

Case Study: Superannuation. Taking Control.

Luke and Jennifer have two 'Balanced' superannuation funds (\$300,000 into total), which are in serious need of review.

They would like to **(a)** gain greater control of their investments, **(b)** better protect their fund from market volatility and **(c)** lower their fees.

At this stage they would prefer not to set-up a self-managed superannuation fund, but are open to the idea in the future.

After meeting with us, Luke and Jennifer were able to achieve all three aims quickly and easily by simply

switching their fund to more modern investment platform and taking a more direct, 'hands-on' approach to the investment strategy.

With our help, Luke and Jennifer put together an investment strategy that reflected their values and their overall view of the world, instead of the one size fits all approach of their previous 'Balanced' fund and many of the other offerings of retail funds and Industry Super Funds available in the marketplace today.

By taking what is known as a 'core satellite' investment approach to their super, Luke and

Jennifer now have an easy to manage portfolio of 'index' managed funds (for broad low-cost diversification), blue-chip direct shares (to tilt their portfolio towards a specific theme ie resources), sector specific funds (to target specific areas ie China, corporate bonds etc) and term deposits (for stability).



All of these investments are under a single 'roof' or platform providing regular reports and, of course, easy online access.

Interestingly, Luke and Jennifer's new super arrangement is generally **safer** and about 1% pa **less**

expensive than their old 'Balanced' fund (saving them \$3,000 a year in fees).

Their new arrangement also provides much **greater investment choice** so they will be able to tweak and build on their super portfolio in the future as conditions and priorities change.

Conclusion

Taking control of your super is **easy** and doesn't require a large balance or complicated and expensive arrangements. Talk to us about significantly improving your super fund.

Rick Maggi

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