

BERNICE'S SERIOUS CHECKLIST

SAPIENCE FINANCIAL
CAMPAIGN ASSET • THE HOUSE
OF RISK

EPISODE 12: SMSF FREEHOLD ASSETS & LIQUIDITY AUDIT

The Structural Reality Check: Allocating 100% of your superannuation capital to hold a single commercial bricks-and-mortar asset introduces severe liquidity risks. If an older or health-vulnerable member experiences a sudden biological shock, their entitlement becomes legally payable to their estate. Without ring-fenced insurance funding, the fund faces a forced property liquidation.

1. TRUST LIQUIDITY & ASSET ALLOCATION DIAGNOSTICS

☐ 1.1 Cash-To-Asset Ratio Assessment

Have you computed your fund's exact cash reserves to verify that a sudden member transition won't trigger a forced liquidation of the physical workshop freehold?

☐ 1.2 Compliant Written Investment Strategy

Does your current signed SMSF investment strategy explicitly document how the corporate trustee intends to fund member payouts while holding a highly illiquid real estate asset?

☐ 1.3 Arm's-Length Commercial Rental Optimization

Are all lease transactions and rent entries between your active trade business and the super fund documented cleanly at independent, certified market rates?

2. BIOLOGICAL SHOCK INSURANCE FRAMEWORKS

☐ 2.1 Multi-Member Liquidity Insurance Strategy

Do you maintain an active, mathematically modeled insurance strategy across all fund members to deliver instant cash during a medical crisis?

☐ 2.2 Non-Operating Cash Premium Funding

Are your risk policy premiums structured through tax-concessional pathways inside the fund to avoid draining your weekly operational trading cash flow?

☐ 2.3 Estate Payout Cross-Insurance Moats

Does the cross-insurance framework clear cash capital to pay out a departing member's estate while leaving the physical title deed completely untouched?

3. DEBT GUARANTEES & GOVERNANCE SEPARATION



3.1 Director Guarantee Insulation check

Have you verified that personal director guarantees signed for the primary property loan comply with strict limited-recourse borrowing arrangement guidelines?



3.2 Private Home Title Decoupling

Are your primary family residence deeds and private savings completely unlinked and unhedged from the commercial property loan facilities?



3.3 Quarterly Forensic Audit Sweeps

Does an accredited external specialist audit your superannuation transactions quarterly to ensure you stay insulated from automated ATO non-compliance fines?

● IS YOUR FAMILY RETIREMENT TRAPPED INSIDE A ZERO-CASH BRICK WALL?

If you checked fewer than 10 boxes today, your combined family nest egg and commercial workshop deeds are exposed to sudden biological shocks. Do not wait for a medical crisis or a forced auction to structure proper fund liquidity insurance.



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