What steps do I take next?

This fictional sample was created by Paraplanner Solutions to demonstrate implementation sequencing, technical detail and presentation. All names, providers, balances and circumstances have been created or altered. It does not relate to any identifiable client or adviser and does not constitute personal financial advice.

The following steps show how our recommendations would be implemented if you proceed, and who is responsible for each action.

Item	Action	Responsibility
Review this SoA	Read this Statement of Advice, ensure you understand our recommendations and ask any questions you may have.	❑ David ❑ Helen
Authority to proceed	Read, sign and date the Authority to Proceed if you wish to implement our advice.	❑ David ❑ Helen
Product disclosure statements	Provide the relevant disclosure documents and application forms for the recommended products and investments.	❑ Adviser practice
David contribution and platform pension	Assist you to: — Contribute **$250,000** to your existing platform super account as a non-concessional contribution. — Invest the contribution in **cash** pending commencement of your pension. — Once received, transfer the full balance internally to a new platform pension. — Invest in the recommended portfolio and set payments at the statutory **minimum**. — **Confirm the opening balance, including any pension bonus, before establishing your second pension.**	❑ Adviser practice
David second pension	Assist you to: — **Calculate your remaining personal transfer balance cap** after confirming the first pension balance. — **Transfer the appropriate amount** from your industry super account to a new pension, allowing for any eligible retirement bonus. — **Ensure the combined pensions remain within your personal transfer balance cap**. — Invest in the recommended portfolio, draw the statutory minimum and retain any remaining accumulation balance.	❑ Adviser practice
Helen new retail super account	Assist you to: — Transfer **$1,850,000** from your industry super account to a new retail super account. — Invest the transferred amount in the recommended investment for at least **90 consecutive days**. — Retain **$25,000** in your existing industry super account for ongoing employer contributions.	❑ Adviser practice

Item	Action	Responsibility
Helen retail pension (after 90 days)	Assist you to: — **Confirm your pension bonus eligibility**, applicable rate and account balance. — **Calculate the amount that can be transferred without exceeding your personal transfer balance cap**. — Commence a retail pension, invest in the recommended portfolio and set payments at the statutory **minimum**. — Retain any amount that cannot be transferred to pension in your super account.	❑ Adviser practice
David investment account	Assist you to: — Use **$320,000** of your joint cash savings to establish a platform investment account in David's name. — Invest the funds in the recommended cash option. — Arrange for the investment income to be paid monthly to your nominated bank account.	❑ Adviser practice
Beneficiary nominations	Assist you to: — Nominate Helen as the reversionary beneficiary of both of David's pensions. — Nominate David as the reversionary beneficiary of Helen's pension. — Complete binding, non-lapsing beneficiary nominations on the retained accumulation accounts, where permitted under the fund rules.	❑ David ❑ Helen ❑ Adviser practice
Verification and signatures	Check that all application details agree with this advice, correct any discrepancies and sign the required paperwork.	❑ David ❑ Helen ❑ Adviser practice
Lodgement and follow-up	Lodge the completed paperwork, monitor each stage of implementation and follow up with the relevant providers.	❑ Adviser practice