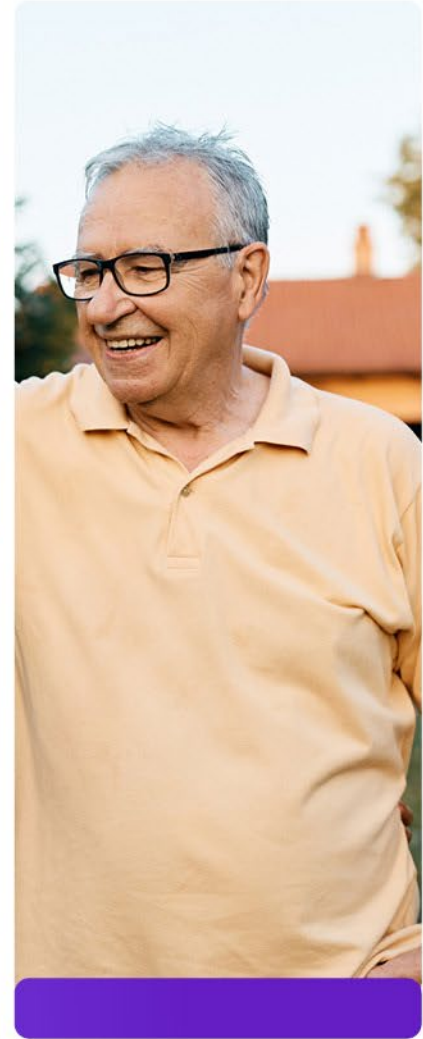


# Superannuation Intensive

**2–3 April 2025**

**Online**

**8 CPD hours**



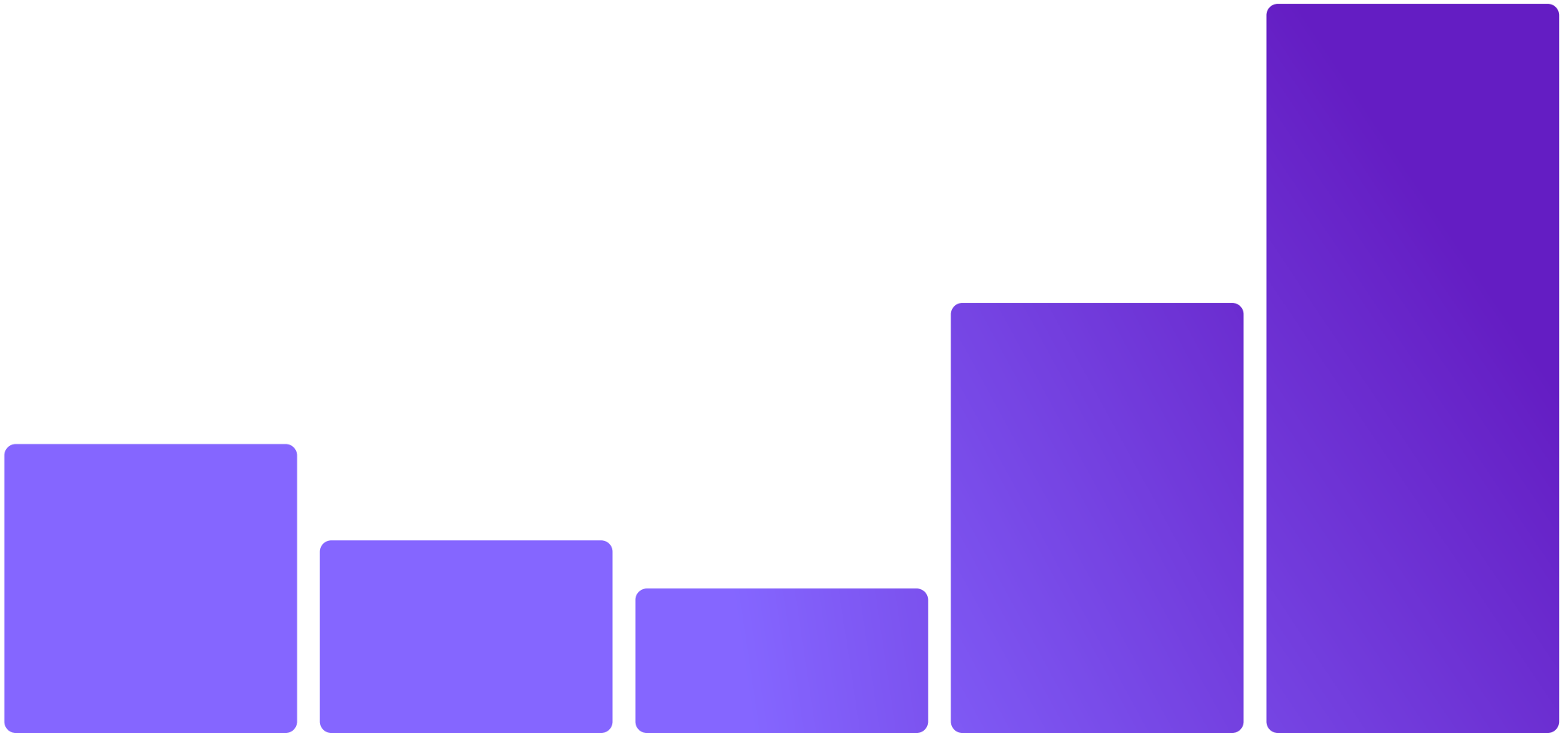
## The Tax Institute gratefully acknowledges the generous assistance of members of the Organising Committee:

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

Nick 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 2025 Superannuation Intensive.

Presented online over two days on 2 and 3 April 2025, the event will feature highly practical sessions on a range of current topics for SMSF professionals.

In the ever-changing SMSF landscape, our expert speakers will ensure delegates are provided with up-to-date information and strategies to assist them in guiding and supporting their clients. Critically, delegates will receive a recap of changes in the industry over the past 12 months and hear from the ATO on their major areas of focus. Other topics are, as always, highly relevant for today's SMSF advisers and include contributions, pensions, investments, incapacity and estate planning.

Our final session will bring together a panel of experts to discuss the future of our profession. With much upheaval in our industry including technological advances and changes in professional obligations, this session promises to be timely and thought provoking.

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 to help you do just that.

I look forward to seeing you online.



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

Liz Westover, FTI  
Chair, Conference Organising Committee

**Early bird pricing offer**  
**Register on or before Friday, 7 March 2025 to save!**

# Technical program

**Day 1**      Wednesday, 2 April 2025

Time *AEDT	Session
10:25 – 10:30am	Welcome and opening address
10:30 – 11:30am	<p><b>Session 1: SMSF update</b> Speaker: Liz Westover, FTI, Deloitte</p> <p>The one constant in our industry is change. This first session of the Intensive will set the scene and provide an update on the latest areas of change in the industry, including:</p> <ul style="list-style-type: none"><li>• Legislation – what’s passed and what’s still to come</li><li>• Government, Treasury and ATO announcements and activity; and</li><li>• Rates, thresholds and rulings.</li></ul> <p>With a practical focus, this session will look at key issues for practitioners and advisers as we near the end of another financial year.</p>
11:30am – 12:00pm	<p><b>Session 2: ATO update</b> Speaker: Alister Boyes, Australian Taxation Office</p> <p>As the Regulator for SMSFs, it is critical for practitioners and advisers to understand focus areas of the ATO in the SMSF space. Hear from the ATO on areas of concern, including consideration of common compliance breaches and areas of heightened risk.</p>
12:00 – 12:30pm	Lunch



# Technical program

**Day 1**      Wednesday, 2 April 2025 continued

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Time *AEDT	Session
12:30-1:30pm	<p><b>Session 3: Pensions</b> Speaker: Jemma Sanderson, CTA, Cooper Partners Financial Services</p> <p>The Transfer Balance Cap (TBC) has been part of our SMSF lives for seven years now, however there are elements of how it operates that continue to be misunderstood, as well as opportunities that your clients may not be capitalising on. This session will provide guidance on the operation of the TBC, including:</p> <ul style="list-style-type: none"><li>• ATO reporting requirements</li><li>• Indexation opportunities and tips and traps</li><li>• The TBC on death – what do you need to be aware of, including consideration of the difference between reversionary and non-reversionary pensions; and</li><li>• The impact of the legacy pension amnesty, and actions to be taken.</li></ul>
1:30-3:00pm	<p><b>Session 4: Estate planning</b> Speakers: Shirley Schaefer, BDO, Clinton Jackson, Cooper Grace Ward Lawyers</p> <p>Our population is aging, and more and more of our SMSF clients are reaching the ages where their estate planning arrangements and they relate to superannuation are a focus for them to ensure that their benefits pass as tax effectively as possible to their intended beneficiaries.</p> <p>This session will take a practical approach to SMSF estate planning and provide some guidance regarding:</p> <ul style="list-style-type: none"><li>• Recent cases that impact the payment of benefits</li><li>• Death benefits tax</li><li>• The importance of the documentation within a Fund, and undertaking a review of that documentation</li><li>• Practical considerations for non-lawyers; and</li><li>• Why having a specialist involved is important.</li></ul>

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# Technical program

**Day 2** Thursday, 3 April 2025

Time *AEDT	Session
10:30-11:30am	<p><b>Session 5: How to structure investments in an SMSF</b> Speaker: Phil Broderick, CTA, Sladen Legal</p> <p>Successfully managing an SMSF requires a solid understanding of the lifecycle of investments. From initial acquisition to final disposal and everything in between, trustees need to consider both tax and super compliance.</p> <p>This session will consider the lifecycle of investments in an SMSF, including:</p> <ul style="list-style-type: none"><li>• How to acquire investments</li><li>• SIS Act issues with holding investments</li><li>• Tax Act issues with holding investments including NALI and Division 296</li><li>• Using structures to hold investments</li><li>• Dealing with liquidity issues</li><li>• Paying benefits/death benefits via transfer of assets</li></ul>
11:30am-12:30pm	<p><b>Session 6: Maximising contribution opportunities</b> Speaker: Julie Steed, Insignia Financial Group</p> <p>With contributions being the main avenue to boost superannuation savings, understanding how they operate and the impact where a client has an excess contribution are important. This session will provide strategies regarding:</p> <ul style="list-style-type: none"><li>• Carry forward concessional contributions</li><li>• Using the bring forward non-concessional contributions appropriately</li><li>• Contribution planning in the lead up to the end of the financial year; and</li><li>• Dealing with excess contributions.</li></ul>
12:30-1:00pm	Lunch

# Technical program

**Day 2** Thursday, 3 April 2025 continued

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<b>Time *AEDT</b>	<b>Session</b>
1:00 – 2:00pm	<p><b>Session 7: Incapacity</b> Speaker: Neal Dallas, CTA, BusinessDEPOT</p> <p>As the SMSF population continues to age, challenges arise for members and trustees, particularly around capacity. Neal will explore critical aspects arising in this context, including:</p> <ul style="list-style-type: none"><li>• How to identify when capacity is lost</li><li>• The key questions trustees and advisers should ask</li><li>• Strategies to minimise the impact of lost capacity</li><li>• The ethical responsibilities of advisers when working with ageing trustees and members; and</li><li>• Tax implications associated making changes brought about when addressing capacity issues.</li></ul>
2:00 – 3:00pm	<p><b>Session 8: Closing panel – The evolving tax profession and what this means for Superannuation!</b> Speakers: Robyn Jacobson, CTA, The Tax Institute, Anna Rizzo, CTA, Demasi + Company Services, Tim Sandow, CTA, President, The Tax Institute &amp; BDO Facilitator: Nick Panos, CTA, N. Panos &amp; Associates</p> <p>We are all experiencing regulation fatigue in the industry – whether it is from the Tax Practitioner’s Board, ASIC, ATO, multiple Continuing Professional Development requirements for your qualifications as well as pressure from a professional indemnity perspective. Further, with annual SMSF and tax compliance being commoditised and often offshored, as well as the influx of AI, what is the future of the tax profession?</p> <p>In this session, facilitated by Nick Panos, the expert panel will discuss:</p> <ul style="list-style-type: none"><li>• Where are we getting the next crop of SMSF and tax professionals from?</li><li>• Will they have had the relevant experience required to be well-rounded, technical advisers and ensure that our self-assessment – system remains robust and accurate?</li><li>• How is work from home impacting professional services workplaces, particularly the culture and staff retention?</li><li>• What will the training requirements be for the next generation of professionals to ensure that they are up to scratch with everything being offshored or done by AI?</li><li>• Is there too much pressure on the profession to act as the intermediary between the taxpayer and the regulator?</li><li>• Anti Money Laundering obligations</li><li>• Sophisticated Investor Certificate sign-off</li><li>• TASA and reporting colleagues and clients</li><li>• What should practices be thinking about now to ensure they remain relevant into the future?</li></ul>

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# Presenters

**Phil Broderick, CTA**, is a principal of Sladen Legal and heads its superannuation team. He is a member of a number of superannuation related committees. This includes being a member, and former chair, of The Tax Institute's superannuation committee and the chair of IFPA's superannuation technical and policy committee. He is also a member of a number of the ATO's superannuation liaison groups including the Superannuation Industry Relationship Network (SIRN) and the Superannuation Industry Stewardship Group (SIG). 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 2020 to 2024 editions of Best Lawyers Australia for superannuation law. Phil was also listed as recommended for tax law in the 2021 Doyles guide and was the winner of the SMSF Association's SMSF Specialist Advisor (SSA) Top Achiever Award in 2019.

**Neal Dallas, CTA**, is the Legal Director at BusinessDEPOT. He has extensive experience advising clients in the areas of superannuation, tax, estate planning and asset protection. He is recognised

in the 2025 Edition of Best Lawyers in Australia in the areas of Superannuation Law, Tax Law, Trusts and Estates, and Wealth Management/Succession Planning Practice.

**Clinton Jackson** is a partner in Cooper Grace Ward's commercial team, advises his clients on an extensive range of commercial and corporate matters, business mergers, acquisitions and sales, tax and structuring issues, self-managed superannuation, asset protection and succession, restructuring and exit strategies. Clinton's unique range of expertise enables him to assist his clients with both their personal and business legal issues and to advise through all phases of the business/investment lifecycle – from start-up, to growth, expansion, transition and exit. Clinton is an accredited SMSF Specialist Advisor with the SMSF Association and a member of the Society of Trust and Estate Practitioners.

**Robyn Jacobson, CTA**, is the Senior Advocate at The Tax Institute. She has more than three decades in the profession, including a public practice background that preceded her various training roles over 23 years. A regular conference and webinar presenter, Robyn is also an avid advocate, social media commentator, columnist and blogger,

and hosts The Tax Institute's TaxVibe podcast. She is frequently quoted in the media. Robyn is a Chartered Tax Adviser of The Tax Institute, and a Fellow of both CA ANZ and CPA Australia. She regularly consults with the Treasury, ATO and professional associations on technical issues including as Co-Chair of the ATO's Tax Practitioner Stewardship Group and a member of various other working groups. Robyn has been recognised as a Thought Leader five times over four consecutive years (2019–2022) as Winner of this category across the Women In Finance Awards and the Australian Accounting Awards. Robyn was the Winner of the Accountants Daily Excellence Award 2020 and was named in the global Top 50 Women in Accounting 2019.

**Nick 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 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



# Presenters

**Tim Sandow, CTA**, has over 30 years of experience as a tax professional, including 25 years in the Big 4. He provides income tax related advice to a variety of private and large public companies as well as multi-nationals. He has advised on mergers & acquisitions, tax governance, corporate tax, international tax, and employment tax issues. Tim is also the Partner leading BDO's National Tax Risk & Ethics group. Tim is the National Vice President of The Tax Institute for 2024 and is the SA representative on the National Board of The Tax Institute. He is a CTA of The Tax Institute and a Chartered Accountant Fellow.

**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.

**Julie Steed** is the Senior Technical Services Manager at Insignia Financial Group, with more than 30 years of experience in the superannuation industry as a technical specialist, consultant and client services manager. Julie is responsible for the provision of superannuation technical information,

specialising in small funds. Julie is passionate about helping people with the technical aspects of super, keeping it simple and in helping practitioners provide quality services to their clients. She is a regular speaker at industry conferences and training events and is a regular contributor to industry publications. Julie is a Fellow and accredited SMSF Specialist Advisor™ with the SMSF Association, a Senior Fellow of Finsia and a Fellow of ASFA. Julie was awarded the SMSF Association's 2020 Chair Award for outstanding contribution to the SMSF industry.

**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 (CPD)

Attendance at the conference counts for 8 hours of CPD 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 networking. 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, 7 March 2025** will be entitled to an early bird discount.

### Group discounts

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>Face to face Early bird registration</b> Register on or before Friday, 7 March	<input type="checkbox"/> \$945	<input type="checkbox"/> \$1,335	<input type="checkbox"/> \$1,245
<b>Face to face Standard registration</b> Register after Friday, 7 March	<input type="checkbox"/> \$1,145	<input type="checkbox"/> \$1,535	<input type="checkbox"/> \$1,445

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 over \$220 on Affiliate membership for the first 12 months
- access member-only prices to this and future events
- access all 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

## 3 Payment summary

Registration fees

\$

Total payable

\$

Please note: The Tax Institute cannot accept responsibility for delegates' late flight arrivals. Transfer costs are non-refundable and non-transferable.

## 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

## 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](http://taxinstitute.com.au/professional-development/event-policy).

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**To register**

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Mail Level 21, 60 Margaret Street, Sydney NSW 2000

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

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