Build your wealth. Not your landlord's.

A guide to buying your business premises through super.

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Contents

Your rent is already working hard. **The question is, for who?**

You pay rent every month with no return. It's building your landlord's asset. Their equity. Their future. When your lease ends or they decide to sell, you have no say and nothing to show for the years of payments you've made.

You've been a great tenant, and a great source of income for someone else's retirement plan. But it doesn't have to be that way.

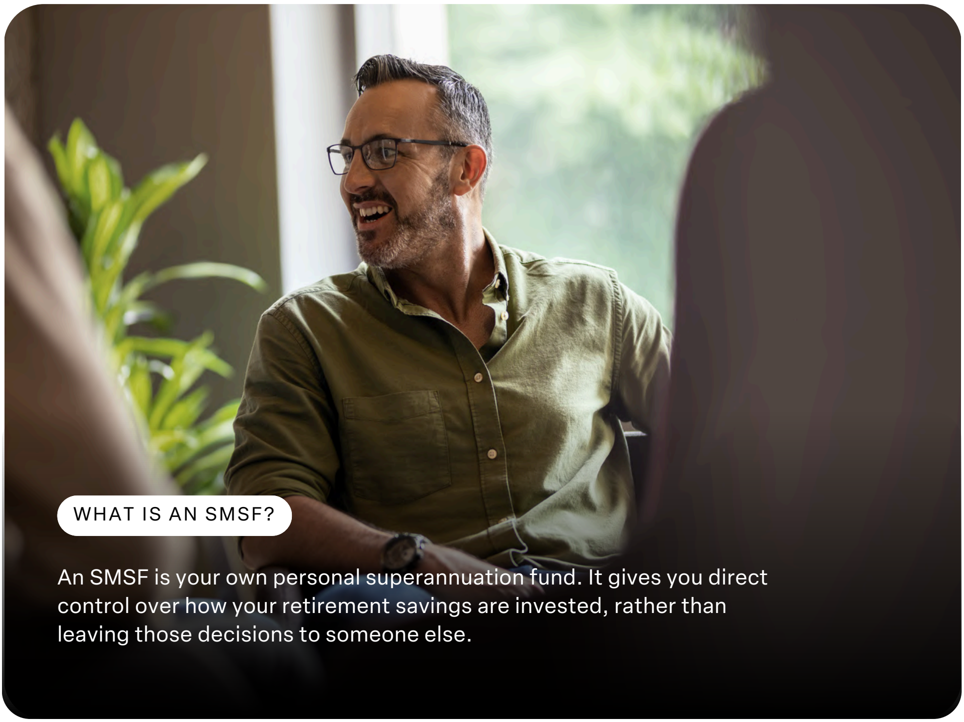
Every rent payment landing in your landlord's account could be building your own asset instead. One you control. One you can hold, leverage, or sell, that grows in value over time.

The money leaves your business either way. We'll show you how to use it to fund your own retirement, not someone else's.

What is an **SMSF property strategy?**

An SMSF (Self-Managed Super Fund) property strategy uses your super to purchase the premises your business operates from. Either outright (if you have enough super) or with an LRBA (Limited Recourse Borrowing Arrangement), a specialised lending structure that allows your super fund to take out a loan, with the property held as security.

Once purchased, your business then leases the property from your SMSF at market rent. Instead of that money going to a landlord, it flows directly back into your super fund.



Why business owners **love it.**

This strategy works well for business owners because it makes something you're already doing (paying rent) work for you, instead of someone else.

- ✓ **More control.**

  No unexpected rent rises. No risk of being pushed out. You're the landlord. You set the terms, you control the renewals, your business stays put.

- ✓ **Better use of existing cash flow.**

  You're already paying rent. This strategy makes that money work harder for you by redirecting it to an asset you own.

- ✓ **Building wealth inside super.**

  Your property generates rental income, grows in value, and funds your retirement.

- ✓ **Tax efficiency.**

  Rental income flowing into your SMSF is taxed at a maximum of 15%. In pension phase, it could be 0%. Outside super, you'd pay tax at a much higher rate.

What it looks like **in practice.**

From the outside, not much changes. Your business pays rent as usual. But behind the scenes, that rent is now building an asset inside your super, growing in value, generating returns, and working toward your retirement.

Your current situation.

Your Business
Occupies the premises.

YOU PAY MARKET RENT

Your Landlord
Owns the building.
Keeps the rent.

Bank
Bank lends to landlord.
Rent funds their repayments.

CAPITAL GROWTH

Landlord's wealth grows
All the long-term benefits flow to them.

WHAT IT MEANS FOR YOU
No equity. No asset. No control.
Your landlord can sell, hike rent or not renew. Everything is on their terms, not yours.

Our SMSF strategy.

Your Business
Occupies the premises.

YOU PAY MARKET RENT

Your SMSF
Owns the building.
Receives the rent.

Bank
Bank lends to your SMSF.
Rent funds your repayments.

CAPITAL GROWTH

Your wealth grows
Inside your SMSF, in your control.

WHAT IT MEANS FOR YOU
Your rent builds equity in an asset you own.
Rental income and capital growth accumulate inside super, taxed at between 0% – 15%.

Moving into a new premises?

It's unlikely the expiry of your current lease will align precisely with the purchase of a new premises, so it's normal to expect some overlap. Generally, this doesn't present a problem because you can plan around existing leases to ensure a smooth transition.

Will it **work for you?**

Who it could work for

- ✓ You own and operate an established Australian business with stable cashflow.
- ✓ You lease a commercial premises.
- ✓ You have at least $200K in super (individually or as a couple).*
- ✓ You're serious about building long-term wealth.

Who it won't work for

- ✓ You have limited super balances.
- ✓ You prefer a hands-off approach or need flexibility in the short term.
- ✓ Your goal involves private use of the property.

An SMSF comes with complex compliance obligations like annual audits, record keeping and ongoing admin. For some, that trade-off isn't worth it.

* Your combined super balance can be less than $200K right now, provided you've got a plan to make sufficient contributions in the short term to provide the funds needed for a deposit.

NOT SURE WHERE YOU LAND?

That's exactly what our initial free, no-obligation conversation is for. We'll give you an honest assessment of whether this could work for you. If not, we'll recommend alternative strategies to help you achieve your goals.

What you should **be aware of.**

All wealth strategies come with complexities. They’re not reasons to walk away, but they are reasons to get the right team around you.

Liquidity

Property can't be quickly converted to cash. Once your super is tied up in a property, your SMSF needs enough cashflow to cover loan repayments, rates, insurance and repairs. Even during periods without rental income. It’s one of the first things to look at before moving forward.

Compliance

An SMSF operates under strict rules. Annual audits, ongoing record keeping, and regular reporting are non-negotiable. Miss them and you could face serious consequences, including loss of the fund's tax concessions. It’s crucial to seek support from accountants with SMSF experience to ensure nothing falls through the cracks.

Concentration

Putting a significant portion of your super into a single asset carries risk. If the market moves against you, or the property sits vacant, your savings will feel it. A well-structured investment strategy, from an expert wealth advisor, documents and manages this risk from the outset.

Three teams.
One strategy.

Buying commercial property through super requires financial planning, accounting, and specialist lending working together. At LINK, we bring all three together and coordinate the process so you don't have to.

LINK WEALTH

Our wealth advisors ensure the strategy aligns with your goals, your retirement position, investment considerations, and your long-term plans.

LINK ADVISORS

Our Chartered Accountants & SMSF compliance experts provide SMSF setup, compliance, ongoing administration, tax reporting and audit coordination.

LINK ADVANCE

Our commercial & SMSF lending specialists help you navigate SMSF lending, borrowing structures, lender requirements, approvals and the settlement process.

The **process.**

01

See if it could work for you.

We'll assess your business, goals and super position to identify whether this strategy could work for you.

02

Setting up the structure.

Our team establishes or reviews your SMSF and contribution strategies, sets up appropriate structures and prepares for lending.

03

Finding the funds.

We look after the entire finance process, from assessing borrowing capacity to navigating lender requirements and securing approval.

04

Purchasing the property.

Once approved, you purchase the property through your SMSF. Your business moves in and pays rent on commercial terms.

05

Building for the future.

Your cashflow stops making your landlord rich and builds an asset inside super, which creates long-term retirement wealth for you.

* names and faces changed for privacy

SUCCESS STORY

Like most business owners, Scott and Kate had been paying rent on the premises they operated from for years.

Their rent was substantial. Their super balances were solid. But every month, their money made someone else wealthy. Eventually they started asking: shouldn't it be building *their* wealth instead?

We helped them establish the right SMSF structure, consolidate their super, arrange commercial lending, purchase the property through their SMSF and manage their compliance obligations.

Today, their business operates from a premises their SMSF owns. The business pays rent as usual, but that rent now flows directly into their super, building an asset they own on their terms and growing their retirement fund.

FAQs.

What type of properties qualify?

This strategy allows your SMSF to purchase any commercial property. This includes offices, medical suites, warehouses, factories, retail shops and hospitality venues.

Can I renovate or make improvements on the property?

While repairs and maintenance are allowed, substantial changes to the structure of the property are prohibited until the loan is extinguished. In commercial property, tenants typically handle fit-outs rather than the SMSF altering the core asset.

Can I buy the premises I currently rent?

Yes, if the landlord is willing to sell.

Can I use this strategy if I'm buying with a business partner?

Yes, in some circumstances. Your SMSF can have multiple members, which means business partners can potentially combine super balances to make the strategy work. This is something we assess carefully as part of your initial conversation.

What deposit does an SMSF need?

Typically, a deposit of 25% – 35% is required, depending on the lender and property.

What happens to capital gain if the SMSF sells the property?

In accumulation phase, capital gains are taxed at 15%, with a 1/3 discount if the asset is held for more than 12 months (effective rate of 10%). If the fund is in retirement phase, some or all of the capital gain may be tax-free, depending on the proportion of assets supporting pensions.

What happens if my business moves premises or closes?

Your SMSF would lease the property to another tenant at market rent and the asset stays inside your super.

What happens if the property I’m buying has a tenant in place?

The tenant will remain until the end of their lease. After that, you can move in.

Rent is due either way.

Scan to book a call

EXPLORE WHAT'S POSSIBLE TODAY

Every business owner paying rent is in a position to consider this option. The best way to know if it'll work for you is to speak with experts who can tell you either way.

(07) 2101 4377

Call us and we'll point you in the right direction.

Make it count.

(07) 2101 4377

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