



NTAA's 2024 Super Schools Day 1 Seminar



Register for our
**Online
Seminar**

Our 2024 Super Schools Day 1 Seminar will address the key changes and compliance developments affecting SMSFs and super. Presented by Ben Kilkenny and Rene Chan

Register for our
**Face to Face
Seminar**

What's NEW for SMSFs and Super?

NEW disclosure requirements on the 2024 SMSF Return

- ❑ ATO introduces NEW Trust Income Schedule for all SMSFs receiving trust distributions in 2024
- ❑ Reporting trust distributions to SMSFs that are taxed at 45% under the non-arm's length income rules
- ❑ Dangers for SMSFs with managed fund investments

Government's NEW 15% additional tax for super balances above \$3m

- ❑ How to calculate an individual's total super balance under the NEW 15% tax - what's in and out?
- ❑ Do special valuation rules apply to SMSF assets under the \$3m total super balance threshold?
- ❑ Special rules apply to death pensions that cause an individual's total super balance to exceed \$3m

Latest ATO guide for SMSFs that develop real property under the borrowing rules

- ❑ When does an SMSF breach the borrowing rules in relation to property development activities?
- ❑ Find out when an SMSF can make improvements to an existing property without breaching the borrowing rules

NEW preservation age affects lump sum and pension benefits from 1 July 2024

- ❑ How does the NEW preservation age affect an individual's ability to access super from 1 July 2024?
- ❑ What are the tax implications for lump sum and pension benefits under the NEW preservation age?

ATO releases NEW guidelines for SMSFs that fail to pay minimum pension amounts

- ❑ Consequences for SMSFs that fail to pay minimum pension amounts under the ATO's NEW guidelines
- ❑ Is an SMSF required to restart a new pension to claim the pension exemption in the following year?
- ❑ How is a member's transfer balance cap affected if an SMSF fails to pay the minimum pension amount?

NEW rules penalise free or discounted services provided to SMSFs

- ❑ Which free or discounted services result in a 45% tax bill for an SMSF under the NEW rules?
- ❑ How to identify when free or discounted accounting services are caught up by the NEW rules
- ❑ NEW methodology now applies for calculating how much of an SMSF's income is to be taxed at 45%

Tribunal provides welcome tax relief for overseas super benefits paid to an Australian fund

- ❑ How is a foreign super lump sum benefit taxed?
- ❑ When can an individual choose to pay tax on an overseas super lump sum through their Australian fund?

Latest ATO guidelines for accessing super to make mortgage repayments

- ❑ Find out when an individual can legally use their super entitlements to make mortgage repayments
- ❑ How does an eligible individual apply to access their super entitlements for mortgage repayment purposes?

NEW Developments Affecting Super Contributions

Navigating the NEW contribution caps and total super balance ('TSB') thresholds from 1 July 2024

- ❑ Common tips and traps with the NEW contribution caps and TSB thresholds from 1 July 2024
- ❑ A practical guide to applying the 5-year 'catch-up' concession in 2025 under the NEW contribution caps
- ❑ NEW total super balance thresholds reduce access to non-concessional contributions in 2025

Latest guide to dealing with super contributions made by non-residents

- ❑ When can non-residents make super contributions to an Australian fund?
- ❑ Find out when non-residents can claim a deduction for super contributions
- ❑ Can non-residents use the 'catch-up' concession for deductible contributions?

NEW Court rulings highlight the dangers with claiming personal super contributions

- ❑ NEW rulings highlight why it is so crucial to lodge a contribution deduction notice with a fund on time
- ❑ Recent Tribunal decision highlights the traps with lodging a deduction notice in the year of the contribution
- ❑ Common tips and traps with lodging a deduction notice
- ❑ Should tax agents rely on the ATO's pre-fill for personal contribution claims?

Recent ATO guidelines highlight the dangers with making in-specie contributions to SMSFs

- ❑ How to avoid the non-arm's length income rules when making in-specie contributions to an SMSF
- ❑ How to structure the transfer of an asset to an SMSF to avoid breaching the contribution caps

Each session will have dedicated question time



National Tax & Accountants' Association Ltd.
249-251 Park Street, South Melbourne, Vic. 3205
Tel: 1800 808 105 Fax: 1300 306 351

Web: ntaa.com.au Email: ntaainfo@ntaa.com.au ABN: 76 057 551 854

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Latest Guide to SMSF Investments in Unit Trusts and Companies

A practical guide to applying the investment restrictions for SMSFs that acquire units or shares

- ❑ What investment restrictions must be considered when an SMSF acquires units or shares?
- ❑ Dangers for SMSFs that acquire units or shares from existing unitholders or shareholders
- ❑ How can SMSFs acquire units or shares without breaching the super rules?
- ❑ Find out exactly when an SMSF can borrow money to acquire units or shares

Dangers for SMSF investments in unit trusts which have unpaid entitlements

- ❑ What super rules can be breached where an SMSF has an unpaid entitlement from a trust?
- ❑ How can an SMSF with unpaid trust entitlements avoid breaching the super rules?

Identifying when an SMSF holds units or shares in a related trust or company

- ❑ The dangers for SMSFs that hold more than 50% of the units or shares in a unit trust or company
- ❑ Can the investment restrictions be avoided for SMSFs that only hold a 50% interest in a trust or company?
- ❑ Are pre-August 1999 investments in unit trusts always excluded from the investment restrictions?

Common tips and traps for SMSF investments in non-g geared unit trusts or companies

- ❑ When does an investment in a related trust or company qualify for the non-g geared trust/company exclusion?
- ❑ Hidden traps for units or shares that cease to qualify for the non-g geared trust/company exclusion
- ❑ Consequences for SMSFs that acquire units or shares in a non-g geared trust/company from a related party

SMSF Danger Areas for 2024

ATO set to target incorrect valuations of SMSF assets

- ❑ SMSFs reporting the same asset values on their annual return as in previous years are at greatest risk
- ❑ SMSF investments in real property and in unlisted companies/trusts in the ATO's firing line

Audit dangers for SMSFs that lease business premises to related parties in these tough times

- ❑ What are the dangers for SMSFs that lease business premises to related parties under the super rules?
- ❑ What does an SMSF need to do when dealing with a related tenant to avoid breaching the super rules?
- ❑ Huge traps for SMSFs that lease premises that contain both commercial premises and residential premises

Common audit traps for SMSFs paying pensions

- ❑ A practical guide on how to deal with contributions that are made to an SMSF paying a pension
- ❑ Navigating the actuarial certificate requirements under recent changes for an SMSF paying a pension
- ❑ The dangers with stopping and restarting a pension in an SMSF under the transfer balance cap rules

Dangers for SMSFs with trustees who travel overseas

- ❑ SMSFs with trustees who travel overseas could become non-complying
- ❑ A practical guide to the residency tests that SMSFs must satisfy in order to remain a complying fund
- ❑ Find out how to avoid an SMSF with trustees overseas becoming a non-resident fund

Preparing Clients to Survive an SMSF Audit

We provide a practical guide on how to help trustee clients survive an SMSF audit, including what an SMSF auditor will expect from trustees when conducting the audit.

An NTAA step-by-step guide on what an SMSF auditor will look out for during an audit

- ❑ How does an auditor review contributions, member balances, benefit payments, etc.?
- ❑ What is an accountant's role in preparing an SMSF client for an audit?
- ❑ SMSFs that engage in related party transactions are subject to greater audit scrutiny

Understanding an auditor's approach to verifying the values of SMSF assets

- ❑ What evidence will an SMSF auditor expect to see when verifying the value of real property?
- ❑ When will an SMSF auditor accept a real estate agent's appraisal for the value of real property?

Testing an SMSF's compliance with the investment strategy requirements

- ❑ Audit dangers for SMSFs that predominantly invest in one asset or in one asset class (e.g., real property)
- ❑ Is it acceptable to specify percentages of a fund's assets that are to be invested in various asset classes?

Identifying when an SMSF auditor is likely to report an SMSF's breach of the super rules

- ❑ Understanding how an SMSF auditor determines whether a breach of the super rules is 'material'
- ❑ NTAA checklist identifies all breaches that are reportable on the auditor's report and to the ATO
- ❑ What are SMSF clients required to do when breaches of the super rules have been identified during an audit?



NTAA's 2024 Super Schools Day 2 Seminar



Register for our
Online
Seminar

Our 2024 Super Schools Day 2 seminar highlights the latest planning strategies that will maximise a client's retirement 'nest egg' during these challenging times.

Presented by James Deliyannis and Riley Jones

Register for our
Face to Face
Seminar

Key super planning strategies with the NEW super reforms

Key planning strategies in preparation for the proposed 'NEW \$3m super cap'

- ❑ What super interests are included when applying the NEW \$3m super cap?
- ❑ Creative spouse equalisation strategies to minimise the impact of the NEW \$3m super cap
- ❑ What other retirement planning options are available for clients affected by the NEW \$3m super cap?
- ❑ Key estate planning issues when advising clients and the NEW \$3m super cap

Maximise access to the NEW contribution caps for business clients

- ❑ Can cash strapped business clients make in-specie contributions under the CGT cap?
- ❑ Combine contribution caps so a business client can contribute over \$2.3m without breaching the caps
- ❑ Case study highlights savings of over \$360,000 for business clients accessing the contribution caps

Maximise access to the pension asset exemption and achieve big tax savings

- ❑ Key pension planning strategies to maximise access to the \$1.9m pension cap
- ❑ Case study highlights savings of over \$150,000 by implementing innovative pension planning strategies

Strategies to maximise super and tax benefits for clients with abnormally high income (e.g., capital gain)

- ❑ Use contribution reserving strategies to make concessional contributions of over \$160,000
- ❑ Contribution strategy allows a client to avoid any CGT after making a \$380,000 capital gain

Planning strategies designed to maximise a client's access to the Age Pension

- ❑ How is the asset and income test applied for clients wanting to access the Age Pension?
- ❑ NTAA checklist on the key inclusions and exclusions when applying the asset and income test

Comprehensive super planning strategies for ALL clients

Innovative super planning can create massive savings for a client's retirement 'nest egg'.

In this segment, we provide an essential guide to super planning strategies for all clients. We identify the key strategies and then provide case studies that highlight the actual savings that can be achieved

Innovative super planning strategies for professional/business clients

- ❑ Key strategies designed to 'turbo charge' clients who are underfunded for their retirement
- ❑ ATO guidelines confirm tax and super windfall for professional/business clients employing family members, including children and grandparents
- ❑ Professional clients provide tax deductible super for their child that the child uses to buy a family home
- ❑ Case study identifies savings of over \$60,000 for a professional client using tax and super planning

An essential guide to an SMSF owning a client's business premises

- ❑ When should an SMSF own the business premises of a business client?
- ❑ ATO guidance confirms major super investment traps with an SMSF owning business premises
- ❑ NTAA guide highlights the do's and don'ts associated with owning business premises in an SMSF

Super planning and structuring opportunities for investor clients in 2025

- ❑ Make cashless super concessional contributions to maximise super entitlements
- ❑ Dangers with investors approaching retirement who make concessional contributions into their SMSF
- ❑ Important strategies to consider for investor clients designed to maximise access to the \$1.9m pension cap
- ❑ Unique guide to the tax and super issues that investor clients need to consider when planning for retirement

Vital retirement planning strategies for clients who are approaching retirement

- ❑ A practical guide to maximising access to the \$1.9m pension cap for clients moving into retirement
- ❑ Which assets should be used to support a pension to maximise access to the \$1.9m pension cap?
- ❑ Do's and don'ts associated with clients making cashless super contributions when preparing for retirement

6.5 Hours CPD



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Critical estate planning strategies

Dealing with the fundamentals of super death benefits

- ❑ How long after death must death benefit entitlements be paid to surviving family?
- ❑ ATO confirms dangers with LPRs that delay death benefit payments to maximise asset values
- ❑ When is an adult child considered a dependant of their parent for super purposes?

Traps and tips with paying out lump sum death benefits to surviving family

- ❑ Critical super planning strategies for clients whose children have a physical or mental disability
- ❑ Tax traps associated with using death benefit nominations made in favour of adult children
- ❑ ATO confirms tax savings with super death benefits being paid to an estate and not adult children

Innovative estate planning strategies that will maximise access to the \$1.9m cap for death benefit pensions

- ❑ How is the \$1.9m pension exemption cap applied to reversionary and non-reversionary death benefit pensions?
- ❑ Do's and don'ts associated with using reversionary and non-reversionary death benefit pensions for estate planning
- ❑ ATO confirms huge savings by using reversionary death benefit pension during a share market recovery
- ❑ Case study illustrates how advanced estate planning can save over \$100,000 for a client

Important planning strategies with life insurance payouts and SMSFs

- ❑ How are super components calculated when life insurance proceeds are part of a super death benefit?
- ❑ How is the \$1.9m pension cap applied to insurance proceeds paid as part of a death benefit pension?
- ❑ Traps and tips when dealing with life insurance and super upon the death of a member
- ❑ ATO confirms huge pension exemption boost for life insurance proceeds paid as part of a reversionary death benefit pension

Important tax and super issues when advising terminally ill clients

- ❑ When can an SMSF pay out super entitlements tax-free to a terminally ill client?
- ❑ ATO confirms tax jolt with super benefits that are delayed and paid to a surviving dependant
- ❑ Use a withdrawal and re-contribution strategy to maximise super death benefits paid to adult children

Key considerations when devising estate planning for older clients

- ❑ What are the key considerations that need to be included when devising an estate plan for older clients?
- ❑ When should clients use a binding death benefit nomination as part of pension planning?
- ❑ NTAA checklist highlights the key considerations when establishing an estate plan for older clients

Developing a tax-effective super plan during uncertain economic times

Maximise access to the NEW contribution caps in 2025

- ❑ Do's and don'ts associated with clients accessing the NEW contribution caps for the 2025 year
- ❑ A comprehensive checklist of the key contribution strategies for clients in the 2025 income year
- ❑ Traps and tips with clients making in-specie super contributions in the 2025 year

Designing super planning strategies for clients who are about to commence a pension

- ❑ Traps and tips with commencing and commuting a pension during uncertain economic times
- ❑ Advising older clients on key pension and estate planning issues
- ❑ Key contribution and withdrawal planning issues for the 2025 year

NTAA's 2024 Super Planning Software

Delegates to the NTAA's 2024 Super Schools Day 2 seminar also receive a FREE copy of the 2024 Super Planning Software. This software provides a comprehensive and pro-active 'to do' list for your clients' superannuation needs. It covers key areas such as:

- ❑ Contribution-related strategies and obligations
- ❑ Making contributions under the CGT concessions
- ❑ Strategies and obligations for clients in pension phase
- ❑ Various trustee obligations and recordkeeping

The software will ensure you identify and implement key superannuation strategies for your clients using three easy-to-follow steps.

At each Face to Face and Live Streamed Seminar you will be able to send questions to the presenters and each session will have time dedicated to answer as many questions as possible.



NTAA's 2024 Super Schools Seminar

Face to Face Cost & Registration



Members

One delegate

◆ \$599 (incl. GST) per day

Additional Delegates

◆ \$555 (incl. GST) per day

Group discount

If more than one delegate from the same practice attends under the one registration, a discount will apply to the second and subsequent delegates. The first delegate pays the full registration fee.

Non-Members

One delegate*

◆ \$699 (incl. GST) per day

Additional Delegates*

◆ \$655 (incl. GST) per day

(Note*): Registration includes 3 months full membership)

2024 Super Schools Face to Face Seminar Dates and Venues

	<u>No. of Delegates</u>		<u>No. of Delegates</u>
<u>Adelaide</u>		<u>Perth</u>	
Hilton Adelaide, 233 Victoria Square, Adelaide		Crown Perth, Great Eastern Highway, Burswood	
Day 1: 01 October 2024 (Tues).....	_____	Day 1: 19 September 2024 (Thurs).....	_____
Day 2: 02 October 2024 (Wed).....	_____	Day 2: 20 September 2024 (Fri).....	_____
<u>Brisbane</u>		<u>Parramatta</u>	
Sofitel Brisbane Central, 249 Turbot St, Brisbane		Parkroyal Parramatta, 30 Phillip St, Parramatta	
Day 1: 23 September 2024 (Mon).....	_____	Day 1: 10 October 2024 (Thurs).....	_____
Day 2: 24 September 2024 (Tues).....	_____	Day 2: 11 October 2024 (Fri).....	_____
<u>Melbourne</u>		<u>Sydney</u>	
Crown Towers, 8 Whiteman Street, Southbank		Doltone House, Jones Bay Wharf, Piers 19-21 Level 3, 26-32 Pirrama Road, Pyrmont	
Day 1: 14 October 2024 (Mon).....	_____	Day 1: 21 October 2024 (Mon).....	_____
Day 2: 15 October 2024 (Tues).....	_____	Day 2: 22 October 2024 (Tues).....	_____

Registration: Between 8.00am and 9.00am

Duration: 9.00am to 5.00pm

2024 Super Schools Face to Face Registration Form

Please retain this original document as your tax invoice. This document will be a tax invoice for GST when fully completed and you make payment to the National Tax & Accountants' Association Ltd. NTAA's ABN: 76 057 551 854

NTAA Membership No. _____

Firm _____

Address _____

State _____ Postcode _____

Telephone No. () _____

Delegate 1 _____

Date of attendance _____

Email address _____

Please tick to have a vegetarian meal

Delegate 2 _____

Date of attendance _____

Email address _____

Please tick to have a vegetarian meal

Note: Please photocopy where more than two delegates.

Charge for seminar attendees \$ _____

Total (incl. GST) \$ _____

Provide credit card details or send cheque

Mastercard Visa Amex

Card No. _____

Expiry Date _____

Name on Card _____

Signature _____

Vegetarian Meals

Vegetarian meals are available as an option at no extra cost. If you prefer a vegetarian meal, simply tick the box under the delegate name on the registration form.



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NTAA's 2024 Super Schools Seminar Online Cost & Registration



Members

One delegate

- ◆ \$469 PDF notes and software (incl. GST) per day
- ◆ \$499 Hardcopy notes and software (incl. GST) per day

Additional Delegate

- ◆ \$329 PDF notes and software (incl. GST) per day
- ◆ \$359 Hardcopy notes and software (incl. GST) per day

Group discount

If more than one delegate from the same practice attends under the one registration, a discount will apply to the second and subsequent delegates. The first delegate pays the full registration fee.

Non-Members

One delegate*

- ◆ \$569 PDF notes and software (incl. GST) per day
- ◆ \$599 Hardcopy notes and software (incl. GST) per day

Additional Delegate*

- ◆ \$469 PDF notes and software (incl. GST) per day
- ◆ \$499 Hardcopy notes and software (incl. GST) per day

(Note*): Registration includes 3 months full membership

When you register for our 2024 Super Schools Online Seminars you also get access to our Live Streamed presentations

Live Streamed Broadcast

- You will be able to watch any session you wish, on any day you wish
- Each Live Streamed Broadcast will be divided into 4 sessions
- Registrants will have access to all days and all sessions
- Each session will have time dedicated to answer as many questions as possible

Day 1 Live Streamed Dates

- 12 September 2024 (Thurs) - 9am to 4.30pm AEST
- 25 September 2024 (Wed) - 11am to 6.30pm AEST
- 03 October 2024 (Thurs) - 9am to 4.30pm AEST
- 17 October 2024 (Thurs) - 9am to 4.30pm AEDT

Day 2 Live Streamed Dates

- 13 September 2024 (Fri) - 9am to 4.30pm AEST
- 26 September 2024 (Thurs) - 11am to 6.30pm AEST
- 04 October 2024 (Fri) - 9am to 4.30pm AEST
- 18 October 2024 (Fri) - 9am to 4.30pm AEDT

Online Video - Available End of September

- If you feel like you missed something important you can replay it
- Free Hotline Call

2024 Super Schools Online Registration Form

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Name _____

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State _____ Postcode _____

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- PDF notes Hardcopy notes

Delegate 1 _____

Email Address _____

Delegate 2 _____

Email Address _____

Charge for online seminar _____

Total (incl. GST) \$ _____

- Mastercard Visa Amex

Card No. _____

Expiry Date _____

Name on Card _____

Signature _____

NTAA's Privacy Policy and Collection Notice sets out how we collect and deal with your personal information. You can access those documents at ntaa.com.au/privacy. Our cancellation policy for our Online Seminars can be found at ntaa.com.au/store-policy.



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NTAA's 2024 Super Schools Seminar Policies



Not an NTAA Member?

For only \$385 per annum per firm, you receive:

- ◆ 11 editions of our monthly magazine, Voice
- ◆ THREE 10 minute Tax Hotline calls per year
- ◆ access to our Tax Hotline written confirmation service
- ◆ discounts on our practical tax-based seminars – both face to face and online
- ◆ access to all your online seminars and seminar notes in your personal NTAA library in the Members Area of our website
- ◆ practice support documents
- ◆ a year-end supplement, providing a quick reference to useful key rates and thresholds
- ◆ access to exclusive products
 - Professional Indemnity Insurance Policy
 - Cyber Insurance Policy
 - Our AFSLs, Advice Assist Australia and SMSF Advisers Network

Confirmation of Face to Face Booking

Bookings will be confirmed via email – please ensure we have your correct email address for a speedy reply.

Please Note: You must ensure that you receive written confirmation of your booking, otherwise you may not be booked into the seminar and may have to provide credit card details at registration. If you do not receive written confirmation within 72 hours of submitting your order, please contact us.

Cancellations or Transfers for Face to Face Seminar

It's necessary to charge a fee when confirmed bookings (see below) are cancelled. However, a substitute participant will be accepted. If a substitute is not nominated, a cancellation fee of \$100 per delegate per day will be applied.

Cancellations

More than 5 full working days before the seminar:

- ◆ cancellations incur a \$100 administration fee.

Within 5 working days of the seminar:

- ◆ no refunds will be available for cancellations, although a full set of notes will be provided.

Transfers

More than 2 full working days before the seminar:

- ◆ a credit for the amount charged may be transferred to any other advertised NTAA seminar without incurring the \$100 administration fee.

Within 2 working days:

- ◆ transfers incur a \$100 administration fee.

The NTAA reserves the right to cancel or reschedule courses, change speakers or revise content as necessary.

Cancellation Policy for Online Seminar

If the registrant has not accessed the seminar or materials, a full refund/credit will be available.

There will be no refund/credit available 90 days after purchase.

The NTAA reserves the right to cancel or reschedule courses, change speakers or revise content as necessary.

Noise & Recording Policy

Attendees should be aware that in agreeing to attend the seminar, they must abide by the NTAA Noise Policy which specifically prohibits noise distraction to attendees and presenters.

The NTAA reserves all rights to photograph, film or otherwise record the seminar, and seminar attendees consent to being photographed, filmed and/or recorded. Any unauthorised photography, audio or video recording of any performance at the seminar is strictly prohibited. Any person who fails to adhere to this condition agrees to delete any such unauthorised photograph or recording and that they may be asked to leave the seminar venue.

Day 1 Presenters

Ben Kilkenny

Ben has over 20 years experience in tax. Ben is a Chartered Accountant with a Bachelor of Commerce and Masters of Applied Taxation.

Rene Chan

Rene has over 20 years of tax and accounting experience and is a Taxation Specialist with the NTAA.

Day 2 Presenters

James Deliyannis

James has over 30 years of dedicated tax experience and devotes countless hours to preparing practical and professional seminar notes and presentations.

Riley Jones

Riley has over 25 years experience in taxation and business law. Riley is a talented researcher, tax writer and a presenter.



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