

# Smart SMSF Investment Loan Broker Submission Checklist



File Name: \_\_\_\_\_

## Proof of income\* (tick relevant borrower type documentation)

### PAYG borrower

- PAYG income documentation (i.e. 3 consecutive recent payslips)
- PAYG employment verification (i.e. employment agreement or contract if applicable)
- Latest PAYG Summary

### Self-employed borrower

- Self-employed personal tax returns for the last 2 years (TFN removed)
- Self-employed personal notice of tax assessment for the last 2 years (TFN removed)

### Other income / savings (all borrower types)

- Evidence of funds to complete (sufficient to cover borrowers contributions)
- Evidence of additional income (e.g. bonus, rental income, dividends, government payments etc. - if applicable)

## Required supporting documents for all Smart SMSF loans

- Certified SMSF Trust Deed
- Certified SMSF Bare Trust Deed
- Completed Servicing Calculator
- Audited tax returns and financial statements for the last 2 years (if any) - TFN removed
- If tax returns unavailable, last 12 months Bank Statements showing all transactions INCLUDING contributions
- Accountant letter to confirm annual ongoing cost for SMSF, if newly established fund and no tax return available
- Existing loan statement for the SMSF (if any)
- Current superannuation fund balance (either within or outside of SMSF)
- Letter to confirm rollover fund (can be condition to approval)
- Letter to confirm SGC will be contributed to SMSF (can be condition to approval)
- Contract of Sale