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## SMART MONEY

*How to structure your New Zealand business or investments and pay less tax*

**SHERYL SUTHERLAND & MARTZ WITTY**

**'There is an old Kiwi saying that there are only two certainties in life: death and taxes.'**

There are few New Zealanders who enjoy or understand our ever-changing tax system and many of us are guilty of putting off the inevitable, claiming ignorance. If some reports are to be believed, New Zealanders are also financially illiterate and poor savers.

According to authors of the newly published **Smart Money**, this is not necessarily the case. Becoming financially savvy is simply a matter of education and laying good foundations, they say. And this book shows you how.

**Smart Money** starts by explaining the tax deductions available for business owners and investors (of which the authors suggest an alarming number are regrettably unaware). It goes on to clarify the use of family trusts, discuss the value and potential of trading trusts and examine the place for partnerships, companies and sole traders. The investment section explains the complexities of the Fair Dividend Rate (FDR) and Portfolio Investment Entities (PIE) and demonstrates appropriate asset ownership, which will help minimise tax.

Chapters cover:

### TAX PLANNING

- Identifying the pitfalls in tax evasion, avoidance and minimization
- How to pay less tax through deferral
- Taxation peculiarities
- Surviving a tax audit

### LEGAL STRATEGIES

- Family and trading trusts: the pros, cons, tips and tricks

### INVESTMENT PLANNING:

- An introduction to the building blocks of investment
- Understanding the investment taxation regime
- Superannuation

### BUSINESS PLANNING:

- Protecting your business investment
- Do you go DIY or seek professional advice?

Additionally, the authors have created an indispensable website, [www.moneysmarts.co.nz](http://www.moneysmarts.co.nz), to keep book purchasers up to date with legislative changes.

**Sheryl Sutherland** has been a financial planner for over two decades, and is an independent adviser with her own business, Women's Financial Strategies. She frequently features in broadcast and print media in matters related to investment, and has been a guest speaker for major corporations. Sheryl is the author of *Girls Just Want to Have Fund\$* (2005), and *Money, Money, Money, Ain't it Funny* (2007).

**Martz Witty** is a qualified chartered accountant and speaks professionally on tax issues. He is the author of *Hit the Road Running! Gain more customers of the kind you want*. Martz is a regular contributor to magazines and major newspapers and has served as a phone-in expert on TVNZ's *Breakfast*.



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