Your new SMSF

WHAT TO DO AFTER SIGNING YOUR ESTABLISHMENT DOCUMENTS

Fund name: ______________________________

Trustee: ______________________ ACN: ______________

Work through these steps in order and tick each box when complete.

☐ 1. Open the SMSF bank account

Ask the bank to title the account your trustee as trustee for your fund. Take your signed trust deed, company registration documents, fund ABN/TFN details and identification for each signatory. Check the bank's requirements first.

Note: Keep this account separate from personal and business money.

☐ 2. Arrange an electronic service address (ESA)

Check with Regans whether an ESA is already arranged. If needed, options include Wrkr SMSF Hub (direct registration) or BGL Simple Fund 360 (through an accountant using BGL). Confirm support for both rollovers and employer contributions, and check fees.

Wrkr SMSF Hub | BGL Simple Fund 360 | ATO ESA provider list

Note: An ESA is a messaging address, not your email address.

☐ 3. Send your bank and ESA details to Regans

Send the account name, BSB, account number and ESA. Ask Regans to confirm these are recorded with the ATO, the fund has an ABN and its Super Fund Lookup status is "Registered" or "Complying".

Note: Wait for confirmation before requesting a rollover.

☐ 4. Check insurance and tax deductions before transferring

Contact your existing funds about life, disability and income protection cover: a full rollover usually closes the account and may end cover. Confirm your insurance arrangements first. If claiming a deduction for personal super contributions, lodge your notice of intent and obtain the fund's acknowledgement before rolling over.

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Continue your checklist - tick each step when complete.

- [ ] **5. Request your rollovers - each member, each existing fund**

Contact each existing super fund to request a full or partial rollover. Provide your member number, SMSF name, ABN, ESA, bank details and requested identification. Ensure your personal details match ATO records.

Note: The transfer must go directly to the SMSF account.

- [ ] **6. Confirm receipt and keep the rollover records**

Check each deposit against the rollover message, including the payment reference. Use your ESA provider to send the receipt confirmation within 3 business days of receiving the money and data. Save rollover benefit details, exit/final statements and bank evidence; send copies to Regans, identifying the member.

- [ ] **7. Redirect future employer super, if applicable**

Give payroll a completed super choice form, SMSF ABN, bank details, ESA and evidence the fund is ATO-regulated. Check that the next payment reaches the correct fund.

Note: A rollover does not redirect future contributions.

- [ ] **8. Keep your records and plan the next stage**

Regans keeps your signed deed and establishment documents on file, including your investment strategy and death benefit nominations. Before investing, confirm your strategy is in place and insurance has been considered. Retain statements, receipts and investment records, and arrange annual accounts, an independent audit and the SMSF tax return with Regans.

Guidance
ATO rollover requirements | Moneysmart: switching funds | ATO setup guide