



PLAN IT

work my superannuation



You mean there's more I can do?

First up, congratulations for getting proactive about your retirement. Now you get to see what more you can do like deciding your investment mix and for the advanced, self managed super funds (SMSF).

1



Me? Doing investments?

Yes you! It's your money and your fund holds it in trust for you. This is all about your learning your appetite for risk. If you aren't confident, it's time to get financial advice to help you learn the investment ropes. Then you can make informed choices about your retirement money.

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Investments & super

Superannuation is a long game, creating wealth over your worklife. Super funds have high, medium and low-risk options. High risk works best when you are young and have time to ride a few bumps when the economy turns down. Low is best when you have your nest egg built and you are in the rundown to retirement and want to preserve it. More risk means more returns (\$) but more volatility, less risk means less \$, more security.