

SELF-MANAGED SUPERANNUATION FUNDS



"SMSF members are the most engaged in the superannuation industry, with a keen interest in ensuring their funds operate and perform well and this is borne out by their high level of voluntary super contributions, their funds' superior investment performance and their willingness to seek advice from professionals."

– Andrea Slattery, SMSF Association CEO

WHAT'S IT ALL ABOUT?

A Self-Managed Superannuation Fund (SMSF) allows you to take greater control over your retirement savings compared with alternative superannuation products. You become the trustee and member of your own superannuation fund. As the trustee of your own SMSF you become responsible for the running of your SMSF, including (among other things) setting an investment strategy and making investment decisions.



Most Trusted Adviser

We invite you to share your Navwealth experience with us: please contact admin@navwealth.com.au

Interesting facts about SMSF's:

- › In June 2014, the estimated number of SMSF's was 534,000
- › In June 2014, the total number of SMSF investors was over 1 million
- › Total assets held as of June 2014 was in excess of \$557 billion
- › The net growth of new SMSF's during the 2010-2014 period averaged 27,000 per year (or approximately 2,200 new SMSF's per month)
- › Comparatively, retail super funds and industry super funds now only account for 28% and 19% of the superannuation market respectively

SMSF Membership:

- › 70% of SMSF's are two-member funds
- › 23% of SMSF's are single-member funds
- › 53% of all SMSF members are male whilst 47% are female, with even distribution of males and females 34 years and under

"Craig instils confidence. I believe he genuinely does act in our best interests. His communication is always open and honest." – Sue Bull, Navwealth Client

WHY

SMSF's offer their members many advantages including:

- › A wider choice of investments (e.g. direct property, direct shares, term deposits etc.)
- › Greater control over investments
- › Strategic planning, tax opportunities and estate planning opportunities
- › Tax-effective investment opportunities
- › Cost-effective investment vehicle

WHO'S IT FOR

SMSF's are best suited to individuals or families who want to take control of their retirement savings and have superannuation balances in excess of \$300,000.

Overview

Type of Fund	Total assets (\$billion)	No. of funds	No. of accts (June 13)
Corporate	57	38	0.5 million
Industry	437	44	11.5 million
Public sector	354	38	3.3 million
Retail	546	147	14.4 million
Funds with less than 5 members	596	553,179	1.0 million
Balance of statutory funds	60		
Total	2,050		30.7 million

THE NAVWEALTH SOLUTION

Whilst an SMSF is not for everyone, it can be an ideal solution for many. It is important that your superannuation or SMSF is not viewed in isolation and is an integrated part of your entire financial life.

When structured and managed correctly, taking all financial considerations into account, an SMSF can create significant wealth for your future.

Navwealth will partner with you for the life of your fund and can provide you with a complete SMSF solution including:

- › Initial advice – determining whether an SMSF is the best solution for your needs
- › Fund establishment
- › Investment and contribution advice
- › Daily online reporting
- › Ensuring compliance
- › Ongoing advice and recommendations for the life of your fund

An SMSF is not a set-and-forget strategy and requires your ongoing commitment. With the help of Navwealth, you do not need to be an expert investor or accountant, yet can still benefit greatly from running your own SMSF.

Navwealth clients enjoy having all of their SMSF needs met by the one team working together to achieve their goals.

Source: APRA 2014, June 2014 Quarterly Superannuation Performance, APRA Statistics, 21 August 2014, p8.

ATO 2014, Self-managed super fund statistical report, June 2014

Australian Bureau of Statistics 2007, Employment Arrangements, Retirement and Superannuation, Apr to July 2007 (Re-issue), Cat. No. 6361.0, ABS, Canberra, p16.

Table source: APRA Statistics – Marqg quarter 2015.

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