

Seeking out a second opinion puts plans for retirement in top gear

After serving in the Australian Defence Force for 12 years, all Dale Saville wanted to do was find his nook in the world and get on with the next chapter of his life.

Part of the transition meant getting his last and final tax return in order. In military style, he forwarded his papers to his accountants in advance so there'd be plenty of time to prepare for no surprises.

What they had to say didn't sit well with Dale, "Despite sending everything to them six weeks beforehand and giving them a personal heads-up of my case, they basically said I was liable for a tax bill of \$700."

Fortunately Dale was astute enough to seek a second opinion and had heard good things about [Shane Bartrim](#) at Collins Hume who had done some work for a friend who was a policeman.

Wondering if Dale might be eligible to receive part of his superannuation as a tax-free payout, Shane followed his hunch and delved into a particular part of the Tax Act.

Shane found that, as Dale had already received a payout, the problem lay with the super fund not treating any of the payout amount as tax free. Based on the way the payout was reported, on the face of it, Dale was indeed up to pay tax.

The first step was to talk with Dale's super fund – a notoriously tricky negotiation, especially being a corrective one.

After discovering that their procedures wouldn't allow for such a change, Shane took matters to the top and applied for a private ruling stating Dale's case with the ATO.

The good news is that the ATO's private ruling came back in Dale's favour; instead of an unwanted tax bill, Dale received a very healthy tax refund!

"It was all down to Collins Hume," says Dale. "Shane has been fantastic and remained in contact throughout to keep me up to date with the ATO's ruling."

"Anyone who is serving in the military or with the police should look at Collins Hume for their accountancy."

"Fortunately I was referred to Collins Hume by someone who had already done well by them, so I knew they had dealt with state police super issues and gave good advice."



"Suffice to say after facing a tax bill, after speaking with Shane who turned it around, I received a handy tax refund instead!"

Last time we spoke with Dale he had been out shopping for mixer taps so he could kick off his bathroom renovations and make his home into a liveable investment.

"For any other services I need in the future, I will most definitely be using Collins Hume... and I will be letting everyone know."

