

# FACT SHEET

## SMSF Property Loans 101 Plus

A guide to writing SMSF Loans



The National Finance Institute

National Provider Number: 31203



### **What does the course cover?**

This comprehensive mortgage broker Training Seminar delivers industry-specific concepts and proven techniques to aspiring and experienced mortgage brokers on SMSF Lending.

Adopting an A to Z approach to SMSF Lending, this course covers a broad array of information, including ...



### **Part 1**

- Opportunities for Mortgage Brokers
- The History of Superannuation in Australia
- SMSFs and the Superannuation Industry
- What is an SMSF?
- Benefits of an SMSF
- Superannuation Tax Implications
- SMSF Professionals
- How Self-managed Super Works
- Trustee Structure: Individual Trustee vs Corporate Trustee
- The Trust Deed
- Managing SMSF Investments
- The Investment Strategy
- Restrictions on Investments
- Acquiring Assets from a Related Party
- The Sole Purpose Test
- Limited Recourse Borrowing Arrangements

### **Part 2**

- SMSF Loan Specifics
- The Risks
- Lender Options
- SMSF Loan Process, step by step
- Parties to the Loan
- SMSF Borrowing Structure
- Income and Serviceability
- Supporting Documentation Required
- Advice

### **Part 3**

- Scenario with Sample Answer
- Glossary
- Further Information

### **What are the entry requirements?**

There are no prior entry requirements or prior qualifications required. It is envisaged attendees will be working mortgage brokers.

### **When can I start the course?**

The seminar is being offered in various venues in various states. NFI has published the dates and locations on their website and options are also listed on the enrolment form.

### **Do you offer this course by distance education or online?**

Currently the course is designed to be offered in a 3 hour face-to-face seminar format, either a morning or an afternoon session, but future plans may include a 3 part webinar series.

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enquiries@financeinstitute.  
com.au

Post:  
PO Box 1354, Capalaba  
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***Who has this course been developed for?***

- (1) People currently working for, or as, a mortgage broker or similar who are looking to increase their skills; or
- (2) People working for a mortgage manager, bank, credit union, building society or similar and who are seeking to formalise or advance their skills; or
- (3) People seeking to find employment or advance their employment status with a mortgage broker, mortgage manager, bank, credit union, building society or similar.

***How much does the course cost?***

Seminar workshop mode - \$179 per student.  
These costs are inclusive of seminar material and certificate delivery. There is no GST component.  
Discounts may be available for group bookings.

***Are any subsidies available to assist with payment?***

There are no government subsidies available that we are aware of. There may be subsidies through your aggregator.

***What assessments are there in this course?***

No formal assessments form part of this course. A group quiz will be presented at the workshop and a sample answer will be provided for reference.

***What will I receive after I attend the workshop seminar course and submit my assignment?***

You will be emailed a Certificate of Completion subsequent to your attendance.

***How many CPD points will I receive?***

The workshop attracts 3 CPD points, suitable for both ASIC and the MFAA.

***Where are these seminar workshop being held?***

You will be notified of the venue prior to the seminar commencing. Whenever possible, we arrange venues with suitable parking available for students.

***When does the seminar workshop start and finish each day?***

Morning seminars start at 9.30am and afternoon seminars start at 2.00pm. Seminars are 3 hours in duration with a short break midway through to allow for the return of phone calls.

***When will I receive confirmation that the seminar workshop is proceeding?***

To allow all seminars the greatest opportunity to proceed, we may not confirm that the seminar is proceeding until the week prior to the scheduled seminar date. Dates and locations are currently listed on our website.

***What happens if I enrol in a scheduled workshop course, but then can't attend?***

If for a reason outside of your control, you are unable to attend the seminar for which you had enrolled, we will endeavour to reschedule your attendance for another seminar.

***How do I apply?***

Complete the enrolment form attached to this fact sheet and send it to NFI via fax, post or scan/email. You will then receive confirmation that we have received your enrolment and any other details necessary.

***Can I speak to someone about the seminar?***

Yes, certainly. Please call Client Services on 1300 765 400 – we'd be delighted to hear from you. Alternatively, you will find more information on our website at [www.financeinstitute.com.au](http://www.financeinstitute.com.au)