

## Editorial Note

Welcome to the latest edition of the Pilot Directions newsletter.

It's hard to believe that by the time you're reading this edition, we'll already be halfway through 2025 and into the new financial year.

With the Federal Election now behind us, we enter FY2026 with greater clarity in a number of areas. Unfortunately, this includes the very real likelihood of changes to our superannuation system that propose to introduce, Australian first, taxing of unrealised gains.

The next quarter will see us working with our clients to ensure they are informed of any relevant updates, helping ensure they're able to make the decisions they need to be well-positioned for the second half of 2025 and beyond.

Our articles this edition focus on areas where we receive many inquiries for assistance each month.

Our Business Advisory and Taxation Advisory teams are often approached for advice regarding coming to live and work in Australia—an area we explore in detail below.

Our Forensic team are frequently engaged to take on the role of Executor in complex estate matters, which also

involves working closely with our Taxation Advisory team, to ensure all aspects of the estate are comprehensively addressed.

Our client case study this quarter profiles Pogozo, the creators of an integrated, purpose-built practice management platform designed for allied health and fitness professionals, to support and streamline a range of processes.

Finally, enclosed is a complimentary copy of the Pilot Tax Ready Reckoner 2025/2026, a handy reference tool to assist with your tax and business planning.

We hope you enjoy this edition.



*Murray Howlett*  
MURRAY HOWLETT

## Coming to Australia: What Does Tax Have to Do With It?

Moving to Australia to live and work brings with it important tax considerations that are often overlooked. Understanding your tax residency status is crucial, as it often determines how your income is taxed.

### How will my tax residency impact my tax?

**1. Non-Resident:** Taxed only on Australian sourced income (some examples include salary for work performed in Australia and investments physically located in Australia).

**2. Resident – Temporary:** Taxed on Australian sourced income and foreign income from employment or personal services rendered. Not taxed on other foreign income (such as foreign investment income).

**3. Resident – Not Temporary:** Taxed in Australia on worldwide income.

If you are taxable in Australia on foreign sourced income, you may be eligible for a foreign income tax offset in recognition of

tax paid overseas, reducing your Australian tax liability.

### Am I a resident of Australia for tax purposes?

The tests to determine tax residency are complex, and everyone's circumstances are different.

An individual will be a tax resident of Australia if they satisfy any one of four statutory tests. The “resides test” and the “183-day test” are most relevant to those arriving in Australia.

If your behaviour while in Australia is consistent with someone who lives in Australia, the resides test will typically be satisfied. The test relies on several factors. No one factor is decisive, but intention, family/employment ties and living arrangements are particularly relevant.

You will also be a tax resident under the 183-day test if you spend more than 183 days physically in Australia in any one financial year, unless your “usual place of abode” is outside of Australia and you have no intention to take up residence in Australia.

### How do I know if I am a “temporary resident” for tax purposes?

Often you will be a “temporary resident” for tax purposes if:

1. You enter Australia on a temporary visa or as a New Zealand citizen (special category visa holder);
2. You do not have an Australian resident spouse (including de facto); and
3. You and your spouse (if applicable) have never been non-temporary Australian tax residents previously.

These rules are complex, and change in status over time is common.

### Contact Pilot

This is a general overview only of the Australian tax residency rules. Each individual's personal circumstances are different and it is imperative that you obtain appropriate advice if you believe you might be impacted by these rules.

If you would like to talk to us about determining residency, please contact your Pilot advisor on (07) 3023 1300.



## Navigating Complex Estate Matters

An estimated \$3.5 trillion in wealth is set to transfer between generations in Australia over the next 20 years, according to AMP research. This seismic shift often referred to as “The Great Wealth Transfer”, is reshaping estate planning, with significant implications for families, advisors, and the broader economy.

At Pilot, we’ve seen how rising estate values and complex family dynamics are driving a sharp increase in disputes and litigation. As accountants, we know estate matters are rarely simple. This article offers insights into the key risks and considerations shaping estate administration in Australia today.

### The role of the Independent Executor

Choosing an Executor is one of the most important decisions in estate planning. While it’s common to appoint a family member, this can sometimes lead to conflict. This is especially the case when the Executor is also a beneficiary or involved in the family business.

We’ve seen cases where a lack of transparency or perceived bias has led to costly litigation and fractured relationships.

*“It’s a really important decision. You want your affairs handled properly after you’ve gone, and you want the family harmony to continue.”*

Jane Leeuwendal, Associate Director - Forensic

### Managing an estate isn’t just emotional – it’s complex.

Our experts break down key risks, duties, and practical solutions in this webinar and easy-to-read PDF guide. Scan QR code to view.



That’s why Pilot have increasingly been called upon to act as independent executors or trustees. Our role is to bring objectivity, financial acumen, and a deep understanding of fiduciary duties to the table - ensuring the estate is administered fairly, efficiently, and in accordance with the will and the law.

### Tax: The hidden complexity

Tax is often the most underestimated aspect of estate administration. From capital gains tax on the family home and investment portfolios, to the treatment of superannuation and cross-border complications, the implications can be significant, and mistakes can be costly.

For example, the main residence exemption can extend for two years after death, but if this deadline is missed and the Commissioner doesn’t otherwise apply discretion, unexpected tax liabilities can arise. Similarly, when beneficiaries live overseas, transferring non-real property assets can trigger capital gains tax liabilities for the estate, even if the assets aren’t sold. Additionally, when superannuation is passed to non-dependants, it may come with a tax bill that beneficiaries aren’t prepared for.

We help executors and beneficiaries navigate the complexities of Australia’s tax laws as they apply to estates. Executors often want to protect themselves from liability to the extent possible, and if there are “grey areas” in respect of tax, then Pilot can help by assisting the Executor to prepare private ruling applications. The Commissioner of Taxation provides binding rulings to taxpayers (when requested) in respect of matters of fact and law, providing comfort and certainty to the Executor.

*“Whilst private rulings provide certainty, applicants should be aware that the rulings can go either way. It might go in your favour, or it might not. There are no guarantees.”*

Tom Howard, Associate Director – Taxation Advisory

### Disputes and Due Diligence

Disputes often arise from estate mismanagement including poor

recordkeeping, unclear intentions, or perceived unfairness. In these cases, we support legal teams by tracing transactions, reconstructing books, and providing expert reports or court evidence. We also model “what-if” scenarios to quantify potential losses or damages - critical in litigation.

But prevention is better than the cure. That’s why we advocate for early, open conversations with clients and their families. Understanding the structure of the estate, the roles of each party, and the tax implications before death can prevent confusion and conflict later.

Jane Leeuwendal notes, “If a dispute does arise, there can be merit in getting an independent Executor or trustee. It can preserve the estate, we can undertake investigations, and we can assist with resolving the dispute—hopefully as quickly as possible.”

### It takes a village

Administering an estate is not a solo act. It requires a coordinated effort between accountants, lawyers, financial advisors, insurers, property agents, and more. At Pilot, we work alongside a trusted network of professionals to deliver the best outcomes for our clients.

We bring deep expertise in tax, financial analysis, and estate administration. And we know that when we work together, we can help families preserve their wealth, honour their wishes, and maintain harmony through even the most challenging transitions.

*“Conversations should be started early and by having the right people around you, you can make sure your legacy is continued in the way that you intended.”*

Kylee Smith, Partner – Taxation Advisory

### Contact Pilot

If you have clients navigating estate planning or administration, please contact **Jane Leeuwendal, Tom Howard, Kylee Smith** or your Pilot Advisor on **(07) 3023 1300**.



## Client case study:



When setting up a business, it is imperative to engage the right team of trusted advisors from the start. Pilot Partners provide expert accounting and advisory guidance to many new businesses who can benefit from assistance with their business planning, setup, and structuring.

### Background

Pogozo is a purpose-built practice management platform designed for allied health and fitness professionals, offering an integrated solution to the common operational challenges faced by business owners in the industry.

Pilot has a long history with the Forde family—spanning several decades—providing trusted advice across accounting, tax, and business structuring matters. In recent years, this relationship has extended to Alex Forde, with Pilot supporting her through the planning and establishment of the Pogozo business.

### Solutions from Pilot

The longstanding relationship between Alex's family and Pilot Partners began with Brian McDonald, who held strong ties with the Forde family—ties that remain today. Brian's trusted guidance and expert advice over the years led Alex to engage Pilot Partners for her business, Pogozo.

Alex had also been working with Pilot since the very start of her career, gaining first-hand insight into the value of having trusted accounting support.

"I realised early on how important it is to have an accountant you can rely on—for both personal and business matters," Alex said. "From my first job to becoming a sole trader with more complex financial needs, and eventually employing staff and running a company, I've learned the importance of having the right experts by your side."

As well as the Forde family continuing to work with Brian McDonald, Angela

Stavropoulos and the Pilot Business Advisory team support Alex and Pogozo with tailored accounting and advisory services.

From day one, Alex approached the Pogozo venture with a long-term mindset. She collaborated closely with Pilot to ensure the business was structured to handle the complexities of multiple entities—keeping the company responsible for building and licensing the software separate from the distribution arm. With Pilot's guidance, the right structures were put in place from the outset to help future-proof the business and support both short- and long-term growth objectives.

This proactive approach is something Brian McDonald, Partner at Pilot Partners, strongly encourages for any new business. "It's important to seek the right advice and set things up correctly from the outset—and to spend time with your advisors. When setting up structures for a business, there are many factors to consider, including asset protection, exit strategies, and not just tax-related considerations. You should make sure to invest the time and seek advice from your advisor, as Alex and the Forde family have done," explained Brian McDonald, Partner, Pilot Partners.

### Looking Ahead

Pilot Partners supports clients like Alex through every stage of their business journey—helping them make sense of their financials and grow with confidence toward their goals.

"As someone who really likes to understand the numbers and what they mean for my business, it's been incredibly helpful to have Pilot's support," Alex shared. "Knowing the team is there to sit down with me, explain everything clearly, and ensure I'm across the details—is important and valuable to me."

With the national rollout of the Pogozo software planned for later this year, client

acquisition will be a key focus for Alex and her team. Once their local growth milestones are met, the next step will be to assess global markets for expansion opportunities.

Through its membership of Nexia, a leading global network of independent accounting firms, Pilot will be able to support Pogozo's international growth ambitions, by providing access to trusted advisors around the world.

"It has been exciting to watch Alex move through her career and launch this groundbreaking software business. We're proud of the strong history we have with Alex and her family, and she knows we are always here to help her with her accounting, advisory and business planning needs," said Angela Stavropoulos, Partner, Pilot Partners.

### About Pogozo

Pogozo is a feature packed, all-in-one solution designed specifically for allied health and fitness businesses offering appointments and classes, providing one practice management software program to support all services.

The Pogozo software streamlines scheduling, billing, payment receipts, marketing and client communications. The intuitive appointment booking system lets you set your availability and encourages your clients/members to make their appointments by use of an app or website, saving the practice time and money on administration tasks.

To learn more about Pogozo, visit <https://pogozo.com/>

### Learn More

To learn more about how Pilot Partners can assist with your business' needs, contact **Brian McDonald** at [bmcDonald@pilotpartners.com.au](mailto:bmcDonald@pilotpartners.com.au), **Angela Stavropoulos** at [astavropoulos@pilotpartners.com.au](mailto:astavropoulos@pilotpartners.com.au) or call (07) 3023 1300.



# Welcome to the Team

Pilot welcomes the following new team members.

**Tori-Leigh Russell** joined Pilot as an Executive Assistant in our Forensic & Restructuring team.

**Emilie Parker** joined as a Receptionist & Administration Assistant in our Admin team.

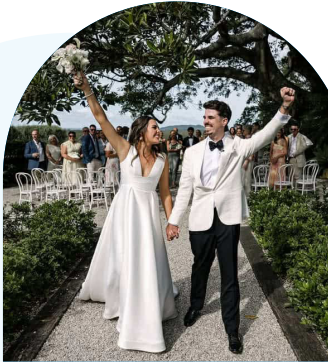
**Te Marie Smith** joined as an Administration Assistant in our Admin team.

**Noah Richards** joined as an Undergraduate Accountant/Bookkeeper in the Bookkeeping team.

**Emily Purdon** joined as HR Administration in our HR team.

# Congratulations

Congratulations to **Grace Westblade** (nee McLay) and her husband Lewis on their wedding this quarter.



# Socials & Events



Federal Budget Briefing



Federal Budget Briefing



IWD Breakfast



ADX Brisbane



Brisbane Marathon



Brisbane Marathon



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