

Ownership Structure Guide

	Individual	Partnership	Trust	Company	SMSF
How difficult is it to setup?	Easy	Moderate	Moderate	Moderate	Hard
How much is it to setup?	Low cost	Medium cost	Medium cost	High cost	High cost
How much is the ongoing cost?	Low cost	Medium cost	Medium cost	High cost	High cost
Is my personal asset protected if I'm bankrupt or sued?	No	No	Yes, however, this is dependent on the terms of the contract signed	Yes, however, this is dependent on the terms of the contract signed	Yes, however, this is dependent on the terms of the contract signed
Can rental losses be used to offset employment income in my personal name?	Yes	Yes	No	No	Yes, but only for the income generated in the fund
What is the CGT Discount if the property is held for 12 months or more?	50%	50%	50%	0%	33%
Is this structure eligible for CGT Main Residence Exemption?	Yes	No	No	No	No