Antipodean Advisory

Antipodean Private Pty Ltd
133 Alexander Street
Crows Nest NSW 2065
Phone: 1300 101 250
Mobile: 0438 893 571
Email: michael@antipodeanadvisory.com
Web: www.antipodeanadvisory.com

Super investment options- what's right for you?

Choosing the right super investment options at the right time could make a difference to how much money you have when you retire.

When it comes to your superannuation, the investment options you choose today and in future may impact how much money you retire with.

If you haven't selected an investment option within your super, you're probably invested in your fund's default option, which will generally take a balanced approach to risk and return.

To get you up to speed, we've answered some commonly asked questions around how your money is invested, the different options available and how your preferences can affect your investment returns at any age.

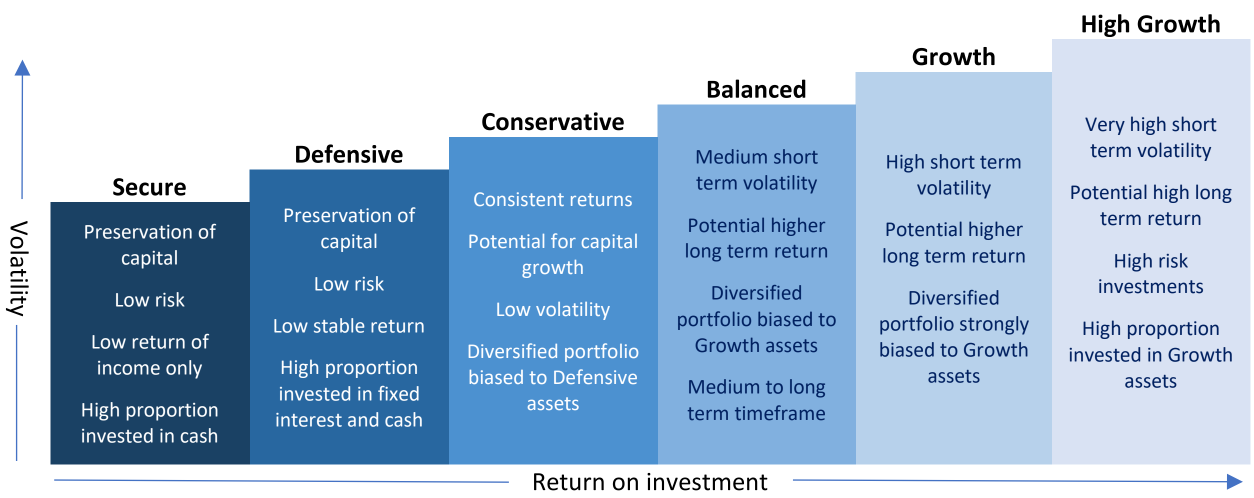
What do super funds do with my money?

Typically, no less than 9.5% of your before-tax salary (if you're eligible) is paid into super, which is then taxed at a maximum of 15%. Your super fund will invest this money over the course of your working life, so you can hopefully retire comfortably.

Your super fund will let you choose from a range of investment options and generally the main difference will be the level of risk you're willing to take to potentially generate higher returns.

If you haven't selected an investment option, your super fund will usually put you into a default option, which generally means your exposure to risk and return is somewhere in the middle.

If you're not sure what options you're invested in, contact your super provider.



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What are the super investment options I can choose from?

Most super funds let you choose from a range, or mix of investment options and asset classes. These might include 'growth', 'balanced', 'conservative' and 'cash' but the terms can differ across super funds.

Here's a small sample of the typical type of investment options available:

- **Growth options** aim for higher returns over the long term, however losses can also be notable when markets aren't performing. They typically invest around 85% in shares or property.
- **Balanced options** don't tend to perform as well as growth options over the long term, but the loss is also less when there are market downturns. They typically invest around 70% in shares or property, with the rest in fixed interest and cash.
- **Conservative options** generally aim to reduce the risk of market volatility and therefore may generate lower returns. They typically invest around 30% in shares and property, with the rest in fixed interest and cash.
- **Cash options** aim to generate stable returns to safeguard the money you've accumulated. They typically invest 100% in deposits with Australian deposit-taking institutions, such as banks, building societies and credit unions.

Super funds may have different allocations, so it's important to read your super fund's product disclosure statement before making any decisions.

What's the right investment option for me?

Choosing the most suitable investment option generally comes down to your goals for retirement, your attitude to risk and the time you have available to invest.

For instance, if you're young, you may have more time to ride out market highs and lows, and therefore be willing to take on more risk in the hope of achieving higher returns.

If you're closer to being able to access your super, you may prefer a conservative approach as a share market crash could be harder to recover from than if you're 20 years away from retirement.

While many people put off thinking about super, being informed and engaged from a young age and throughout your career may make a big difference to the returns generated and your final super balance.

Source: AMP News & Insights