TABL5527
Tax Strategies in Financial Planning

Course Outline
Semester 1, 2016

Part A: Course-Specific Information
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PART A: COURSE-SPECIFIC INFORMATION

1 ABOUT THE LECTURER

Gordon Mackenzie CA
BSc LLB (Monash) LLM (Sydney) Grad Dip Securities Analysis F Fin FTIA

Gordon is a senior lecturer and joined the School of Taxation and Business Law (Atax) in February 2002. He has 30 years experience in the field of superannuation, as an industry practitioner, consultant and teacher. His roles have included:

- technical services director at AMP Ltd (30 qualified staff serving 3000 financial planners)
- superannuation lawyer responsible for superannuation funds holding $50bn in assets
- teaching Taxation of Superannuation at postgraduate masters level
- developing and teaching ‘Tax Strategies in Financial Planning’ curricula—an advanced course in the taxation of personal wealth
- authorship of Taxation of Superannuation for Halsbury Australia.

He has a Bachelor of Science (Biochem) and Bachelor of Laws from Monash University, a Master of Laws from Sydney University and a Graduate Diploma in Securities Analysis from the Financial Services Institute of Australia. Gordon has extensive experience in corporate taxation, including restructures both domestically and internationally, and cross border transactions.

Gordon has prepared and presented submissions to Government on behalf of many industry bodies and corporates in the financial services sector, on superannuation and international taxation, and securities law matters. He has also presented to Senate Standing committees on a number of occasions.

2 LETTER OF INTRODUCTION

Welcome to TABL5527 Taxation Strategies in Financial Planning. This course looks at all the financial planning taxation strategies that are in the market place at the moment. We will drill down into the technicals supporting them, and then look to see how they measure up with Government policy.
We have surveyed the market for all the taxation strategies that are currently being used. No doubt there are others that will come to light over the course of the semester.

What you will notice is that this course is heavily focused on taxation strategies which are related to superannuation. This is because superannuation funds are the primary method used by financial planners for creating wealth. However, we have gone beyond taxation of superannuation in this course to look at other vehicles which can be used for wealth creation (these include negative gearing, residential housing and small business).

The teaching strategies used in this course are to 'interrogate' the relevant rules then demonstrate how they are applied—either by Activities or by using examples. The emphasis on active learning and practical application is intended to assist you to demonstrate, first, your understanding of the rules and, secondly, that you can apply them to a factual situation.

You should seek to come out of the course not only knowing what the existing strategies are, but also how new taxation strategies are developed in financial planning.

Gordon Mackenzie
2.1 Staff Contact Details

Lecturer-in-charge: Gordon Mackenzie
Email: gordon.mackenzie@unsw.edu.au

Consultation Times – by appointment

3 COURSE DETAILS

3.1 Teaching Times and Locations
This course is fully on-line using the University’s learning management system, Moodle.

3.2 Units of Credit
The course is worth 6 units of credit.

3.3 Suggested Study Commitment
You should plan to spend an average of 10-12 hours per week on this course to perform well (including class attendance, online participation, assignments, examination preparation etc). The information included on the overview page of each module should help you plan your study time.

3.4 Summary of Course
Taxation concessions for superannuation are a tool used by Government to encourage retirement funding and this course investigates those concessions and how they can be efficiently applied in financial planning. In doing so it assumes a basic understanding of taxation of contributions, funds and benefits.

The course also investigates alternative taxation strategies that can be used in financial planning to fund retirement including negative gearing, use of the small business and the residential property tax concessions.

It also covers taxation in the context of estate planning, and examines how taxation is critical to portfolio construction for superannuation funds and taxation strategies used for constructing portfolios.

3.5 Relationship to Other Courses
This course is related to TABL5510 Taxation of Superannuation. It goes further than the technical analysis in that course to cover the efficient use of all tax concessions that are available for financial planning.

3.6 Course Summary
The course starts off by looking at the market for wealth accumulation and financial planning in Australia, examining how the wealth is held, who manages it etc.

The course then follows the traditional way of teaching financial planning by covering tax strategies of accumulating, taxation of the funding vehicles that are used in financial planning and taxation when the funds are ‘drawn down’ (paid).
Finally, it also looks at how taxation impacts on constructing an investment portfolio in a superannuation fund.

### 3.7 Course Objectives

This course provides students with a comparison between the different taxation treatment of investments and funding vehicles used in financial planning that, in turn, can give rise to different investment strategies and portfolio construction in a personal financial planning environment. Students will acquire a good grounding in comparisons between the taxation of these investment strategies and funding vehicles.

Upon completion of this course, you should be able to demonstrate:

- a solid understanding of the technical taxation rules in each of the areas discussed, and
- an ability to apply those rules to practical scenarios.

### 3.8 Student Learning Outcomes

<table>
<thead>
<tr>
<th>Business Postgraduate Coursework Program Learning Goals and Outcomes</th>
</tr>
</thead>
</table>
| 1. **Knowledge**: Our graduates will have current disciplinary or interdisciplinary knowledge applicable in local and global contexts.  
You should be able to identify and apply current knowledge of disciplinary or interdisciplinary theory and professional practice to business in local and global environments. |
| 2. **Critical thinking and problem solving**: Our graduates will have critical thinking and problem solving skills applicable to business and management practice or issues.  
You should be able to identify, research and analyse complex issues and problems in business and/or management, and propose appropriate and well-justified solutions. |
| 3. **Communication**: Our graduates will be effective communicators in professional contexts.  
You should be able to:  
   a. Produce written documents that communicate complex disciplinary ideas and information effectively for the intended audience and purpose, and  
   b. Produce oral presentations that communicate complex disciplinary ideas and information effectively for the intended audience and purpose. |
| 4. **Teamwork**: Our graduates will be effective team participants.  
You should be able to participate collaboratively and responsibly in teams, and reflect on your own teamwork, and on the team's processes and ability to achieve outcomes. |
| 5. **Ethical, social and environmental responsibility**: Our graduates will have a sound awareness of ethical, social, cultural and environmental implications of business issues and practice.  
You should be able to:  
   a. Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice, and  
   b. Consider social and cultural implications of business and /or management practice. |

The following table shows how your Course Learning Outcomes relate to the overall Program Learning Goals and Outcomes, and indicates where these are assessed:
<table>
<thead>
<tr>
<th>Program Learning Goals</th>
<th>Course Learning Outcomes</th>
<th>Course Assessment Item</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>This course helps you to achieve the following learning goals:</strong></td>
<td><strong>On successful completion of the course, you should be able to:</strong></td>
<td><strong>This learning outcome will be assessed in the following items:</strong></td>
</tr>
<tr>
<td>1 Knowledge</td>
<td>Apply tax law in practice, by learning the law in the context of its application to real world factual circumstances and transactions. Critically assess the relevance and significance of various tax concessions in the context of financial planning. Evaluate the application of tax law from a policy perspective.</td>
<td>Module Activities Assignments Examination</td>
</tr>
<tr>
<td>2 Critical thinking and problem solving</td>
<td>Demonstrate skills of statutory construction and the ability to critically review interpretations of legislative provisions, in applying taxation rules to to a wide range of specific situations. Demonstrate an ability to conduct a literature survey to identify appropriate and relevant sources, and to effectively analyse and apply these sources in the construction of legal argument.</td>
<td>Module Activities Assignments Examination</td>
</tr>
<tr>
<td>3a Written communication</td>
<td>Recognise and resolve legal and tax problems and develop clear, effective and well-reasoned analysis of the tax consequences of practical scenarios using the conventions of legal essay writing. Apply correct citation and referencing conventions in properly acknowledging all source material used.</td>
<td>Assignments Examination</td>
</tr>
<tr>
<td>3b Oral communication</td>
<td>Not specifically addressed in this course.</td>
<td></td>
</tr>
<tr>
<td>4 Teamwork</td>
<td>Not specifically addressed in this course.</td>
<td></td>
</tr>
<tr>
<td>5a Ethical, environmental and sustainability responsibility</td>
<td>Not specifically addressed in this course.</td>
<td></td>
</tr>
<tr>
<td>5b Social and cultural awareness</td>
<td>Not specifically addressed in this course.</td>
<td></td>
</tr>
</tbody>
</table>
4 HOW TO USE THIS PACKAGE

If you are new to flexible learning you should carefully read this Course Outline. It contains most of the relevant information about how this course will be run and the expectations of you as a student. You should also refer to the Suggested Study Schedule at the end of this Course Outline as a guide to completing your coursework. So as to get the most out of your study we recommend that you follow this study schedule through the course and fit various time demands into a well-organised diary. Systematic study through the Semester is the key to success in a flexible learning program.

The Study Guide (which includes this Course Outline and the individual Modules and is sometimes referred to as the study materials or course materials) can help you in three ways.

1. It sets out a clear path of study over the Semester and helps you plan your workload. It also identifies learning outcomes and key concepts at the start of each module and provides a series of activities to help you learn actively and manage your own progress through the course.

2. It contains the core content for the course (often with reference to legislation, textbooks and other relevant material). The structure and layout of the Study Guide is designed to highlight key points and assist your revision for assignments, research papers and examinations.

3. It tells you when to refer to textbooks, legislation and other readings, giving precise details of what you should read.

4.1 Features of the Study Guide

Each module includes a range of features to assist you in managing your learning and developing study skills. These features include:

- Overview page
- Heading levels
- Learning outcomes and key concepts
- Module text
- Activities and feedback
- Readings
- Margin notes
- Instructional icons

Please familiarise yourself with the Key to Instructional Icons on the following page. These icons are intended to help you navigate the study materials and to encourage active learning.
5  KEY TO INSTRUCTIONAL ICONS

compulsory reading  write responses outside the Study Materials

Optional readings  Write a response in the Study Materials

note this important point  pause to reflect

Recall earlier work  prepare for discussion in an Audio Conference or Webinar

discuss with colleague  discuss with study group

Access Moodle or the internet  undertake investigation or research

use video resource  use audio resource

use software  perform fieldwork

Only some of the media shown in the instructional icons are used in this course.
6 TEXTBOOKS AND REFERENCES

6.1 Prescribed Textbook/s
There is no prescribed textbook for this course.

6.2 Act/s
You must purchase or have access to the following publication/s:

- Income Tax Assessment Act 1936
- Income Tax Assessment Act 1997
- Superannuation Industry (Supervision) Act 1993

These are referred to throughout the Study Guide as ‘Act’.

6.3 Citation and Style Guide
In presenting written work for assessment in this course you must use an appropriate and consistent style for referencing and citation. The following is a selection of acceptable citation and style guides, which you may use as the basis for your written work. You must purchase or have access to one of the following publications.


(This is free to download and is the citation style guide used by the majority of Australian legal journals.)


6.4 Recommended reference/s
Below is a list of further references that you may find useful in this course. Purchase of recommended references is not compulsory.

Woodley M (ed), Osborn’s Concise Law Dictionary (London: Sweet & Maxwell, 12th ed). This is the classic, concise dictionary of legal terms which is very useful for students of law based subjects.


7 SUPPORTING YOUR LEARNING

7.1 Tax Flexible Delivery Student Guide
The Tax Flexible Delivery Student Guide is a vital source of information for students studying tax flexible learning courses. It provides information about your enrolment, the School of Taxation and Business Law and details on webinars and audio conferences. You

8 ASSESSMENT: TABL5527 – Postgraduate Students
All assignments must be submitted electronically through Moodle. Note, however, that your Research Paper synopsis (if required) should not be submitted through the assignment section of Moodle. Please refer to Appendix A for guidelines on assignment preparation and rules for electronic submission of assignments (as well as information on deadlines and penalties for late submission).

Assessment for postgraduate students undertaking this course will be on the basis of:

(a) Research plan and annotated reading list 10%
(b) Research paper 50%
(c) Final examination 40%

In order to pass this course, a student enrolled in this course must obtain:
• 50 per cent or more of the total marks available in the course and
• at least 40 per cent of the marks available for the final examination in the course.

You may be asked to submit your assignment through Turnitin, which will allow you to check your work for inadvertent plagiarism. You will do this via Moodle. Note that the version lodged at the due date will be taken as your final submission in the course. For information on Turnitin functions and how to interpret originality reports please refer to the following online resource:
http://www.turnitin.com/static/training/student.php

Please refer to Appendix A for guidelines on assignment preparation and rules for electronic submission of assignments (as well as information on deadlines and penalties for late submission).

8.1 Assessment submission dates

Assignment 1 (Research Paper Plan and Reading List)
Due date: Monday, 11 April 2016 (22:59 AEST)*
Weighting: 10%
Word limit: 1000 words (plus or minus 10%)
*Australian Eastern Standard Time
Assignment 2 (Final Submission)
Due date: Monday, 23 May 2016 (23:59 AEST)
Weighting: 50%
Word limit: 4000 words (plus or minus 10%)

8.2 Final Examination
Examinations are held from Friday 10 June to Monday 27 June 2016 for Semester 1, 2016. Students are expected to be available for exams for the whole of the exam period. The final examination timetable is published prior to the examination period via the Atax Bulletin and on the School’s website at:
https://www.business.unsw.edu.au/about/schools/taxation-business-law/student-support/examinations

This is not a negotiable schedule. The School of Taxation & Business Law publishes the exam schedule as a matter of courtesy, and to ensure that any clashes of examinations are brought to our attention.

8.3 Assignment 1
Due date: Submit via Moodle by 11 April 2016 (23:59, *AEST)
Weighting: 10%
Word limit: 1000 words (plus or minus 10%)

*Australian Eastern Standard Time

Prepare a Research Plan and an Annotated Reading List (includes Bibliography) for your research paper. Your Research Plan should identify the key issues and outline the structure for your research paper (but do not write out an answer).

You may select one of the prescribed topics, or devise your own research topic (see below). Please note that an example of an Annotated Reading List (Bibliography) has been placed on Moodle under Course Materials and further details are provided below. You are only required to annotate 3 or 4 of the total references. You can include cases and legislation in your list.

Page 2 of Appendix A provides details of the set out for a Bibliography.

Please note that the word limit of 1000 words (plus or minus 10%) words is for the total of the Plan and the Annotated Bibliography.

Prescribed topics
1. The CGT small business reliefs (Div 152 ITAA97) are, in broad terms, intended to recognise that business owners will use any surplus income to increase the value of their business assets and that, in effect, is their retirement assets, rather than a complying superannuation fund.

What does a taxpayer need to satisfy to take advantage of these rules? Compare the effective tax concessions that a taxpayer who has business assets receives as a benefit of these rules with one, say, who can only use a complying superannuation fund to fund their retirement.
2. Compare the following:

(a) superannuation fund  
(b) negative gearing  
(c) residential housing  
(d) sale of a small business asset.

How are each of these asset accumulations taxed, and what is the better vehicle in terms of tax benefits?

Should they all be treated the same? What policy justifications are there for the tax differences?

3. There was long standing thinking that self employed people (including owners of small business) were ‘discriminated’ against in terms of superannuation funding.

However, is it in fact the other way around? That is, when you consider that self-employed can access the superannuation funding taxation concessions on identical terms to employees and, in addition, have access to the Small Business CGT concessions, if anything, are they more generously dealt with in terms of taxing retirement funding than employees?

Discuss the above in terms of the taxation advantages that both groups have and whether or not this is equitable.

4. Consider the following statements:

“Australia should follow the UK system in respect of negative gearing. Taxpayers should only be allowed losses equal to income generated from the assets, with excess losses carried forward.”

The immediate use of losses, the discount on CGT and the corporate tax imputation system for dividends all ramp up negative gearing in Australia.”

Also review the last time the Government tried to clamp down on negative gearing. What happened? Was it good tax policy or Australia’s love of property that ruled when they abandoned the restrictions on negative gearing?

5. In March 2010, the Henry Review report was released. Critically analyse their recommendations for taxing superannuation, residential housing, negative gearing and small business assets and for other forms of saving. Comment on whether these measures, if introduced, would be likely to increase the amount that people save.

**Alternative topic**

Alternatively, you may select your own topic in which case the prior agreement of the lecturer will be required. Approval will not be granted if the topic overlaps substantially with work that you have submitted for another course. You should e-mail your request to Gordon Mackenzie at gordon.mackenzie@unsw.edu.au. You must ensure that you have made your request for approval and submitted a synopsis by Monday, 16 March 2015.

**Required**

The prescribed topic, or an alternative topic which you select and agree with your lecturer, will require a review of the sections of the Income Tax Acts, of any relevant textbooks, and of journal articles, reports and conference papers on the topic. Depending on your argument,
some cases may also be relevant. The topic then requires a plan of how the information from these sources will be combined to answer the question that has been posed.

Accordingly, you are required to:

1. List the sources that will be of value to you in attempting to answer this question. Organise the sources into groups according to their type—e.g., sections of the 1936 Act, sections of the 1997 Act, textbooks (identify pages used), journal articles, cases, conference papers etc.

2. In the list of sources, give full and accurate references which accord with one of the approved citation and style guides (see list earlier in this Course Outline).

3. Select 4 items from the list of sources that you find particularly valuable in answering the question. Explain what it is that the selected sources say or provide, that makes them valuable and indicate how they contribute to the argument within your proposal (i.e., your thesis). Merely descriptive selections will be unhelpful.

4. Write an outline of what you propose to say, indicating the structure and identifying in point form the content of the parts of the assignment.

**DO NOT** write up a full answer to the assignment. An example of an annotated reading list (from an unrelated area) may be found on the Moodle site for this course.

### 8.3.1 Evaluation criteria (for research paper plan)

**An important note on word limits**

Assignments are exercises in filtering material and communicating it succinctly. Quantity is not to be confused with quality. Lecturers will uniformly apply this principle in their assessment of assignments.

Most word processing packages can indicate word lengths, or otherwise some manual check must be done in the drafting process. Indicate the actual number of words of your assignment in the space indicated on your assignment cover sheet.

The following criteria will be used to grade your assignment:

- evidence of ability to conduct a literature survey to identify appropriate and relevant sources
- an appropriate mix of sources, including relevant text books, refereed journal articles, and professional, official and technical references from both Australian and overseas sources
- effective analysis and use of primary sources including reports, submissions, taxation statistics, case law and statutory material
- ability to plan and structure a research paper, as evidenced in the submitted research paper plan, which shows that your approach has been informed by your research
- sentences in clear and, where possible, plain English—this includes correct grammar, spelling and punctuation
- correct referencing and bibliographic style in accordance with the prescribed citation and style guide.

You are required to read well beyond the course materials and references to do the assignment.
8.4 Assignment 2

Due date: Submit via Moodle by 23 May 2016 (23:59 AEST)
Weighting: 50%
Word limit: 4000 words (plus or minus 10%)

Write and submit a research paper on the topic you identified for the first assignment.

Note that you may wish to depart from your original plan either because you have changed your views or because of suggestions made on your first assignment. That is acceptable, but if in doubt, you should discuss the matter with your lecturer.

Guidelines
The following guidelines have been developed to assist you to plan and complete your assessment.

1. Planning the research
Be aware that the session is very short and that there is no flexibility in the date for submission. Once you have chosen the topic you should be in a position to identify the key issues that you will wish to focus upon in your paper. Be modest and circumscribed in the goals you set yourself. It is better to make good progress on narrow fronts than to produce vast and vague conjecture on a broad range of fronts. Remember that we are looking for the ability to filter complex material in an original and analytical manner.

You will need to conduct a literature search at an early stage of the session in order to identify the materials available to you. Having identified and reviewed the material you will be able to consolidate the issues, and you can then prepare your annotated bibliography and plan.

2. Presentation
You will probably find the writing of the final paper to be the easiest part of the process. The research paper should be organised, well-structured and make use of plenty of spacing and headings. They should be typed or word processed on A4 size paper with a 5 cm margin. The number of words should be clearly stated at the end of the paper. All quotations should be fully referenced, and acknowledgment must be made of any work or material which is not your own. Beware of ‘overdoing’ quotes—they should be used sparingly and only where their inclusion adds value to the exposition.

Each paper should commence with a short (less than one page) abstract, include a page of contents and conclude with a full bibliography. The word limit will not include the bibliography.

It is to be hoped that some of the better research papers will be publishable without too much more work. It may well be that another outcome will be the stimulation of further work in the area by the specialist cells of the Tax Office and the professional bodies, using your work as the basis for such developments. Your work may even be suitable for actual submission to the Board of Taxation.

If you have any queries on the above, you should phone Gordon Mackenzie on +61 (2) 9385 9521 or e-mail to gordon.mackenzie@unsw.edu.au.
8.4.1 Evaluation criteria

An important note on word limits

Assignments are exercises in filtering material and communicating it succinctly. Quantity is not to be confused with quality. Lecturers will uniformly apply this principle in their assessment of assignments.

Most word processing packages can indicate word lengths, or otherwise some manual check must be done in the drafting process. Indicate the actual number of words of your assignment in the space indicated on your assignment cover sheet.

The following criteria will be used to grade your assignments:

- knowledge of the subject area and an ability to locate your chosen area of research within an appropriate context—in certain circumstances international comparisons may be appropriate
- independent research
- clarity and strength of analysis—this will include evidence of your understanding of the issues involved in the topic, and your ability to use that understanding in an applied manner
- analysis which is supported by authority
- ability to cut through the undergrowth and penetrate to key issues
- effective organisation and communication of material (including economy of presentation—ie a minimum of waffle)
- clarity and strength of analysis—this will include evidence of your understanding of the issues involved in the topic, and your ability to use that understanding in an applied manner
- clarity of communication—this includes sentences in clear and, where possible, plain English; it also includes correct grammar, spelling and punctuation
- critical approach to material presented and evidence of original and independent thought
- quality of judgment and balance in filtering the complex material you are dealing with
- quality of research and bibliography.
- correct referencing and bibliographic style in accordance with the prescribed citation and style guide.

You are required to read beyond the course materials and references to do the assignment. Research papers must not be merely descriptive. They must present a point of view.

Quality Assurance
The Business School is actively monitoring student learning and quality of the student experience in all its programs. A random selection of completed assessment tasks may be used for quality assurance, such as to determine the extent to which program learning goals are being achieved. The information is required for accreditation purposes, and aggregated findings will be used to inform changes aimed at improving the quality of Business School programs. All material used for such processes will be treated as confidential.
9  COURSE EVALUATION AND DEVELOPMENT
Each year feedback is sought from students and other stakeholders about the courses offered in the School and continual improvements are made based on this feedback. UNSW's Course and Teaching Evaluation and Improvement (CATEI) Process is one of the ways in which student evaluative feedback is gathered. In this course, we will seek your feedback through end of semester CATEI evaluations.

10  SUGGESTED COURSE SCHEDULE

<table>
<thead>
<tr>
<th>Wk</th>
<th>Beginning</th>
<th>Module</th>
<th>Topic</th>
<th>Events and Submissions</th>
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<tbody>
<tr>
<td>1</td>
<td>29 February</td>
<td>1</td>
<td>Financial planning and taxation</td>
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<tr>
<td>2</td>
<td>7 March</td>
<td>2</td>
<td>Taxation concessions for saving</td>
<td>Audio conference 1</td>
</tr>
<tr>
<td>3</td>
<td>14 March</td>
<td>2</td>
<td>Taxation concessions for saving</td>
<td></td>
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<tr>
<td>4</td>
<td>21 March</td>
<td>2</td>
<td>Taxation of funding vehicles</td>
<td>Audio conference 2</td>
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<td>Mid-semester break from Friday, 25 March to Sunday, 3 April 2016 (NOTE: Daylight saving ends on Sunday, 3 April 2016)</td>
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<tr>
<td>5</td>
<td>4 April</td>
<td>3</td>
<td>Taxation of funding vehicles</td>
<td>Assignment 1 due</td>
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<tr>
<td>6</td>
<td>11 April</td>
<td>4</td>
<td>Taxation of retirement payments</td>
<td>Audio conference 3 Assignment 1 due</td>
</tr>
<tr>
<td>7</td>
<td>18 April</td>
<td>4</td>
<td>Taxation of retirement payments</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>25 April</td>
<td>4</td>
<td>Taxation of retirement payments</td>
<td></td>
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<tr>
<td>9</td>
<td>2 May</td>
<td>5</td>
<td>Estate taxation</td>
<td>Audio conference 4</td>
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<tr>
<td>10</td>
<td>9 May</td>
<td>5</td>
<td>Estate taxation</td>
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<tr>
<td>11</td>
<td>16 May</td>
<td>6</td>
<td>Taxation and portfolio construction</td>
<td>Audio conference 5</td>
</tr>
<tr>
<td>12</td>
<td>23 May</td>
<td>6</td>
<td>Course revisions</td>
<td>Assignment 2 (Final Submission) due</td>
</tr>
<tr>
<td>13</td>
<td>30 May</td>
<td>--</td>
<td>Course time revision/consultation</td>
<td>Audio conference 6</td>
</tr>
</tbody>
</table>

Examination period from Friday 10 June to Monday 27 June 2016