMSF Saver.

We will:

- Review the information you entered into the online application and check for any errors. We'll also contact you by email if we need any clarification on any of the content.
- Send you a welcome email with a summary of next steps and what you need to do.
- Upload your Welcome Kit to the Console. You and the other applicants will need to review, print and sign a number of documents (Trust Deed, minutes, direct debit agreement) and upload them to the system.
- Confirm if there is anything else we need from you and notify you once the account setup is complete.

### Q Once I've applied, what will happen and how long will it take?

It's easy to apply for SMSF Saver and your application can be completed online in around 10-20 minutes.

Once your information has been received, our Customer Service team will process your information and send you a welcome email that provides you with a summary of our service and what you need to do next.

The welcome email will explain to you that your Welcome Kit is waiting for you online within your Console. It's here that we'll store important information and documents that you'll need to review, so please take a moment to view it.

### Q I'm a new customer and I'd like to set up a new SMSF administered by you. What do I need to do?

Once we have received the application with all the relevant information, identification for all applicants and paperwork; the establishment process will commence. A number of factors will impact the time to establish your SMSF including:

- **ABN/TFN application** - can take up to 28 days for the ATO to process.
- **Linked services account applications** - your bank account, broking account and Australian Money Market account are all dependant on the relevant identification for all applicants being provided (please see "Linked services" for further detail).
- **Rollovers** - can only be prepared when a fund ABN is available.

There are a number of documents you will need to print, sign and return to us. You will also be required to respond to 'tasks' throughout the process, which we will request from you through the Multiport Console.

**Q I'm an existing customer and I'd like to transfer my fund to SMSF Saver. What do I need to do?**

Transferring your fund to SMSF Saver is easy and for most people, can be completed in about 10-20 minutes. Firstly, take a look at our [Offer Criteria](#) which let you know exactly what you need to get SMSF Saver.

Complete the application for [Multiport SMSF Saver](#) and select that you're an existing customer requesting a transfer of funds. Please be mindful that a transfer fee of \$450 applies.

**Q I'm looking to transfer the administration of an existing fund. How long will it take?**

Please be aware that we will assess this transfer through the following criteria:

- Quality and quantity of the prior year's closing balance information. This information will be the starting point of your fund's administration under our service. Therefore, the quicker we receive this information, the sooner we can complete the transfer process.
- Amount of cash and investment activity from 1 July in the current financial year to the current date. This activity is required to bring the fund up-to-date.

Depending on each of the above the timing of the transfer may vary from fund to fund. You will be required to provide fund information throughout the process, which we will request from you through the [Multiport Console](#).

**Q Am I able to transfer a fund at any time throughout the year?**

Yes. A transfer of a fund is allowed at any time during the year, however if you choose to wind up or transfer your SMSF in the first 12 months of your agreement with us you will be required to pay the balance of 12 months' administration fees.

For more information please consult our SMSF Saver [Fee Schedule](#).

**Q What is certified ID?**

Don't worry. Providing a certified copy of your ID isn't anything to worry about. You will probably have experienced a similar request when opening up a bank account and it is just part of our standard application process. Doing this helps us to open your linked services accounts.

So that we can verify your ID for SMSF Saver you'll need to:

- Provide TWO primary documents or ONE primary AND ONE secondary document from the list below.
- Your current residential address MUST be displayed on one of your chosen documents.
- To verify your identity, the details in both documents must EXACTLY MATCH the information you provided us in your application including full name, no initials.
- Please be mindful that copies of these documents will need to be certified by a Justice of the Peace. If one isn't immediately available to do this for you, your local Post Office will be able to help.

Primary Identification Documents	Secondary Identification Documents
<ul style="list-style-type: none"> <li>• Australian Driver's Licence or Learner Permit (current)</li> <li>• Australian Passport (current or expired within the last 2 years)</li> <li>• International Passport (current)</li> <li>• Proof of Age Card/ NSW Photo Card (current and government issued)</li> </ul>	<ul style="list-style-type: none"> <li>• Australian Birth Certificate (not an extract)</li> <li>• Australian Citizen Certificate</li> <li>• Utility bill or Council Rates Notice (less than 3 months old)</li> <li>• Taxation Notice or Centrelink Statement (less than 12 months old)</li> <li>• Centrelink Pension Card (current and must show current address)</li> <li>• Under 18 letter issued by school principal (current school and must show current residential address)</li> </ul>



## The SMSF Saver service

### Q How do I interact with you?

SMSF Saver is easy to manage. Shortly after you complete the online application you'll be given access to the [Multiport Console](#). This is your personal online fund administration portal. It's here that you'll be able to get a total view of your fund and stay in control of your information.

Sometimes we'll need information from you like some details on a transaction, or need you to do something, like sign a document. If this happens, we'll notify you by creating a 'task' that will appear within the [Console](#).

### Q How can I lodge queries with you?

It's always worth checking out our [FAQ's](#) for any questions that you might have. They're a great starting point to find answers quickly and easily. Sometimes there will be occasions when you might not be able to find what you're looking for. In this instance you can lodge a query through your [Console](#).

How to lodge a query through the Console:

1. Login to [Multiport Console](#).
2. Within 'Messages' select to raise a new query.
3. A pop up window will allow you to type what you would like to say and submit it to us. We'll get back to you as soon as we can.

### Q What is involved in the monthly reconciliation process and how will this impact me?

We regularly monitor the transactions that come through your fund to ensure they are compliant with the very latest SMSF rules and there are no unknown transactions. We call this the 'reconciliation process'.

Although we receive daily data feeds with transaction and valuation information from the linked services providers, there will be instances where we require more information, particularly with transactions where it is not specified/available. For example these might include:

- **Contributions/pensions** – which member the transaction applies to.
- **Property** – we do not receive a data feed for property assets, therefore we will generally need clarification around any property related transactions eg loan documentation, invoices for bills and maintenance.

Where we need information from you in relation to a transaction, we'll create a 'task' on the [Console](#) with clear instructions on exactly what we need you to do.

The number of times we will raise tasks relating to transactions will depend on the types of assets held by the fund and the nature and volume of transactions.

### Q Why can't I speak to anyone about SMSF Saver directly?

SMSF Saver is an online, SMSF fund administration and compliance solution that's easy to manage yourself. You can either check through our [FAQ's](#) or message your enquiry through your online [Console](#).

### Q I still can't get the answer I'm looking for. What can I do?

If for some reason you're having an issue getting the answer you're looking for, either through the [Multiport website](#) or via your [Console](#), send an email to the following address and we'll get back to you as soon as possible: [smsfsaver@multiport.com.au](mailto:smsfsaver@multiport.com.au).

### Q How does the annual tax lodgement process work and how will this impact me?

Once your fund is fully reconciled (this means that there are no outstanding documents or queries on transactions), we'll produce a number of reports which are required to comply with SMSF rules, such as member and financial statements. These reports will then be sent to the auditor who will 'audit' the fund to ensure it is compliant. We will liaise with the auditor on any queries and pending no compliance breaches, we will require you to review and sign a number of final documents, including the tax return.

Once you're happy with the final documents and have signed them, you will need to upload them to the [Console](#). We'll then lodge the tax return for your fund and arrange for any income tax to be paid to you.

### Q What are minutes and why do I need to sign them?

One of your responsibilities as a Trustee is to ensure proper and accurate tax and super records are kept. Taking minutes is a record of what has happened, and ensures against trustees taking action against you for poor decisions. While we will liaise with the auditor on your behalf, we ask that records be kept and maintained should they or the [Australian Taxation Office \(ATO\)](#) require them.

Where required, we'll produce a minute for your SMSF and upload it to the [Console](#) for you to sign. You'll then need to download it, review, sign, and scan it before uploading it back to the [Console](#).

### Q What else do I need to do to ensure my SMSF is compliant?

There are a number of reasons why SMSFs become non-compliant and avoiding these can help ensure your fund is compliant. These include:

- Taking money out of the fund for personal use when not in pension phase.
- Lending funds to friends, family or other members of the fund.
- Making investments that do not pass the 'sole purpose' test of only investing in assets which will provide a benefit to the SMSF trustees in retirement.

It's important to respond to any tasks that you get from us as quickly as possible. We completely understand that you're busy, but the sooner we're able to review your documents the quicker we can identify any possible compliance breaches and help you to rectify them.

### Q What are the additional services for SMSF Saver and how do I apply for them?

Other packages sometimes bundle services together under one headline price, meaning you're sometimes paying for more than you need to. You can enjoy additional services for SMSF Saver, but only pay as you need them.

SMSF Saver provides the following additional services:

- **Corporate Trustee set up and maintenance**  
Set up of annual company statement and update to the ASIC register with changes to the Corporate Trustee structure.
- **Property administration**  
We take care of the complexity of administering a property whether it's owned outright or has borrowings against it. Our fixed fee structure will give you the certainty of knowing exactly how much it will cost you. Please note, this feature does not include the management of your property (eg: by a real estate agent). This is a separate service you will need to arrange for your property.
- **Limited recourse borrowing arrangement (LRBA) set up**  
An LRBA is a type of loan structure where the only SMSF asset that the lender has access to is the asset that was purchased using the loan. We set up the LRBA for you.

For further information regarding these services please visit the [Multiport website](#) and consult our [Fee Schedule](#).

## Understanding the Offer Criteria

### Q What do I need to meet the Offer Criteria for SMSF Saver?

The reason that we can provide an economical headline administration fee is due to our [Offer Criteria](#) – a set of rules that specify what you need to be a Multiport SMSF Saver customer.

### Q Why are Offer Criteria applied to SMSF Saver?

Like most things, there are a few rules and details we think you should know before you take advantage of SMSF Saver. It's important that you view our [Offer Criteria](#) and understand our [Fee Schedule](#) before you apply.

Having restrictions on the assets, banking and investment products you use creates efficiencies for us to administer your fund and allows us to pass on savings to you in the form of an economical administration fee.

### Q Who are your specified asset suppliers/providers?

We have a number of specified banking and investment account providers or 'linked services' providers as part of SMSF Saver. We have selected a number of providers who cover the most commonly used asset classes by SMSF investors. More information on the specified providers can be found in the [Offer Criteria](#).

### Q Why do you have to have assets with specific suppliers and providers?

SMSF Saver is offered at a discount to our other SMSF administration services. The discounts are available only if the standard criteria for SMSF Saver are satisfied. These criteria (including holding assets with specific suppliers and providers) allow us to provide you with an economical administration fee.

### Q Does Multiport receive commissions from linked services providers?

The referral payments we receive from linked services providers are paid directly to Multiport and are not deducted from your SMSF as fees in any way. Detail on the referral payments can be found in the [Offer Criteria](#).

### Q Why do I need to provide you with certified ID for all members?

Having your identification certified makes it easier for us to establish accounts for your SMSF with the linked services providers. This also enables us to meet the requirements of Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) legislation.

So that we can verify your ID for SMSF Saver you'll need to:

- Provide TWO primary documents or ONE primary AND ONE secondary document from list below.
- Your current residential address MUST be displayed on one of your chosen documents.
- To verify your identity, the details in both documents must EXACTLY MATCH the information you provided us in your application including full name, no initials.
- Please be mindful that copies of these documents will need to be certified by a Justice of the Peace. If one isn't immediately available to do this for you your local Post Office will be able to help.

Primary Identification Documents	Secondary Identification Documents
<ul style="list-style-type: none"> <li>• Australian Driver's Licence or Learner Permit (current)</li> <li>• Australian Passport (current or expired within the last 2 years)</li> <li>• International Passport (current)</li> <li>• Proof of Age Card/ NSW Photo Card (current and government issued)</li> </ul>	<ul style="list-style-type: none"> <li>• Australian Birth Certificate (not an extract)</li> <li>• Australian Citizen Certificate</li> <li>• Utility bill or Council Rates Notice (less than 3 months old)</li> <li>• Taxation Notice or Centrelink Statement (less than 12 months old)</li> <li>• Centrelink Pension Card (current and must show current address)</li> <li>• Under 18 letter issued by school principal (current school and must show current residential address)</li> </ul>

### Q I'm midway through my online application for another of your services but now I want SMSF Saver. What do I do?

It's easy. If you are midway through the application, simply go back into your application and click on the 'Get Started' link at the top of the screen. When you get here, select 'SMSF Saver' and follow the steps to complete the rest of the application. It won't take long but please be mindful that you may have to re-enter data, which you previously provided.

If you get stuck, check out our [FAQ's](#), they're a great starting point to find answers quickly and easily.

## Q If my fund falls out of the Offer Criteria how will I know?

Please be mindful that funds which fall outside of the [Offer Criteria](#) will automatically be charged an additional fee. This will be deducted in the next billing cycle. You'll find a fee summary available through your [Console](#).

At the end of each month the fund will be assessed against the [Offer Criteria](#). If we identify that the fund has fallen outside these criteria then it will automatically be moved and the relevant fees applied. See our [Offer Criteria](#) and [Fee Schedule](#) for more information.

## Q How can I meet the Offer Criteria?

The ineligible investment must be sold or closed at your earliest convenience if you want to remain in SMSF Saver, or otherwise your SMSF may be better suited to one of our other [SMSF administration Solutions](#). You can view the additional fees you were charged for the period your fund did not meet the [Offer Criteria](#) on your [Console](#).

Like most things, there are a few rules and details we think you should know before you take advantage of SMSF Saver. It's important that you view our [Offer Criteria](#) and understand our [Fee Schedule](#) and charges before you apply.

## Q Are there penalties for falling out of the Offer Criteria, and if so what are they?

Yes there are. You will be charged an additional monthly fee until the fund meets the [Offer Criteria](#). Please be mindful that we reserve the right to individually negotiate fees for large or complex funds.

## Q What time frame do I have to adjust my investments, without incurring fees?

Your fund will be assessed at the end of the calendar month and billed for additional asset fees when applicable. The fund will return to standard SMSF Saver pricing when the investments holdings meet the [Offer Criteria](#).

## Q Can I hold a property in SMSF Saver?

Yes. A single residential property is allowed within SMSF Saver, subject to certain conditions. These can be viewed within the [Offer Criteria](#).

## Q Are there any restrictions on holding property in SMSF Saver?

When holding a property under the SMSF Saver service, the following restrictions apply:

- One property only.
- The property must be a residential property.
- If there is gearing, it must be provided through a financial institute. i.e. no related party loans.
- A property manager must be used.
- All rental statements and expense invoices must be uploaded onto the website when received or paid.

If the above conditions are not met, additional fees will apply.

For more information on SMSF Saver fees, please see our [Fee Schedule](#).

## Q Do I need to apply for a new bank account if I already have one with the linked service provider?

Yes, when transferring to a Multiport SMSF Saver account, a new specified linked services account will need to be opened as per the condition of the SMSF Saver service.

You can find out more by accessing the [SMSF Saver Offer Criteria](#).

## Q I have an existing fund but have been told that I don't meet the eligibility criteria for SMSF Saver. What do I need to do to be eligible?

An existing fund will need to meet the Multiport SMSF Saver [Offer Criteria](#) to receive the SMSF Saver pricing when transferring to our administration service.

## Q Can I change to one of the other SMSF offers at any time?

Yes, you can change to one of our other offers at any time.

## Technology

### Q What is the Multiport Console?

The [Multiport Console](#) is your exclusive personal online fund administration portal. It works a bit like your online bank account and handles all your fund's administration information which can be accessed at any time, wherever you are in the world. It's easy to use, and for SMSF Saver it's your primary go-to point for handling your fund.

Part of your responsibility as an SMSF Saver customer is that you handle requests and messages that we send you through the [Console](#). This is also part of the [Offer Criteria](#).

### Q What alerts will I receive and how should I respond?

From time to time we'll send you notifications through your [Console](#) to say that there's something that you need to do. You'll generally receive these when there is a transaction within your fund, we need more information on or when there is a document we need you to either provide or sign.

Part of your responsibility as an SMSF Saver customer is that you respond to these alerts in the timeline that is requested. This is also highlighted in the [Offer Criteria](#). That way you can keep across everything that you need to do.

### Q When will I receive my username and password for Console login?

As soon as you come on board as an SMSF Saver customer you'll receive a welcome email that tells you everything you need to know and the things that you need to do. As part of this email you'll receive information about your Welcome Kit, together with details of your online access to the [Console](#).

### Q I don't know how to use the Multiport Console. Where can I find more information?

Don't worry, we know that some new systems can be daunting when you first use them. That's why we've produced this [handy guide](#) to help you navigate your way through.

## Understanding linked services

### Q What certified ID do I need to provide to establish the linked services and how can I provide this to you?

Providing certified identification is a standard process that you may have had to do previously to open an account or apply for a financial product.

You can have your documents certified by approaching a Justice of the Peace or visiting your local Post Office.

- You'll need TWO primary documents or ONE primary AND ONE secondary document from the identification list (see table below).
- Your current residential address MUST be displayed on one of your chosen documents.
- The details in both documents must EXACTLY MATCH the information you provided us in your application including full name, no initials.
- To finalise, simply scan and upload your required documents to the [Console](#).

Primary Identification Documents	Secondary Identification Documents
<ul style="list-style-type: none"> <li>• Australian Driver's Licence or Learner Permit (current)</li> <li>• Australian Passport (current or expired within the last 2 years)</li> <li>• International Passport (current)</li> <li>• Proof of Age Card/ NSW Photo Card (current and government issued)</li> </ul>	<ul style="list-style-type: none"> <li>• Australian Birth Certificate (not an extract)</li> <li>• Australian Citizen Certificate</li> <li>• Utility bill or Council Rates Notice (less than 3 months old)</li> <li>• Taxation Notice or Centrelink Statement (less than 12 months old)</li> <li>• Centrelink Pension Card (current and must show current address)</li> <li>• Under 18 letter issued by school principal (current school and must show current residential address)</li> </ul>

### Q What are the fees for Desktop Broker?

The brokerage rate charged by Desktop Broker is the greater of \$25 per trade or 0.15% of the value of the trade.

### Q What are the fees for Australia Money Market (AMM)?

Please consult the AMM website: [moneymarket.com.au](http://moneymarket.com.au).

### Q Are there any additional fees I need to be aware of with the specified linked services providers?

For a full list of linked services providers please see our [Offer Criteria](#) and [Fee Schedule](#).

### Q Why does Multiport receive referral payments from linked services providers?

The additional income received by Multiport, enables us to charge you an economical administration fee. These payments do not in any way impact or vary your funds returns or fees.

### Q Why isn't there much choice for the mandatory banking and investment products options on SMSF Saver?

We receive referral payments from linked services providers which enable us to charge you an economical fee. These linked services providers also enable easy account opening and receipt of ongoing information which we use to administer your SMSF.

From an administration perspective they provide data feeds into the accounting systems allowing us to keep you fund up-to-date and reconciled on a daily basis.

## Information for advisers and intermediaries

### Q Can I complete an application for SMSF Saver on behalf of my clients?

Yes, you can initiate the application but please be mindful that each member will then be emailed directly to accept and agree to our [Terms and Conditions](#) and complete their formal identification verification.

### Q I'm an adviser and I wish to transfer my clients' funds to SMSF Saver. What do I need to do?

There are a few things you need to do to get started. Firstly, complete an application for each fund you are planning to transfer. Please note that there is a fund transfer administration fee of \$750.

Like most things, there are a few rules and details we think you should know before you take advantage of SMSF Saver. It's important that you view our [Offer Criteria](#) and understand our [Fee Schedule](#) and charges before you apply.

### Q Can I arrange for Multiport to pay adviser fees as part of the SMSF Saver offer?

No, unfortunately. This will need to be organised separately between you and your client.

### Q What level of involvement can I have in the administration of the fund?

You can be set as the primary contact for the fund, but please be mindful that an additional fee will be required if you choose to do this. If you do decide to set yourself as the primary contact for the fund, we will still require all your client's information.

The reason we need to interact directly with Members, is so that we can efficiently receive the relevant information for the administration of their fund.

## Q Will I be able to view SMSF Saver funds through my online Console?

Yes, your SMSF Saver service fund will be visible on your [Console](#).

## Q Who can I contact about my fund?

If you would like some more information check out our [FAQ's](#), they're a great starting point to find answers quickly and easily. You'll find this on the [Multiport website](#) with even more information on SMSF Saver too.

Still can't get the answer you're looking for? Raise a query on your [Console](#). If you're not able to do this, email: [smsfsaver@multiport.com.au](mailto:smsfsaver@multiport.com.au).

## Q Why can't I contact my dedicated Client Service Manager for queries on my SMSF Saver funds?

Multiport SMSF Saver is an online, SMSF fund administration and compliance solution that's easy to manage.

While you don't get a dedicated Client Service Manager we have plenty of information to help you as you go. In the first instance use the [Multiport website](#), [FAQ's](#) and [Offer Criteria](#).

If for some reason you're having an issue getting the answer you're looking for, either through the [Multiport website](#) or via your [Console](#) send an email to the following address and we'll get back to you as soon as possible:

[smsfsaver@multiport.com.au](mailto:smsfsaver@multiport.com.au).

## Other information

### Q Where can I go for more information on SMSF Saver?

The best place to start is to visit the SMSF Saver section on the [Multiport website](#).

If you're still after more information, keep reading through these SMSF Saver [FAQ's](#). They're a great starting point to find answers quickly and easily.

### Q Where can I find out more about SMSFs in general?

[The Australian Taxation Office \(ATO\)](#) is the governing body for SMSFs and has a great range of publications that contain everything you need to know about setting up, managing and winding up a SMSF.

#### What you need to know

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