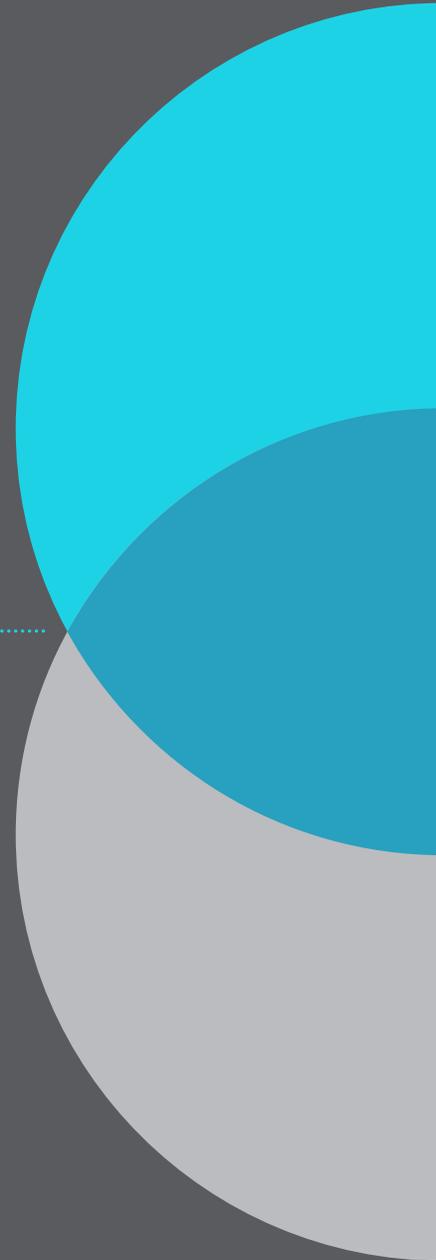




# **XPLAN XTOOLS+ SUPER & PENSION WEBINAR**

**3 JUNE 2025**

**JOSHUA HEATH & INGRID SCHWABROW**



# AGENDA

Walkthrough of updated Input screens

Tips around using new Contributions pages

Modelling Rollovers between funds

Live Demo 😊 😊

# INPUT -> BASIC DETAILS **\*\*SECOND ACCUMULATION FUND\*\***

The Untaxed Fund has now been renamed to Superfund 2 and using the 'Plan Type' selection box underneath, can be set to either Taxed or Untaxed, allowing users to model a second Accumulation Fund!!

Similar formatting to the other plans, if a client does not have an Accumulation fund, Superfund 1 can be set to 'Exclude' (same top menu item)

Current Input

<b>Superannuation</b>	
Hide Accumulation Fund (if unused)	No
> Plan Description	Accumulation Fund
Untaxed Fund	Include
> Plan Description	Untaxed Fund
Defined Benefit Fund	Include
> Plan Description	Defined Benefit Fund
SMSF Used	Yes
> SMSF	Enter Description..

New Input

<b>Superannuation</b>	
Superfund 1	Include
> Plan Type	Taxed
> Plan Description	Superfund 1
Superfund 2	Include
> Plan Type	Taxed
> Plan Description	Superfund 2
Defined Benefit Fund	Include
> Plan Description	Defined Benefit Fund
SMSF Used	Include
> SMSF	TJ SMSF

# INPUT -> INDIVIDUAL -> CASHFLOW -> INCOME

Updated Income Input screen, now allows the user to set the SGC rate and which Superfund contributions to be directed to. This is a great update as quite often contributions were incorrectly auto allocating to both Accumulation & SMSF.

Current Input

<b>Income Details</b>	Salary Sacrifice Details
Owner	Client <input type="text"/>
Type	Employment <input type="text"/>
Description	Salary <input type="text"/>
Income start	Start <input type="text"/>
Amount pa	\$100,000 <input type="text"/>
Indexation	Sal Inf <input type="text"/>
Withhold PAYG tax	No Withholding Tax <input type="text"/>

New Input

<b>Income Details</b>	Other Linked Superannuation Contributions
Owner	Client <input type="text"/>
Type	Employment <input type="text"/>
Description	Salary <input type="text"/>
Income start	Start <input type="text"/>
Amount pa	\$100,000 <input type="text"/>
Indexation	Sal Inf <input type="text"/>
Withhold PAYG tax	No Withholding Tax <input type="text"/>
Employer Super Contribution Rate	SGC <input type="text"/>
> Apply Maximum Contribution Base	Yes <input type="text"/>
> Superannuation Account	Superfund 1 <input type="text"/>

# INPUT -> INDIVIDUAL -> ASSETS -> WCA

**Individual → Assets → Working Cash Account**

Description	<input type="text" value="Enter Description..."/>
Current Balance	<input type="text" value="\$0"/>
> Minimum Balance	<input type="text" value="\$0"/>
Cash Rate	<input type="text" value="0.00%"/>
Apply Overdraft Limit	<input type="text" value="Yes"/>
> Overdraft Limit	<input type="text" value="\$0"/>
Apply Auto Allocation ⓘ	<input type="text" value="No"/>

When modelling Super Contribution through the SOP Transactions screens, if the respective sell down transactions have not also been entered. Xtools+ will auto sell down assets to fund the contribution.

To turn off this function, users need to adjust the 'Apply Auto Allocation' option to 'No' and this will stop this from occurring. Noting you will need to action the sell down through the display page if it's an assets being sold down to fund the transaction.

# INPUT -> INDIVIDUAL -> SUPER -> CLIENT -> ACCOUNTS

If multiple super accounts are selected on the Basic Details page, when you then navigate to the 'Input -> Individual -> Super -> Client -> Accounts' page, it will show all the Taxed (and Untaxed) that were selected. This allows you to enter all the Accumulation Balances and for the non SMSF accounts, you can also complete the Investment & Fee details lower down this page. Along the top are the additional tabs for Defined Benefit modelling.

<u>Included Superannuation Account</u>	Superfund 1	Superfund 2	TJ SMSF
Plan Description	<input type="text" value="Superfund 1"/>	<input type="text" value="Superfund 2"/>	<input type="text" value="TJ SMSF"/>
Plan Type		<input style="border-bottom: 1px solid #ccc;" type="text" value="Taxed"/>	
<a href="#">Total Balance - Click to Update</a>	<input type="text" value="\$300,000"/>	<input type="text" value="\$400,000"/>	<input type="text" value="\$700,000"/>
- Tax Free Component	<input type="text" value="\$0"/>	<input type="text" value="\$0"/>	<input type="text" value="\$0"/>
- Taxable Component - Taxed Element	\$300,000	\$400,000	\$700,000
<b>Investment Return</b>	<b>Superfund 1</b>	<b>Superfund 2</b>	<b>Go to SMSF Admin</b>
Investment Profile	<input style="border-bottom: 1px solid #ccc;" type="text" value="95% Growth - 5% Defensive Assets"/>	<input style="border-bottom: 1px solid #ccc;" type="text" value="95% Growth - 5% Defensive Assets"/>	

# INPUT -> INDIVIDUAL -> SUPER -> CLIENT -> SOP TRANSACTIONS

Modelling contributions going into the Super or Pension Cashouts and Rollback, can be performed through the tabs on the SOP Transactions page. The tabs have been designed to action in order from Left to Right depending on the transaction you wish to enter and the timing. ie for a Super Cashout and Recont strategy, you would use in order 'Super Cashouts 1' then 'Concessional Contributions' to action both transactions at the Start of the Period. This would have previously required a key date, as having too many transactions at the same time would cause errors. Post Tax Contributions tab includes Personal NCC's, Spouse Conts, Downsizer or Business sale proceeds.

[Show from Period - Click to Update](#) 01 Jul 2024,Thomas 28,Jennifer 27 ⌵ [View Jennifer's SOP Transactions](#)

Model SOP transactions in the Tabs below, from left to right. Tabs are displayed in the order they impact calculations.

<b>Net Opening Balance</b>	Pension Cashouts	Pension Rollback	Super Cashouts 1	Concessional Contributions	Super Cashouts 2	Super Rollovers	Post Tax Contributions	Rollover Pension		
<b>Date</b>	<b>1 Jul 24</b>	<b>1 Jul 25</b>	<b>1 Jul 26</b>	<b>1 Jul 27</b>	<b>1 Jul 28</b>	<b>1 Jul 29</b>	<b>1 Jul 30</b>	<b>1 Jul 31</b>	<b>1 Jul 32</b>	<b>1 Jul 33</b>
Age - Thomas	28.9	29.9	30.9	31.9	32.9	33.9	34.9	35.9	36.9	37.9
Age - Jennifer	27.1	28.1	29.1	30.1	31.1	32.1	33.1	34.1	35.1	36.1

# INPUT -> INDIVIDUAL -> SUPER -> CLIENT -> REGULAR TRANSACTIONS

Tab: Concessional

To be used for regular ongoing Concessional Contributions. Employer SGC will appear automatically from when the Income is entered. Personal Contributions or Salary Sacrifice can be entered through here, noting Salary Sacrifice can be linked to a single income (no change). A Big Win on this page is you can now have multiple Salary Sacrifice entries from different incomes to different super funds!!!

**Regular Contributions** Contribution Splitting Contribution Taxes Government Benefits

Contribution Caps available 2024/25 [\\$30,000](#)

[Add Concessional Contribution](#)

[Add Concessional Contributions to Cap](#)

Contributions (%)	Super Account	Start	End	Percentage	Related Income
Employer (entered with income)	Superfund 1	Existing	Retmt C - 66.9 (01 Jul 62)	SGC	Salary
Employer (entered with income)	Superfund 1	Existing	Retmt C - 66.9 (01 Jul 62)	SGC	Wages

Contributions (\$)	Super Account	Start	End	Amount	Indexation	Related Income
<a href="#">Salary Sacrifice</a>	Superfund 1	Existing	30 Jun 2027 - Thomas 31.8 Jennifer 30.1	\$10,000	None	Salary
<a href="#">Salary Sacrifice</a>	Superfund 2	01 Jul 2027 - Thomas 31.8 Jennifer 30.1	Retirement (01 Jul 62)	\$4,000	None	Wages
<a href="#">Personal Concessional</a>	Superfund 1	Existing	Retirement (01 Jul 62)	\$1,000	Client Salary Indexation	Not Required

# INPUT -> INDIVIDUAL -> SUPER -> CLIENT -> REGULAR TRANSACTIONS

Tab: Non Concessional

To be used for regular ongoing Non Concessional Contributions. Personal Non Concessional and Spouse contributions are able to be entered in this page, similar to the Concessional conts page, you can have multiple entries with different time periods and amounts to different superfunds.

**Regular Contributions** Government Benefits Contribution Limits

Contribution Caps available 2024/25 [\\$360,000](#)

[Add Non Concessional Contribution](#)

Contributions (\$)	Super Account	Start	End	Amount	Indexation
<a href="#">Spouse</a>	Superfund 1	Existing	Retirement (01 Jul 62)	\$15,000	None
<a href="#">Personal Non Concessional</a>	Superfund 1	Existing	Retirement (01 Jul 62)	\$0	Client Salary Indexation

# INPUT -> INDIVIDUAL -> SUPER -> CLIENT -> REGULAR TRANSACTIONS

Tab: Other Transactions

Regular Lump Sum (Cash out) transactions can be modelled here, noting this is from the Accumulation funds (not pension).

If modelling a TTR pension refresh strategy and prefer a minimum accumulation fund balance, the 'Minimum Balance on Reboot' entry is here too 😊

<a href="#">View Jennifer's Other Transactions</a>			
	Superfund 1	Superfund 2	TJ SMSF
<b>Regular Lump Sum (Cash Out) pa</b>	<input type="text" value="\$0"/>	<input type="text" value="\$0"/>	<input type="text" value="\$0"/>
> Indexation	<input type="text" value="CPI"/> ▼	<input type="text" value="CPI"/> ▼	<input type="text" value="CPI"/> ▼
> Start Date	<input type="text" value="Start"/> ▼	<input type="text" value="Start"/> ▼	<input type="text" value="Start"/> ▼
> End Date	<input type="text" value="End"/> ▼	<input type="text" value="End"/> ▼	<input type="text" value="End"/> ▼
<b>Minimum Balance on Reboot</b>	<input type="text" value="\$0"/>	<input type="text" value="\$0"/>	<input type="text" value="\$0"/>
> Apply Minimum Balance on Reboot at Retirement	<input type="text" value="No"/> ▼	<input type="text" value="No"/> ▼	<input type="text" value="No"/> ▼
<b>Include in Deficit Allocation from</b>	<input type="text" value="Tax Free Age"/> ▼	<input type="text" value="Tax Free Age"/> ▼	<input type="text" value="Tax Free Age"/> ▼

# INPUT -> INDIVIDUAL -> PENSIONS -> RETAIL OR SMSF

Between both Retail (Personally held) or SMSF tabs modelling is performed with a similar menu as old Pension screens.

Both Client and Partner pensions are shown on same page.

When starting a Retail pension, you can choose which Super account you wish to fund the Pension from, then also which Super account for the Reboot strategy. Much easier if modelling a particular Pension funded from a particular Super account

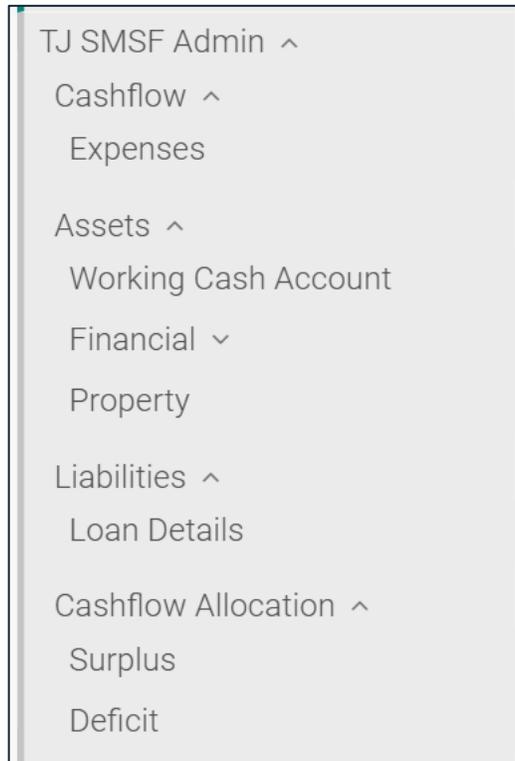
Pension 1 (Thomas)		Other Options	
Rollover:	Account Based Pension ▾	Super Account for Rollback / Reboot	Superfund 1
Description	Pension 1	Re-boot Strategy	Yes
Owner	Thomas ▾	> Start	Start of Pension (RO Pension only)
Superannuation Account	Superfund 1 ▾	> End	Retirement (66.8)
Pension Type	Account Based Pension ▾	Full Rollback to Superfund 1	Retain
Rollover Date	01 Jul 2026 - Thomas:30.8 Jennifer:29.1 ▾		
Transfer Balance Cap Available			
Rollover Type	Full Roll Over ▾		

## INPUT -> SMSF MENU

SMSF Input menu has been updated for Cashflow Expenses, Assets (Financial and Property), Liabilities and Cashflow allocations.

As shown in prior screenshots Super and Pension details are to be entered through Individual Super or Pension tables.

\* Side note, when modelling with an SMSF please check the total assets minus liabilities equals the opening balance in SMSF entity Super and Pension accounts, to ensure you do not have suspense unallocated funds.



# DISPLAY -> INDIVIDUAL OR SMSF TABLES

The structure of the Display tables has been re-ordered. All Super Accumulation, Untaxed and Defined Benefit accounts are now listed under the Super Client or Partner menus. The same has been designed for the Pension accounts, broken down by either Retail or SMSF Pensions.

The SMSF Menu now contains the CALM, Cashflow, Assets and Liabilities.

When merging out the Superfund 2 Display tables in the SOA, ROA or Xtools+ Merge Wizards, simply select 'Superfund 2' for either Client or Partner.

Noting we have used generic label as fund could be either Taxed or Untaxed

Display ^
CALM
Individual ^
CALM
Cashflow v
Assets v
Super ^
Client ^
Overall
Superfund 1
Superfund 2
Defined Benefit Fund
TJ SMSF
Transfer Account
FHSSS
Limits and Thresholds

Display ^
CALM
Individual ^
CALM
Cashflow v
Assets v
Super v
Pensions ^
Retail ^
Client v
Account v
TJ SMSF ^
Client v
Account v

Display ^
CALM
Individual v
TJ SMSF ^
CALM
Cashflow ^
Consolidated
Taxation
Assets ^
Working Cash Account
Financial
Summary

# INPUT -> LEGACY DATA & DATE LOCKS

When opening a scenario that was created prior to launch 15th July (Launch day), if you have modelled through the Input menu: Regular Contributions to Super, Account Based Pension contributions at commencement or Rollovers between Accumulation, Untaxed or SMSF accounts, this data will be captured on the 'Legacy Data' tab and will be blanked out in your scenario. Noting the value that was entered is shown on the 'Legacy Data' column below, the replacement data is shown in 'Default Data' column. Where manual transactions have been entered into Display Table for Super, Pension or SMSF, these will also be blanked out and will need to be re-entered.

You may choose to Lock your recent scenarios that may not have been presented to clients if they are with paraplanning, to ensure the modelling stays as is. When locking it will freeze the data entered and all menu's. This will also stop regular legislative, income & growth, CPI & AWOTE updates from flowing through.

Noting if you open an unlocked scenario from more the 3 - 6 months prior, due to the above regular updates, the modelling will highly likely have different results flowing through. Best to lock scenario when it has been completed.

CALM

Input ^

- Basic Details
- Children (5) v
- Individual v
- Tax Details v
- Investment Returns
- Strategy
- What if
- Options
- Legacy Data**

Display v

Chart v

### Legacy Data

Client Partner

**This previously entered data is no longer used in calculations - please consider reentering it.**

Super - Superfund 2	Default Data	Legacy Data
Rollover		
> Rollover to Accumulation Date	End	01 Jul 2024
> Type	Percentage	Fixed Amount
> Fixed Amount Type	Future Value	Present Value
> Fixed Amount Requested	\$0	\$50,000

# LET'S GO LIVE!!!

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Let's jump in for a sneak peak!!

