

TERMS & CONDITIONS – SMSF SET UP

Please read these Terms and Conditions carefully before engaging Next Step Super for the setup of your Self-Managed Superannuation Fund (SMSF). These Terms and Conditions govern the relationship between Next Step Super and the client engaging our services. By engaging our services, you agree to be bound by these Terms and Conditions.

1. **Services Provided:** Next Step Super provides SMSF setup services, including the establishment of the SMSF structure, assistance with necessary documentation, and guidance throughout the setup process. It is important to note that Next Step Super does not provide financial advice or investment recommendations. We provide administrative and accounting services related to SMSFs and assist with compliance matters.
2. **No Financial Advice:** Next Step Super does not provide any financial advice or recommendations regarding investment strategies, specific investments, or financial products. We strongly recommend that clients seek independent financial advice from a qualified professional before making any investment decisions for their SMSF.
3. **Client Responsibilities:** As a client, you have certain responsibilities when engaging Next Step Super for SMSF setup. These include: a. Providing accurate and complete information necessary for the setup process. b. Complying with all relevant laws, regulations, and superannuation rules pertaining to the operation of your SMSF. c. Seeking appropriate financial advice from a qualified professional regarding investment strategies and asset allocation for your SMSF. d. Ensuring that all decisions made regarding your SMSF, including investment choices, are in accordance with your own risk appetite and financial goals.
4. **Confidentiality:** Next Step Super respects the confidentiality of client information. We will handle your personal and financial information in accordance with applicable privacy laws and regulations. However, please note that certain information may need to be shared with regulatory bodies or third-party service providers for compliance or administrative purposes.
5. **Limitation of Liability:** Next Step Super will exercise reasonable care and skill in providing SMSF setup services. However, we do not accept any liability for any loss or damage arising directly or indirectly from the use of our services, including any errors or omissions in the setup process. It is important to note that SMSF investments carry inherent risks, and the client assumes full responsibility for investment decisions and outcomes.
6. **Intellectual Property:** All intellectual property rights related to the services provided by Next Step Super, including documents, templates, and guidance materials, remain the property of Next Step Super. Clients may use these materials solely for their own personal or business purposes and may not distribute or reproduce them without prior written consent.
7. **Termination:** Either party may terminate the engagement for SMSF setup services by providing written notice to the other party. Termination does not relieve the client of any obligations or fees incurred up to the termination date.
8. **Governing Law:** These Terms and Conditions are governed by and construed in accordance with the laws of the jurisdiction where Next Step Super operates.

These Terms and Conditions constitute the entire agreement between Next Step Super and the client and supersede any prior agreements or understandings, whether written or oral, relating to the SMSF setup services.

If you have any questions or concerns regarding these Terms and Conditions, please contact Next Step Super before proceeding with the SMSF setup process.