

# Superannuation Intensive

**26–27 March 2024**

**Online**

**8 CPD hours**



# Thank you

**The Tax Institute gratefully acknowledges the generous assistance of members of the Organising Committee:**

Liz Westover, FTI, Deloitte (Chair, Superannuation Intensive Organising Committee)

Nicholas Panos, CTA, N Panos & Associates Solicitors

Jemma Sanderson, CTA, Cooper Partners Financial Services

Shirley Schaefer, BDO





# Welcome

On behalf of The Tax Institute and the Organising Committee, I am delighted to invite you to attend the Superannuation Intensive.

Presented online over two days on 26 and 27 March 2024, the event will feature highly practical sessions on a range of current and relevant topics for SMSF professionals.

Our expert speakers will ensure delegates have the most up-to-date information and strategies at their fingertips to assist them in guiding their clients through the ever-changing SMSF landscape.

Areas being covered include the new Division 296 tax, In-house assets and related parties, SMSF trust deeds, Digital assets, Insurance in SMSFs and Estate planning. Delegates will also receive a status update of changes in the industry over the past 12 months and hear from the ATO on their major areas of focus.

Our final session will bring together a panel of experts to discuss “Regulating the profession.” In what promises to be a lively discussion, delegates will have the opportunity to ask questions of the panel on what lies ahead for the profession, especially in view of the fact that tax professionals are being held to an increasingly higher standard with respect to their service offerings and their own personal tax affairs.

As has long been the case, our industry continues to undergo change. As trusted advisers, this necessitates staying abreast of the latest developments in our industry and understanding the impacts of these changes on our clients. The Superannuation Intensive promises to deliver in providing highly relevant sessions to help you do just that.

I look forward to seeing you online in 2024.



A handwritten signature in black ink, appearing to read 'Liz Westover'.

**Liz Westover, CTA**  
Chair, Intensive Organising Committee

**Early bird pricing offer**  
**Register on or before Friday, 1 March 2024 to save!**

# Technical program

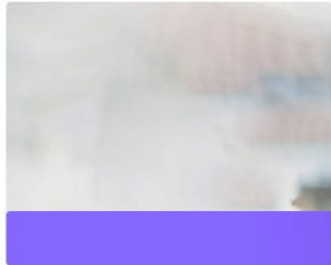
**Day 1**      Tuesday, 26 March 2024

Time AEDT	Session
10:30–11:30am	<p><b>Welcome and Session 1: SMSF update – What’s changed and what’s on the horizon</b> Speaker: Liz Westover, FTI, Deloitte</p> <p>In this session, Liz will ensure attendees with a clear understanding of the progress of announcements and legislative changes impacting the SMSF industry. With a practical focus, the session will outline key considerations for practitioners and advisers as we head towards the end of another financial year and highlight some of the challenging areas to be aware of for practitioners and their SMSF clients.</p>
11:30am–12:00pm	<p><b>Session 2: SMSF regulator update</b> Speakers: Justin Micale, Australian Taxation Office, Liz Westover, FTI, Deloitte</p> <p>Knowing where the ATO has identified compliance issues in the SMSF industry and where they are directing their resources is critical for advisers to assist in guiding and supporting their SMSF clients. In this session, Justin will discuss key focus areas for the ATO, including areas of concern and where the ATO continues to offer help and support to SMSF trustees and their advisers.</p>
12.00–12:30pm	<b>Lunch</b>
12:30–1:30pm	<p><b>Session 3: In house assets (IHA) and related parties</b> Speaker: Shirley Schaefer, BDO</p> <p>This session will provide an overview of the key issues that need to be considered when a SMSF has In House Assets (new or old). The session will cover:</p> <ul style="list-style-type: none"><li>• Who is a related party?</li><li>• The IHA exemptions and when they apply</li><li>• In house asset plans and unwinding</li><li>• Commercial property; and</li><li>• Case studies – what can go wrong...</li></ul>

# Technical program

**Day 1** Tuesday, 26 March 2024 continued

Time AEDT	Session
1:30 – 2:30pm	<p><b>Session 4: SMSF deeds – Practically a trust deed</b> Speaker: Daniel Butler, CTA, DBA Lawyers</p> <p>This session will cover:</p> <ul style="list-style-type: none"><li>• How to tell a quality deed and what type of supplier to use</li><li>• Common problems and traps with deeds</li><li>• Some key provisions, eg, SIS compliance/deeming provisions, BDBN and pension provisions</li><li>• The deed history and the role of prior deeds of variation and change of trustees</li><li>• When to vary and e-execution; and</li><li>• Can advisers prepare and vary deeds?</li></ul>
2:30-3:00pm	<p><b>Session 5: Digital assets in operation</b> Speaker: Shelley Banton, ASF Audits</p> <p>With just shy of 1 billion dollars in SMSF crypto, this session will cover the compliance and audit requirements including the latest developments that affect SMSFs and the practical aspects of digital asset ownership.</p>



# Technical program

## Day 2 Wednesday, 27 March 2024

Time AEDT	Session
10:30am–12:00pm	<p><b>Session 6: The \$3 Million Cap and Div 296</b> Speaker: Jemma Sanderson, CTA, Cooper Partners</p> <p>The biggest announcement regarding super in the last 12 months is the \$3 million threshold applying to the tax concessions on superannuation benefits. With the release of draft legislation in October 2023 for this new Division 296 tax, this session will provide an update on the progress of the draft legislation, as well as focus on:</p> <ul style="list-style-type: none"><li>• The Division 296 legislation – how the new tax will operate</li><li>• Tips and traps between now and the commencement of the new provisions at 1 July 2025; and</li><li>• Strategies and opportunities to consider for clients, including addressing some common questions such as:<ul style="list-style-type: none"><li>– Do we benchmark down to \$3 million (where eligible)?</li><li>– Are additional super contributions worthwhile?</li><li>– Should I invest differently in my super fund now? and</li><li>– What other actions should be taken to manage any tax impost.</li></ul></li></ul>
12:00–1:00pm	<p><b>Session 7: SMSFs and insurance – The ins and outs</b> Speaker: Craig Day, Colonial First State</p> <p>Holding insurance in an SMSF can require consideration of a range of technical issues, including compliance, admin, benefit payment and advice strategy perspectives. This session looks at a range of these issues and addresses the issues professional advisers need to be across when assisting their clients. Topics addressed include:</p> <ul style="list-style-type: none"><li>• SMSF establishment advice and insurance – what does ASIC expect</li><li>• Allowable insurances inside super</li><li>• Acquiring policies from members</li><li>• Deductibility options and the taxation of proceeds; and</li><li>• The insurance tips and traps to watch out for.</li></ul>
1:00–1:30pm	<b>Lunch</b>

# Technical program

**Day 2**      Wednesday, 27 March 2024 continued

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Time AEDT	Session
1:30 - 2:30pm	<p><b>Session 8: Protecting against death benefits challenges</b> Speaker: Phil Broderick, CTA, Sladen Legal</p> <p>This session will examine potential challenges to SMSF death benefit decisions and how to protect against them, including:</p> <ul style="list-style-type: none"><li>• BDBN challenges</li><li>• Conflict of interest challenges, and</li><li>• Claim staking challenges.</li></ul>
2:30 - 3:30pm	<p><b>Session 9: ATO and the professional - “Regulating the profession”</b> Speakers: Julie Dolan, KPMG, Bryce Figot, CTA, DBA Lawyers, Shirley Schaefer, BDO Facilitator: Nick Panos, CTA, Nick Panos &amp; Associate Solicitors</p> <p>This session will look at the current focus of the regulator and what we as professionals can do to ensure we are meeting the regulator’s expectations:</p> <ul style="list-style-type: none"><li>• What are the ATO’s expectations</li><li>• How to protect your practice; and</li><li>• How to respond to an ATO audit.</li></ul>

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# Presenters

**Shelley Banton** is an accredited SMSF specialist auditor and advisor with over 15 years of experience in the superannuation industry. She is recognised Australia-wide as an expert on SMSF compliance, providing clients with high-level strategic and technical advice. Shelley specialises in delivering quality SMSF training and education to the private and public sectors; she is a regular presenter at peak industry SMSF conferences and is a well-known author and sought-after industry commentator.

**Phil Broderick, CTA**, is a principal of Sladen Legal and heads its superannuation team. He is member of a number of superannuation related committees, including being a member and the former chair of The Tax Institute's superannuation committee and director and chair of the Institute of Financial Professionals Australia technical and policy committee. He is also a member of the ATO's the Superannuation Industry Stewardship Group. Phil is also heavily involved in liaising with Treasury and ATO in relation to the implementation of new super laws and administrative practices. Phil's areas of practice include superannuation, duties and state taxes, estate planning and succession, trusts, federal tax and business structuring. Phil was listed in the 2020 to 2024 Best Lawyers

Australia for superannuation law, was recommended in Doyles leading Victorian tax lawyers for 2021 and 2023 and was the winner of the SMSF Association's SMSF Specialist Advisor (SSA) Top Achiever Award in 2019.

**Daniel Butler, CTA**, is one of Australia's leading SMSF lawyers and has worked predominantly in the SMSF, tax and related fields for over 35+ years. He is a regular presenter on SMSF topics and has published extensively in professional journals including contributing a monthly article on SMSFs to the Taxation in Australia and other media. Dan is a member of the Tax Institute's National Superannuation Committee and is involved with a number of other tax and SMSF committees and discussion groups. Dan also presents on the subject Taxation of Superannuation at the University of Melbourne's Master of Laws/Tax program. Dan is also a Specialist SMSF Advisor.

**Craig Day** is the Head of Technical Services for Colonial First State and has over 25 years experience in the financial services industry. In his role, Craig is responsible for providing specialist technical support to financial advisers. Craig holds a Masters of Taxation (financial planning) and is a Fellow Member of the SMSF Association.

**Julie Dolan** is the National Head of Superannuation and Estate Planning as well as the Sector Lead 'Asset & Wealth Management – Financial Services' for KPMG Enterprise. She is well recognised in the industry as a regular author & presenter as well as being involved in a number of technical committees. Julie has decades of experience in advising clients and industry in the areas of superannuation structuring and advice, taxation, succession and estate planning. When it comes to superannuation, her clients range from large APRA funds right through to SMSF's.

**Bryce Figot, CTA**, is also recognised as one of Australia's leading SMSF lawyers. He has worked predominantly in the fields of tax and superannuation over the past 17 years and holds a Master of Laws from the University of Melbourne. Bryce is a regular seminar presenter on tax and SMSF topics and has published extensively in these areas. Bryce regularly presents for the major professional bodies including the SMSF Association, CPA Australia The Tax Institute, Chartered Accountants Australia and New Zealand and DBA Network.

**Justin Micale** is a well-respected and dynamic leader with over 30 years of experience at the ATO. He remains at the

forefront of improving the way the ATO manages and treats risks for large scale and diverse client groups. Justin has been the Assistant Commissioner of the self-managed super fund segment for the past 3 years. In this role he has driven the development of a deeper evidenced based understanding of client behaviour and put in place a broad suite of tailored and differentiated strategies to address key risks in the sector. In doing so, he continues to engage extensively with industry stakeholders and establish initiatives to support and safeguard the integrity of the self-managed super fund system.

**Nicholas Panos, CTA**, is an experienced specialist solicitor with over 34 years in practice and is also the principal of N. Panos & Associates a highly respected boutique law firm. He specialises in all areas of tax law, superannuation (with particular emphasis on SMSFs), business and company law, estate planning, business succession planning, asset protection planning, trusts and general commercial matters. Nicholas' clients include small to medium size enterprises and high net worth individuals. He holds a Bachelor of Economics Degree, a Bachelor of Laws (Honours) Degree and a Masters of Law Degree all from the University of Sydney. Nicholas has been accredited by the Law Society as



# Presenters

a Business and Personal Taxation Law specialist, he is a member of the Law Society, a member of the Law Society Specialist Accreditation Business and Personal Taxation Law Advisory Committee, a Chartered Tax Advisor of The Tax Institute and a member of The Tax Institute NSW State Council.

**Jemma Sanderson, CTA**, is a Director of Cooper Partners Financial Services, heading up their SMSF specialist services. Jemma provides strategic advice on SMSFs, estate planning and wealth management to clients, as well as technical support and consultancy accounting, legal and financial planning groups. Jemma has over 20 years' experience in developing complex strategies for high net worth clients. Jemma is a regular presenter on superannuation and SMSFs for the professional bodies across the country, and is the author of The Tax Institute's popular publication for SMSF Advisers, the SMSF Guide, in its ninth edition. Jemma was named the SMSF Adviser of the Year at the 2019 National Women in Finance awards for the third year in a row and received the SMSF Association Chairman's Award in February 2018 for her contribution to the industry

**Shirley Schaefer** is one of the Superannuation leaders at BDO,

an auditor by training and a SMSF expert by choice. Shirley is a regular speaker at superannuation, SMSF and Audit conferences. She provides SMSF competency training for accountants and auditors and is the co-author of the Thomson Reuters SMSF Audit Guide.

**Liz Westover, FTI**, is a Partner and National SMSF Leader at Deloitte. She is responsible for the firm's SMSF service offering, providing compliance and advisory services to the firm's clients. Liz has extensive experience in superannuation and has strong capabilities on the technical and practical application of superannuation and associated tax laws. She is a regular commentator on superannuation and self-managed super funds (SMSFs) having presented and authored articles on these and related issues for many years. Liz has been involved in superannuation policy development and advocacy, regularly liaising and consulting with Government, regulators and stakeholders on technical, legislative and policy matters. She is a Fellow of The Tax Institute, Fellow Chartered Accountant, CA SMSF specialist and holds a Master of Legal Studies from the University of New South Wales and a Bachelor of Business from the University of South Australia.



# Event information

## Confirmation of registration

Please note you will receive two separate emails in the form of a tax invoice at the time of payment and a confirmation email at registration completion.

## Continuing Professional Development

Attendance at the conference counts for 8 hours of Continuing Professional Development with The Tax Institute.

## The Tax Institute's attendee hub

This event will be accessible to all delegates via our dedicated attendee hub. Program information, materials (technical papers and presentations), survey forms and more will be available via The Tax Institute's virtual attendee hub. All delegates are encouraged to access the platform prior to the event. Technical papers and PowerPoint presentations will be available on the attendee hub to all participating delegates approximately five days before the event. Delegates will receive instructions on accessing the virtual attendee hub by email.

## Delegate list

A delegate list will be included on the attendee hub to assist with connecting. Please indicate at the time of registration if you do not want your name to be included. Alternatively, you can edit your profile visibility settings in the Virtual Attendee Hub at any time during the event.

## Cancellation policy

It is a condition of acceptance of registration that an administration fee of 20% of the registration fee be charged for cancellation if you can no longer attend the event. Cancellations must be received in writing by The Tax Institute five working days prior to the event. No refund will be given for cancellations received within five working days of the event. A replacement may be nominated. If the replacement is not a member, the non-member registration fee will apply. CPD hours will be allocated to the designated attendee.

## Privacy

We take your privacy seriously, and our policy can be viewed at: <https://www.taxinstitute.com.au/about-us/privacy-copyright-disclaimer>.

## Enquiries

For further information regarding this event, please contact the Events Team on 1300 829 338 or [nationalevents@taxinstitute.com.au](mailto:nationalevents@taxinstitute.com.au).

For registration enquiries, please contact [customeradmin@taxinstitute.com.au](mailto:customeradmin@taxinstitute.com.au).



# Registration

## Registration inclusions

Online access to presentations  
and technical papers

### Full registration

This registration option entitles one delegate to attend the entire event.



## Discounts

### Early bird registration

All registrations received and paid on or before **Friday, 1 March 2024** will be entitled to an early bird discount.

### Group discount

Purchase three full registrations (early bird or standard) and receive a fourth full registration for free. The free fourth registration must be of equal or of less value to the four paid registrations.

This offer cannot be redeemed in conjunction with any other promotional offer or code. All attendees must be from the same firm and all registration forms must be submitted together. For further information please contact the national events team on 1300 829 338 or [nationalevents@taxinstitute.com.au](mailto:nationalevents@taxinstitute.com.au).

Register now!



Register online ▶

Register via form ▶  
included in this brochure



A tax invoice and confirmation letter will be sent on receipt of your registration. Please photocopy for additional delegates and retain original copy for your records. All prices quoted are in Australian dollars and include GST where applicable. ABN 45 008 392 372.

## 1 Registration

Please see page 11 for registration inclusions.

### Full registration – 8 CPD hours

	Member	New member*	Non-member
<b>Early bird registration</b> Register on or before Friday, 1 March 2024	<input type="checkbox"/> \$950	<input type="checkbox"/> \$1,340	<input type="checkbox"/> \$1,250
<b>Standard registration</b> Register after Friday, 1 March 2024	<input type="checkbox"/> \$1,150	<input type="checkbox"/> \$1,540	<input type="checkbox"/> \$1,450

I understand that the registration fees do not include printed materials. Access to materials will be electronic.

### \*Become a member and save!

Not a member of The Tax Institute yet? Sign up for membership along with your event registration and save with:

- up to **50% off membership** for the first 12 months
- member-only prices to this and future events
- free access to member-only technical resources.

Find out more about membership at [taxinstitute.com.au/membership](http://taxinstitute.com.au/membership)

I hereby apply for membership of The Tax Institute and declare that I am a person of good fame, integrity and character. I agree to be bound by the Constitution of The Tax Institute.

Signature:

Date of signature:

JOIN TODAY

## 2 Delegate contact details

Member no.:

If your member details are up-to-date, you can skip this section.

Title:  Mr  Mrs  Miss  Ms Date of birth:

First name:

Last name:

Position:

Company:

Address:

Suburb:  State:  Postcode:

Telephone:  Mobile:

Email:

Please tick this box if you do not wish your name to be included on the delegate list provided to all attendees for networking

### 3 Payment summary

Registration fees

\$

Total payable

\$

### 4 Payment method

Please note: all registration payments must be made prior to the event, unless other arrangements have been made with The Tax Institute.

**Cheque payable to The Tax Institute** (in Australian dollars)

**Credit card** Card type:  AMEX  Visa  MasterCard  Diners

Name on card:

Card no.:

Expiry date:

Cardholder's  
signature:

For our refund, cancellation and replacement policy visit [taxinstitute.com.au/professional-development/event-policy](https://taxinstitute.com.au/professional-development/event-policy).

For event enquiries, please contact the National Events Team on **1300 829 338** or [nationalevents@taxinstitute.com.au](mailto:nationalevents@taxinstitute.com.au)

For registration enquiries, please contact [customeradmin@taxinstitute.com.au](mailto:customeradmin@taxinstitute.com.au)

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**To register**

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Mail L37, 100 Miller Street North Sydney NSW 2060

Online [taxinstitute.com.au](https://taxinstitute.com.au)

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