

SUPERANNUATION CHEAT SHEET



FIVE PROVEN WAYS

to protect your retirement and investment income.



5 STEPS

for taking back **control**, **reducing fees** and feeling more at **ease** in the way your retirement investments are managed

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GENERAL ADVICE DISCLAIMER

Our commitments to our family, homes and lifestyle are at the core of what we all work so hard to build and protect...



INTRODUCTION

Is retirement on the horizon? Are you close to leaving the working world behind and living out the rest of your days on a Tahitian beach? Or perhaps you are in the middle, or even the beginning of your career, and your superannuation fund is only just beginning to grow.

Wherever you are on the journey, it can be worrisome not knowing how your superannuation funds are being invested, if they are being handled wisely and most importantly, whether they will last throughout your retirement. Sometimes it seems that the only people winning at the superannuation game are the companies themselves, with their skyrocketing fees.

The good news is that, with a little clever maneuvering, you can take back control of your superannuation assets, and have real input over how and where they are invested. With that sort of power, you can reduce the fees attached to your superannuation fund, and ensure that your money will last not only through your retirement, but beyond it.

Here, you'll learn five steps for taking back control, reducing fees and feeling more at ease in the way your retirement investments are managed.





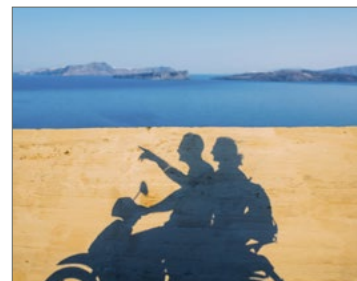
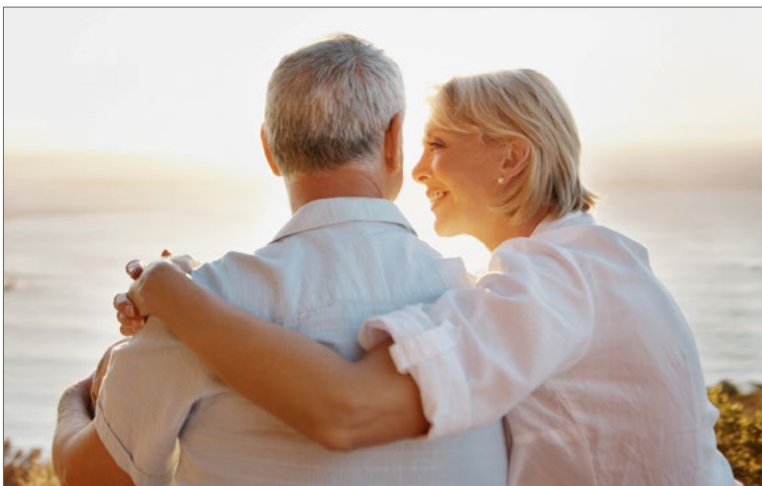
**YOU HAVE THE ABILITY TO
TAKE BACK CONTROL OVER YOUR
SUPERANNUATION ASSETS**

STEP 1: PERSONALISE YOUR INVESTMENT STRATEGY

No person's journey is the same, so why should your superannuation fund look exactly like Kevin-from-accounting?

Perhaps you want your money invested in Australian shares, or in international companies. Maybe property investment is more your style, or simple cash accounts and term deposits.

If you desire more insight into your funds than a statement every six months, visit your superannuation companies website or call them directly. Ask about investment options and flexibility to change investments on an ongoing basis. Keep in mind that, while you may have far more flexibility than you know, these changes can come at a cost, so make sure to ask.



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SUPERANNUATION CHEAT SHEET

5 proven ways to protect your retirement and investment income.

STEP 2

Look into property investment

STEP 2: LOOK INTO PROPERTY INVESTMENT

Property can be a savvy way to invest your superannuation funds, and you may already have the property available.

If you are a business owner, a farmer, or hold substantial property, it is worth contacting your superannuation company about transferring those assets into superannuation. If your superannuation fund owns your property, it can be leased back to you or your existing business, providing you with a significant tax benefit.

Business owners that own commercial property or farming land, it may be time to review your current property assets. They may be even more valuable, in terms of your superannuation, than you think.



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**BE AWARE OF THE SIGNIFICANT
TAX BENEFITS OF OWNING PROPERTY
WITHIN SUPERANNUATION**

**IT'S TIME TO SHELTER YOUR
RETIREMENT INVESTMENTS FROM
HIGH ONGOING FEES**



STEP 3: REVIEW YOUR FEE STRUCTURE

Oh, those pesky fees, helping to whittle away at your superannuation sometimes at rates in excess of 2% per year.

A fee difference of only .8% can drastically reduce your investment outcome. On an initial \$50,000 investment, such a small difference over twenty years can reduce your investment outcome by \$30,000, no small amount.

To find out what fees you pay each year check your annual statement or ring your superannuation provider. Ask for the total fees that you currently pay, including investment management fees, administration fees, and advice fees.



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**ENSURE THAT YOU'D NEVER LOSE
SIGHT OF THE BIGGER PICTURE OF
FINANCIAL FREEDOM**





SECURE LONG-TERM PLANNING TO FINANCIAL INDEPENDENCE

357 | 9
ECONOMY, EN
O₂! ||
IMPORTANT PA
10000-350+458+600
200000/2 + 400 || 20000
HERE!
\$100000 ? // OR-200000

+(1000)
25+40
=? (WTF?)

STEP 5: ESTATE PLANNING REVIEW

A Will does not deal with superannuation benefits. With that being the case, how can you ensure that your superannuation money goes to the right people in the event of your death? The superhero here? A binding death nomination.

While it may sound like something an organised crime thug orders on an unsuspecting underling, it is simply a document that gives your superannuation fund direction. Should your money go to your spouse? Your children? Your niece Nancy because you never liked your children much anyway? Wherever you want that money to go, you'll need a binding death nomination to put it there.

A word of warning: that superannuation fund can come with the unwelcome gift of tax liability, depending upon who you name as your beneficiary. If the money is to go to a financial dependant, such as your spouse, the benefits are given to them, tax-free. However, if it is headed to non-financial dependants, such as adult children or your afore-mentioned niece Nancy, it can come with a price tag of up to 16.5%. You can find the taxable component on your most recent statement Look closely; it is often in the fine print. You can also ring your superannuation provider directly and ask.



How can you ensure that your superannuation money goes to the right people in the event of your death?



SUMMARY

A superannuation fund is a too important thing to leave to its own devices. A little time spent finding out how it is being managed, what sort of fees are being paid, and what opportunities are available to grow your investments is a small price to pay for the security of a quality retirement.

IMPORTANT

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