

## Choice Series - SMSF - Checklist

All Applications	Completed loan application form	Electronic Signature Certification of Completion
	Privacy Consent	Broker Loan Summary Sheet
	Servicing Calculator report	Valuation Report
All Borrowers	Completed digital consent	
	Completed digital VOI (must show "passed") or manual VOI documents	
	Any account closure letters from past 3 months	Last 3 months statement on any other debts
	Title search (system – generated)	Equifax Reports (CCR)
	Signed Exit Strategy letter (if any consumer is greater than 55 years of age)	
SMSF Documents	<b>Trust Documentation</b>	
	Certified SMSF Trust Deed (can be a settlement condition)	
	Certified SMSF Bare Trust Deed (can be a settlement condition).	
	Certificate of Registration or ASIC search for SMSF trustee company (ASIC search must be < 60 days old).	
	Certificate of Registration or ASIC search for SMSF bare trustee company (ASIC search must be < 60 days old).	
	<b>Financial Documentation</b>	
	Most recent year's SMSF Trust Financial Statements; and	
	Most recent year's SMSF Trust Audit Report; and	
	Most recent year's SMSF Tax Returns	
Super Contributions - PAYG Members	<b>Mandatory Contributions</b>	
	2 consecutive payslips with the most recent no more than 60 days old; or	
	The most recent ATO Income Statement; or	
	An interim ATO Income Statement (excluding July to September each financial year); or	
	The SMSF Cash Management Account statements covering a twelve (12) month period with the statements no more than 90 days old; or	
	The annual Industry Super Fund statement and a recent account summary or transaction listing where the Industry Fund statement is greater than 90 days old on receipt by Origin MMS.	
	<b>Additional Contributions</b>	
	2 consecutive payslips (more than 60 days old); or	
	Most recent ATO Income Statement; or	
	Interim ATO Income Statement (Excluding July to September each financial year); or	
	SMSF Cash Management Account statements (Covering a 12-month period, with statements no more than 90 days old); or	
	Annual Industry Super Fund statement and a recent account summary or transaction listing if the annual statement is older than 90 days	

	<b>Proposed Contributions</b>		
	Proposed contributions are acceptable up to a maximum of 10% of gross annual income, less additional contributions already being made		
	Provide one of:		
	Most recent ATO Income Statement; or	Two consecutive payslips (≤ 60 days old); or	Interim ATO Income Statement.
	Proposed contributions will require a supporting “Proposed Superannuation Contribution Declaration” form completed by the members accountant or financial planner (Not acceptable if RHI ≥ 3 or DTI > 6.0)		
<b>Super Contributions - SE Members</b>	<b>Mandatory Contributions</b>		
	12 months SMSF Cash Management Account statements (no more than 90 days old); or		
	Annual Industry Super Fund statement and a recent account summary or transaction listing where the Industry Fund statement is greater than 90 days old; and		
	One-off concessional contribution allowed up to \$30,000 (less last 12 months contributions. Can be a settlement condition)		
	<b>Proposed Contributions</b>		
	Accept 100% of additional and proposed superannuation contributions for self employed members up to a maximum of:		
	10% of earned income for Sole Traders or Partnerships ; or		
	10% of NPBT (Net Profit Before Tax) for Companies		
	as evidenced by:		
	If Sole Trader/Partnership:		
	10% of earned income evidenced from the member’s personal tax return (excluding capital gains and rental income) and corresponding notice of assessment; or		
	If Company:		
	10% of NPBT of the most recent financial year (can addback depreciation and salary drawings) from their primary trading entity evidenced from business financial statements.		
	Proposed contributions will require a supporting “Proposed Superannuation Contribution Declaration” form completed by the members accountant or financial planner (Not acceptable if RHI ≥ 3 or DTI > 6.0)		
<b>Rental Income</b>	Last 6 Months Rental Statements	or Signed Lease Agreement,	
	or Real Estate Agent Appraisals	or Valuation Report	
	or SMSF Cash Management Account Statement		
<b>Security</b>	<b>New Purchase</b>		
	Contract of Sale	Deposit Receipt	Funds to Complete
	<b>Refinance / Debt Consolidation</b>		
	Latest Council Rate Notice		
	Last 6 Months Home Loan Statements / Transaction History		
Last 3 Months statement for unsecured debts to be consolidated			