

# Cashflow management for SMSFs

With the Macquarie Cash Management Account (Macquarie CMA) at the heart of your clients' SMSFs, you can control, monitor and manage their funds' cashflow more efficiently.

## Cashflow management made easy

The Macquarie CMA is a fully featured cash hub with all the tools you need to effectively manage the cashflow for your clients' self managed super funds (SMSFs) – which is why one in every four SMSFs use the Macquarie CMA<sup>\*\*</sup>.

- Exceptional service
- High visibility of your clients' SMSF cashflow
- Quick and easy transactions
- Consolidated reporting at your fingertips
- Online tax and fee payments
- No monthly fees<sup>†</sup>
- Government guaranteed<sup>^</sup>
- Competitive interest rate<sup>\*</sup>

## Reduce your costs, increase your efficiency

The Macquarie CMA is tailor-made for advisers and accountants and could save you time and money.

With high visibility of the SMSF's cash transactions, easy reporting and the ability to integrate directly into your back office systems, you can streamline your SMSF business and reduce the cost of administering each fund. Consolidated statements take the pain out of accounting, administration, tax returns, end of year auditing and compliance monitoring.

## esi – making SMSFs easier

esi is our information transfer tool which makes your life easier. It feeds daily information regarding your clients' accounts from Macquarie's cash systems directly to your software whenever you require, eliminating the need for you to manually download the information.

## Information partnership

Transaction reports can be downloaded and used in different software programs such as Class Super, BGL Simple Fund, Praemium, Superfund, superMate, BankLink and Microsoft Excel, so fund information can easily be shared between the SMSF's planner, auditor and administrators.

## Online visibility

The Macquarie CMA offers real-time access to account information so you can keep track of payments including contributions, dividends, distributions, pension payments, expenses, and asset purchases or sales.

Some of our helpful online services include:

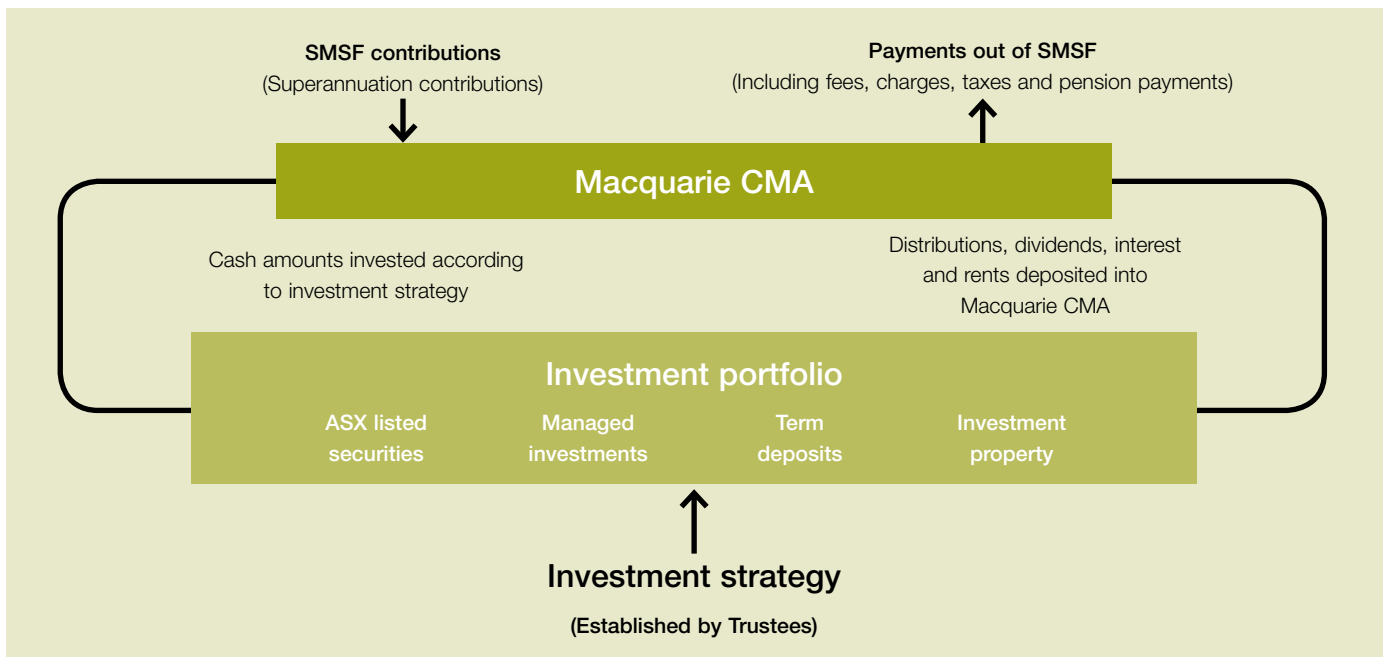
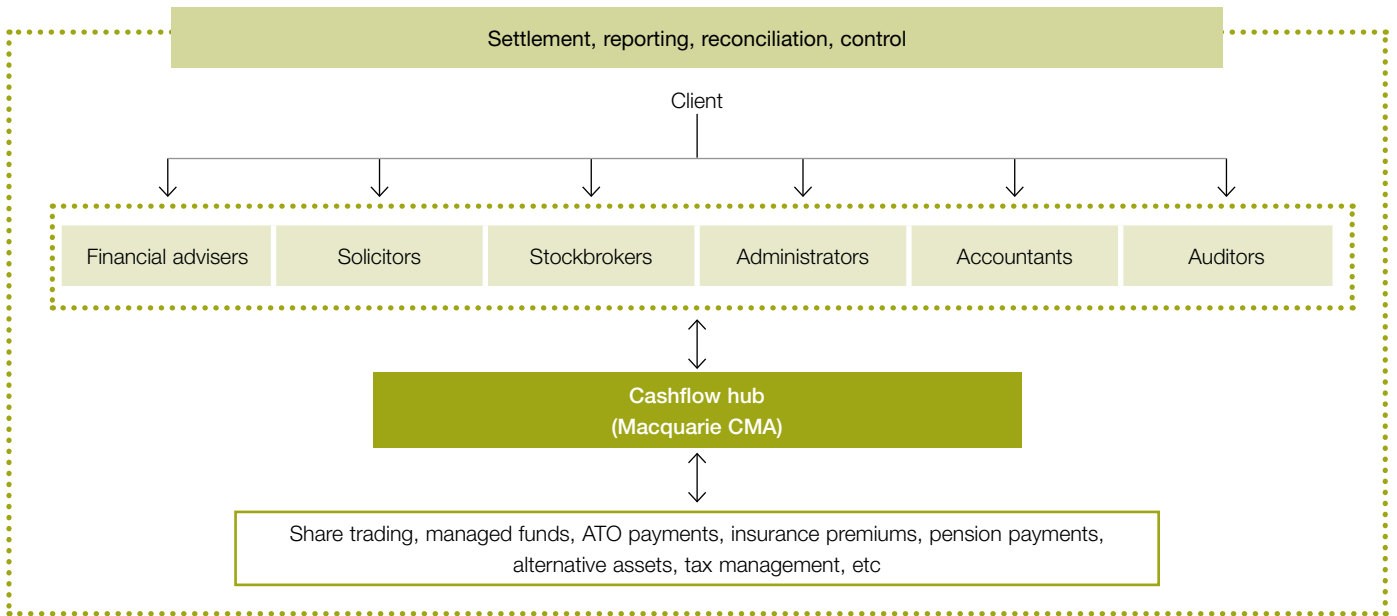
- **transaction descriptions** – all fund transactions appear on one consolidated statement with easy-to-read transaction descriptions making tax returns, auditing, share broking reconciliation and long-term record keeping simple
- **audit letters online** – this service allows you to simply produce audit letters on the account, which can be particularly useful at tax time
- **tax payments** – the tax payment service allows you to make payments to the ATO on the fund's behalf in advance, as a one-off or as a scheduled payment.

# SMSF cashflow management

## The tax factor

In addition to helping you manage the day-to-day flows in and out of your clients' SMSFs, a cash management system offers crucial flexibility when it comes to managing tax issues:

- a periodical payment facility helps ensure that pension payments from the fund arrive in your clients' accounts on time and are easy to monitor
- you can make electronic transfer payments directly from the SMSF to the ATO on the fund's behalf in advance, as a one-off or as a scheduled payment
- with electronic funds transfer and BPAY® capabilities, your clients can arrange one-off payments at a time that suits them for tax purposes.



# The perfect companion for your clients' SMSFs

## 1 High visibility and control

With all transactions consolidated into one account statement, your record keeping and compliance monitoring becomes more efficient. With the Macquarie CMA as the cash hub for your clients' SMSFs you can:

- act quickly as investment opportunities arise
- make payments at any time.

## 2 Reduce your costs, increase business efficiency

The Macquarie CMA's high visibility, easy reporting and back office integration can help you to reduce costs and increase business efficiencies.

## 3 Information partnership

You can download SMSF transaction reports and use them in different software programs, so the information can easily be shared between the fund's planner, auditor, administrators and accountant.

## 4 Easy online access to account information and SMSF cashflow

Macquarie's online services and detailed statement reporting make it easy for you to view the cash balance of your clients' SMSFs and monitor their cashflow. You can instantly view contributions, dividends, distributions, pension payments, fees and expenses, asset purchases or sales.

## 5 Tax management

Flexible tax management, with one-off or recurring electronic payment capability to the ATO.

## 6 Cost efficiency: no monthly fees<sup>†</sup>

The Macquarie CMA makes transacting more cost efficient, helping reduce the fees associated with running an SMSF.

## 7 A competitive rate

You can be confident that with the Macquarie CMA as your cash hub it is earning a competitive rate. Macquarie has committed to mirror the RBA cash rate until March 2012, updating the rate within one week of any change\*.

## 8 Government guaranteed<sup>^</sup>

Macquarie's CMA gives you the benefit of the Retail Government Guarantee that applies to bank accounts.

## 9 Exceptional service

Macquarie's CMA is supported by our specialist staff who are renowned for their efficient, friendly service and product knowledge. Our commitment to service means you speak to a real person every time. For Macquarie, it's all about delivering a great client experience.

## 10 Market leaders in cash management

Macquarie's cash management solutions are used by more than 400,000 investors and more than 10,000 financial advisers. Macquarie has built this position through exceptional service and innovative features and functionality, purpose-built for advised clients.

## How to contact Macquarie Adviser Services



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**macquarie.com.au/cashflow**

† Chequebook and other service fees may apply.

\* For the current rate see [macquarie.com.au/cashflow](http://macquarie.com.au/cashflow) or call 1800 806 310. The Macquarie CMA interest rate is variable and subject to change without notice. The rate will be adjusted to reflect any change in the RBA cash rate within one week of the change being announced by the RBA.

\*\* Source: Macquarie Bank Limited data, ATO Self-Managed Super Fund Statistical Report.

^ In September 2011 the Australian Government announced a number of changes to the Financial Claims Scheme (Government Guarantee). From 1 February 2012, a permanent guarantee cap of \$250,000 per account holder per institution will be introduced, subject to the continued advice of financial regulators that this remains appropriate. Further information about the Government Guarantee can also be obtained from the APRA website at [www.apra.gov.au](http://www.apra.gov.au) and the APRA hotline on 1300 558 849.

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