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Your Free Wrap today is based on an extract from Edition 609 of Jim Berg's 'Investing & Online Trading' Stock Report

Latest Update: Jim Berg's Australian Signals Services By John Atkinson

With the February/March Reporting Season now behind us, we are finding that in [Jim's Signals Services](#)#:

1. Extreme volatility and, correspondingly, the number of Exit Signals has **reduced**. For example, unlike previous months, there was a total of only 3 Exit Signals for Jim's Investing Signals Service during March.

Two of those were at notional losses of up to **-10%** after closes below Jim's Initial Stop and his recently introduced 10% Hard Stop. The other was a notional profit locked in with Jim's Trailing Stop at **+41.4%**

2. Jim's remaining open [Investing Signals](#) are behaving as we would expect within their **rising trends**.

As at the Close on Friday 31st March, there were 26 open Investing Signals*, of which all but 1 are showing Open Profits, i.e. **+96.2% in open profit**, as shown below:

	No. Of Open Positions
Open Loss up to 4.3%	1
Open Profits up to +5%	8
Open Profits +5% to +10%	4
Open Profits +10% to +30%	11
Open Profits +30% to +50%	0
Open Profits +50% to +70%	2
Total Open Investing Signals	26

(* Designed to 'let profits run' and managed with *weekly charts*)

3. Similarly, for Jim's [Trading Signals](#) Service, as at Friday's Close, there were 18 open Trading Signals**, of which all but 2 are showing Open Profits, i.e. **88.9% in open profit**, as shown below:

	No. Of Open Positions
Open Losses up to -4%	2
Open Profits up to +5%	10
Open Profits +5% to +10%	4
Open Profits +10% to +15%	2
Total Open Trading Signals	18

(**Targeting short term profits up to 15% and managed *using daily charts*)

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For more info on Jim Berg's Australian Signals Services, [Click Here Now](#) →

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Superannuation Updates

Zdenko Simonic, CEO of SuperEasy

SuperEasy Pty Ltd (ABN 48 092 141 083) was established in March 2000 to provide a comprehensive non-advisory administration solution for Self Managed Superannuation Funds, popularly called DIY Superannuation.

The SuperEasy® team enables clients to obtain comprehensive information about the product, enable on line processing of the setup and administration of the funds. [SuperEasy](#) has contributed valuable articles to this Newsletter since we first launched this Report in July 2005.

The relationship between ShareTradingEducation.com and SuperEasy is referral only, with no fees or rebates payable between the parties.

Jim Berg and his team congratulate SuperEasy for recently acquiring an Australian Financial Services Licence, authorizing their representatives to provide comprehensive SMSF financial planning advice. With their existing accounting, taxation, audit and mortgage finance skills, SuperEasy is entering the new phase of being a one stop service provider for this complex and ever changing type of superannuation.

This article was written and prepared by Zdenko Simonic, CEO and Founder of SuperEasy Pty Ltd. It contains extracts from SuperEasy's '**SuperMail**' Newsletter, as sent to their clients on 16 March 2017. ShareTradingEducation.com does not provide any advice on this topic, so this SuperEasy article is reprinted today for educational purposes only - with Zdenko's permission and our thanks.

1) New SMSF regulations effective from July 1, 2016

1st of July 2016 was the starting point of the new SMSF legislation with the single most important issue being the removal of the rule allowing accountants provision of advice to the self-managed superannuation funds. As an example, the type of advice the accountants were allowed to provide were establishment or closure of the SMSF.

The result of the new legislation dramatically increased the demand for the formal financial advice, with increased costs in the short run but expected benefits in the long run.

This accountants' exemption that ended on 1 July 2016, also introduced the legislation dictating that anyone who provides SMSF advice must be licensed under the Australian Financial Services (AFS) licensing regime.

So what does all this mean for the members running their SMSF? It simply means that the members who don't already use a financial adviser will have to do so, and will not be able to seek the advice from their accountant.

The new system that imposes increased professionalism and strict standards, will also require additional paperwork, such as the Statements of Advice (SOAs) and records of advice (ROAs).

Running an SMSF, as the experienced SMSF trustees know best, requires dedication, time, keeping accurate records and most of all, 100% involvement and understanding of the mechanics of this specific type of retirement product. However, with the full ownership of the fund comes also the full responsibility.

2) The \$1.6 million transfer balance cap – what does it mean for you?

The changes to superannuation announced in the 2016 Federal Budget have been passed by the Parliament. Amongst those changes was the introduction of a \$1.6 million transfer balance cap which limits the tax exemption for assets funding superannuation pensions.

This new limit on superannuation will apply from 1 July 2017 and creates additional responsibilities for SMSF trustees.

The main issues are:

- All superannuation fund members who are receiving a pension on 1 July 2017 will have a transfer balance cap of \$1.6 million created at that time.

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- For those not receiving a superannuation pension on 1 July 2017, but will in the near future, their transfer balance cap will be created when they first receive a superannuation pension.
- The amount of tax-exempt assets available to fund a super pension under the cap is determined by a system of debits and credits which are recorded in a transfer balance account.
- Credits are created by:
 - ✓ The value of super assets supporting income streams on 30 June 2017,
 - ✓ Starting new superannuation income streams from 1 July 2017 onwards,
 - ✓ The value of reversionary income streams where an individual becomes entitled to them, and
 - ✓ Notional earnings accruing to excess transfer balance amounts.
- Debits are created by:
 - ✓ Commutations of superannuation pensions,
 - ✓ Structured settle payments contributed to superannuation, and
 - ✓ Certain payments arising from family law splits, fraudulent or void transactions.
- Reversionary pensions will count towards the cap, but members will have a 12 month period from the date of death to deal with the reversionary pension before a credit arises and counts towards their cap.

Going over the \$1.6 million transfer balance cap will require the excess amounts to be removed from the retirement phase which will likely require the commutation of the relevant pension which has exceeded the cap.

Defined benefit pensions and certain pre-2007 superannuation pensions have special rules for the transfer balance cap recognising their non-commutable nature.

Any amounts in excess of a member's personal transfer balance cap can continue to be maintained in their accumulation account in their fund. This means if you have more than \$1.6 million in super you can maintain up to \$1.6 million in pension phase and retain any additional balance in accumulation phase.

Approaching 1 July 2017 trustees may wish to structure their asset holdings to be positioned to optimise the \$1.6 million transfer balance cap, especially between spouses.

3) Capital Gains Tax

It is also important to know that there is transitional capital gains tax relief for superannuation assets that are affected by any changes that need to happen by 1 July 2017 to comply with the new rules. This capital gains relief will ensure that any capital gain accumulated on affected superannuation assets will be deferred to a later time when the asset is sold.

Zdenko Simonic, BEc, DFP, AFB, Director,
 Authorised Representative No.464437S of the First Mutual Australia Pty Ltd, AFSL No.423710

How can we help?

SuperEasy offers personalized and comprehensive Annual administration service, including Financial reporting, Audit and Tax return lodgement. Part of our Annual administration consists of the review of your pension/s if you have one, provision of the Actuarial certificates and optimisation of your fund.

If you haven't organised the 2016 Annual administration as yet, talk to us and we will give your fund priority processing status to avoid the ATO's likely fines. [SuperEasy Annual administration](#) is priced at the *fixed fee of \$1,295 (GST incl.)*.

If you need assistance with the new superannuation Government reforms, have questions or would like to have your superannuation fund reviewed to make sure it meets the new legislation, please call us on **03 9614 1025** to arrange the meeting to discuss your particular requirements in detail.

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