

10-YEAR ANNIVERSARY
SUITE 2, 32 KINCAID
STREET, WAGGA

J P PALLISTER & ASSOCIATES

Advertising feature

TAKING CARE OF BUSINESS

We are super fund specialists

Self-Managed Superannuation Funds (SMSFs)

SMSFs are a way of saving for your retirement, the members are trustees (or directors of a trustee company) and the members therefore run the SMSF for their own benefit.

Managing your own super is a big responsibility.

The regulator of SMSFs is the Australian Taxation Office (ATO), on their website (www.ato.gov.au) the ATO covers a number of areas when considering whether or not a SMSF is the way to go.

SMSFs are not for everyone areas to consider are:

- Do you have the time and skills to manage a SMSF?
- The trustee of the SMSF is responsible for managing the fund according to the trust deed and the laws and rules that apply to SMSFs.
- The key principle is that you run your SMSF for the sole purpose of providing retirement benefits to members.
- You need to manage the fund's investments in the best interests of fund members and in accordance with the law.
- As a SMSF trustee, you can accept contributions for your members from various sources, however, there are some restrictions mainly in relation to member's age and the contribution caps.
- There are administration obligations for trustees.
- The income of your SMSF is generally taxed at a concessional rate of 15%.



FROM BACK: Colin Miller, Liza Byrnes, Karen Hewson, Joanne Leary, (front left) Megan Foster, Jan Pallister and Jenny McKenzie are your accounting and self managed super fund specialists.

Your fund has to be a 'complying fund' to be entitled to this rate.

- Paying benefits – trustees must comply with rules and regulations when paying benefits to their members.
- You may have to wind up

your SMSF. Jan and her team have the experience, training and expertise in SMSFs to assist our clients.

- Our role for our clients includes:
- Provision of accounting services and assistance with the annual compliance

requirements for SMSFs.

- Knowledge of the duties and responsibilities of trustees.
- A comprehensive knowledge of the Superannuation Industry (Supervision) Act 1993 (SIS) rules and regulations to enable us to

assist our clients with questions in relation to their SMSF such as administration obligations, acceptance of contributions, payment of benefits.

- Jan is registered as an approved self-managed superannuation fund (SMSF) auditor and we are able to provide SMSF with a professional and timely auditing service.
- Provision of income and capital gains tax planning advice to trustees of SMSFs.

Small Business Benchmarks

THE ATO produces small business benchmarks which are financial ratios that have been developed to help compare the performance of similar businesses in an industry.

The benchmarks are produced using income tax returns and activity statements in a particular industry.

These figures then provide guidance for the ATO on what figures they would typically expect a business in a particular industry to report.

We incorporate benchmark key performance indicators (KPI) in our annual financial reporting and we also incorporate the ATO small business benchmarks in our reports.

Business's use KPIs to set performance goals and to evaluate performance.

The KPIs are also useful to compare the business's performance to other similar businesses.

JP Pallister & Associates

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J P PALLISTER & ASSOCIATES

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We're firmly focused on ensuring success

Wendy J Dignand & Associates
congratulates Jan Pallister & Associates on their 10th anniversary.
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- Assessment and counselling for children, adolescents, adults & couples.
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JAN Pallister heads up a team of experienced and professional accountants and support staff.

Jan is a Fellow of the Institute of Chartered Accountants, holds a Bachelor of Business (Accounting), is a Registered Tax Agent and is registered as a self-managed superannuation fund (SMSF) auditor.

Jan has always had an interest in commerce and after leaving school, studied Economics at NSW University.

However, Jan pursued accounting a few years down the track.

Now Jan has more than 28 years in public practice with over 17 years as a principal in



an accounting practice. Jan has diverse experience in business management and participates on several boards of management

in a voluntary capacity. Jan has also dabbled in academia by part time teaching at Charles Sturt University.

Jan's areas of professional interest include small business management, tax planning and self-managed super funds.

About us

- After 18 years experience in public practice, Jan Pallister established her own accounting firm, J P Pallister & Associates, at The Old Brewery Complex on The Esplanade in August 2003. In August 2007 the firm relocated to 2/32 Kincaid Street.
- Jan has spent her career in public practice serving a variety of clients in the Riverina and inter-state. J P Pallister & Associates has 1 Principal and 6 professional staff.
- All professional staff have qualifications in accounting at university level or are working towards a degree in accounting.
- Jan's focus for her team is that we work in a happy, friendly environment and continue to improve our professional skills and knowledge.
- The firm's up-to-date technology, comprehensive training and the experience of the staff help to facilitate a professional and personal approach towards clients.

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J P PALLISTER & ASSOCIATES

Advertising feature

TAKING CARE OF BUSINESS



'Our firm works with you, not just for you'

J P PALLISTER & Associates is a small business and we understand what it involves running a business.

As there are a lot of pressures on small to medium sized businesses, owners and managers need to have support in all facets of their business – we provide that support.

People want to be in control of their future and we want to be part of our client's growth in their business and in achieving their personal net wealth.

Our aim is that our client's personal and business wealth continues to grow with our assistance.

We want to make sure that their financial and business needs are addressed in an efficient, timely, professional and personal manner.

We are accessible to our clients and always promptly return phone calls and emails.



Megan Foster studies the numbers

We can help clients cut down on red tape and get through the compliance maze – not only in the income tax area but also payroll tax, state taxes, ASIC – business names and company

secretarial matters.

The firm offers specialised advice in areas such as small business management, tax planning, Goods and Services Tax and self-managed superannuation funds, as

“Expect the unexpected – that way you won't be surprised.”

“Don't say it can't be done, say I'll do it!”

– Jan Pallister

well as the traditional accounting services of taxation return preparation, financial statements and activity statement preparation.

We “inform” our clients – not just feedback following preparation of financial reports – we inform by way of regular newsletters, handouts and our website.

Facts

- We have a diverse range of business clients in industries including agriculture, automotive, building and construction, health services, primary producers, professional services, retail and not-for-profit organisations.
- Many of our business clients are located

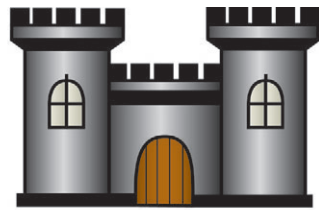
outside Wagga Wagga, including interstate clients.

- Our non-business clients have financial interests in the following areas – commercial property investment, residential property investment, salary and wage earners, self-funded retirees and testamentary trusts.

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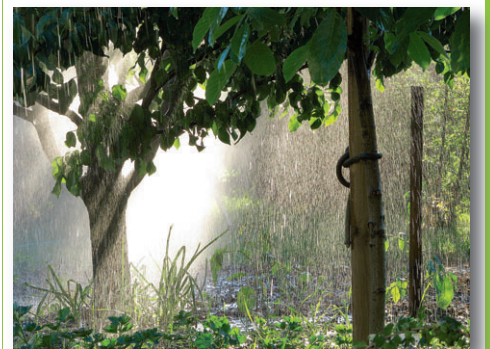
CONVEYANCING CANBERRA

Congratulates Jan & the team on ten years of good business.

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www.canberralaw.com.au

RM1966529

Did you know?



On average, about 43 per cent of household water is used in the garden and for other outdoor use. In the warmer months, a lot more water is used outside. There are simple ways for you to save water.

One way to save water in your garden is by adjusting your garden and lawn watering patterns for summer weather conditions and plant needs.

more than 76% of newsprint in australia is recovered and reused

