



*We speak your language.*

*Personalised Service. Proactive Solutions.*



**1300 27 28 29**  
[www.rjsanderson.com.au](http://www.rjsanderson.com.au)



Minimise your tax.  
Maximise your wealth.  
Build your business.

**Take the first step...**  
Towards a healthy financial outlook.

**“Connect with experts who speak your language.”**

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For over twenty years, individuals and business owners across Victoria and New South Wales have turned to the R J Sanderson Group for all manner of accounting, wealth management, business advisory and finance services. Recognised by the industry and clients alike as one of the best, we are committed to providing the highest level of service:

honest advice, personalised attention and proactive, all-encompassing solutions.

Whether you require a tax return, solutions to accelerate your wealth, advice on restructuring your business, a loan solution and anything in between, we will take the time to understand your unique situation and determine the steps you need to take.

Experience, expertise and excellence —  
it's how we create a better financial future for you.

# Taxation

Take the first step... towards a stress-free tax experience.

## **“Tax time doesn't have to tax your time.”**

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We specialise in preparing individual returns and business statements, which means that in most situations, we are able to prepare your return in front of you, ensuring all income is included and all allowable deductions are claimed.

As Accounting and Business professionals, our team knows that how much tax you pay is determined by the choices you make 365 days a year. That's why we offer a pre-tax analysis to identify areas of improvement while you still have time to act on the advice.

**Take the stress out of tax. Lean on our experience and never again pay a penny more tax than is necessary.**

- Tax planning
- Individual Tax Returns
- Salary packaging
- Capital gains tax
- ATO liaison
- Private rulings
- Amendments

*Taxation services are offered through RJ Sanderson & Associates Pty Ltd.*

# Self-Managed Super Funds (SMSF)

Take the first step... towards the retirement you've worked so hard for.

## **“Rest easy knowing you have a professional at the helm of your SMSF.”**

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Running your own Self-Managed Super Fund is a complex affair. Although they boast significant flexibility in investment choices, asset protection and tax strategies, they are not easy. Managing SMSFs requires that you carry out legal duties specific to the director and/or trustee of the fund, understand how funds can be used, keep comprehensive records and arrange annual audits by an approved SMSF auditor - all the while following a sound investment strategy that will keep you on track for retirement.

The RJ Sanderson team will take this burden from your shoulders, addressing all of these issues and more to ensure that your fund remains compliant and performs.

**Take advantage of all SMSFs have to offer the simple and easy way – by letting us take care of the big-picture planning and details of execution.**

- SMSF Establishment & Advice
- SMSF Compliance
- Auditing Services
- Risk & Asset Protection
- Estate Planning
- Tax Planning
- Trustee Structuring

*Services relating to Self-Managed Superannuation Funds are offered through either RJ Sanderson & Associates Pty Ltd and or via a professional referral service with RJS Super Solutions Pty Ltd, a corporate authorised representative of Actocue Pty Ltd, Australian Financial Services and Credit License No. 323729.*

# Wealth Management

Take the first step... towards the lifestyle you want.

**“The sooner you start, the more you’ll have.”**

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Everyone’s financial picture looks different. Maximising opportunities and realising your financial potential takes a strategic approach and structured plan that takes every aspect of your life into consideration.

RJS Wealth Management Advisers are passionate about uncovering the possibilities that allow clients to achieve financial freedom. We do more than crunch the numbers – we undertake a comprehensive analysis of your financial position, assess a spectrum of solutions to find what strategies are most appropriate for you and show you how to reach your financial potential.

*Wealth management, financial services, and insurance services are offered through a professional referral service with RJS Wealth Management Pty Ltd. a corporate authorised representative of Actocue Pty Ltd, Australian Financial Services and Credit Licence No. 323729.*

**Your initial consultation is free, so you have nothing to lose. The question is: what could you gain?**

- Investment Advice
- Retirement Planning
- Insurance including life and income protection
- Superannuation
- Asset Protection
- Intergenerational estate planning

# Accounting & Business Advisory

Take the first step... towards an outperforming business.

**“Running a business is a never-ending business. We can help.”**

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From pre-tax analysis to business accounting and taxation requirements to cashflows and budgets, the stressors every business owner must contend with on a day-to-day basis can seem endless. That’s where we come in, assisting with tactical financial and operational planning of your business so you can focus on profitable growth.

When you run a small business, you cannot afford not to know the numbers that effect its growth. We pride ourselves on delivering our business clients the financial facts along with the strategies to maximise performance – whether you’re a business of 1 or 1000.

**Make this the year you get ahead of the day to day operation and take your business to the next level.**

- Business Establishment & Structuring
- Preparation of financial reports
- Changing business structures
- Tax effective accounting
- Cashflow
- Budgets
- ATO liaison
- GST advice
- BAS statement preparation
- Bookkeeping services
- ATO registrations
- Workcover
- PAYG requirements
- Fringe benefits tax
- Managing issues with loans to directors and related companies
- Asset register maintenance

*Accounting and business advisory services are offered through RJ Sanderson & Associates Pty Ltd.*



# Loan Solutions

Take the first step... toward your next adventure.

**“Access over 50 banks and financiers with one phone call.”**

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Borrowing money is a fact of life for most people. That's why it's more important than ever to make sure you have the right loan structure for your personal and business requirements – and at great rates. RJS Loan Solutions has access to over 50 banks and financiers, allowing us to select the most appropriate loan for you.

Call us today for a complimentary 'mortgage health check' on your current loans. We will only recommend refinancing or renegotiating with your current lender if we can justify significant savings or benefits to you. Any way you look at it, it's a win-win proposition.

**Getting a great deal on your loans means you may be able to reallocate funds elsewhere... the only question is, where will that be?**

- Home loans
- Investment loans
- Refinancing loans
- Construction loans
- Line of Credit
- Asset Leasing
- Business loans

*Credit services are offered through a professional referral service with RJS Loan Solutions Pty Ltd, Australian Credit Licence No. 393942.*



Personalised care.  
Proactive solutions.  
Advice you can trust.  
**One simple goal.**



[www.rjsanderson.com.au](http://www.rjsanderson.com.au) | **1300 CPATAX** (1300 27 28 29)

Dandenong | Albury | Berwick | Cranbourne | Epping | Frankston | Pakenham | Wangaratta | Werribee

**RJ SANDERSON'S TEAM HAVE A VARIETY OF SPECIALIST QUALIFICATIONS**

Accounting, taxation, business advisory and consulting services are offered through RJ Sanderson & Associates Pty Ltd ABN 71 060 299 783.

Credit services are offered through a professional referral service with RJS Loan Solutions Pty Ltd, Australian Credit Licence No. 393942.

Services relating to Self-Managed Superannuation Funds are offered through either RJ Sanderson & Associates Pty Ltd and or via a professional referral service with RJS Super Solutions Pty Ltd ABN 47 612 965 063, a corporate authorised representative (No. 1244180) of Actocue Pty Ltd.

Wealth management, financial services, and insurance services are offered through a professional referral service with RJS Wealth Management Pty Ltd ABN 24 156 207 126, a corporate authorised representative (No. 438158) of Actocue Pty Ltd.

Actocue Pty Ltd ABN 32 128 604 419, Australian Financial Services and Credit Licence No. 323729 is located at Level 3, 50-56 Sanders St, Upper Mt Gravatt Q 4122.