

Want more control of your superannuation?

There are a number of ways that you can take control of your super. If you would like to take a more hands-on approach to your superannuation investments then perhaps a Self Managed Superannuation Fund (SMSF) is right for you.

With your own SMSF you:

- Decide what you invest in
- Operate the fund's bank account
- Invest directly in shares in companies you are familiar with
- Invest in commercial or residential property that you have chosen
- Borrow to invest, providing certain conditions are met
- May reduce your administration fees
- Take advantage of the tax concessions available to superannuation



Example of benefits of using a SMSF

John is currently 45 and has \$300,000 & Josie has \$80,000 in their employer superfund. Both John and Josie understand the importance of saving for retirement and would like to take more control over their super. They are both interested in investing in the share market. They have little funds in their own name. They have considered setting up a SMSF. For John and Josie a SMSF would allow them to take control of their investments and give them greater flexibility. By setting up a SMSF and rolling their current super into the fund they are now able to set an appropriate investment strategy which enables them to invest funds directly in company shares of their choice.

Talk to us to discuss whether a SMSF is right for you.

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*Other than for the acts or omissions of financial services licensees.