





# Superannuation and Investment Planning

*Confidence in your future*

So... you have a superannuation fund...how's it tracking? Some of the pressing questions people have are..

- ▶ **Will I have enough assets to retire?**
- ▶ **How should I invest my money?**
- ▶ **How long will my money last?**
- ▶ **Will I still pay tax in retirement?**
- ▶ **How do I contribute to super?**

Wealth creation and superannuation go hand-in-hand. However, it's sometimes a complicated process, with multiple stages and scenarios to consider, such as...

-  **Should I contribute/save more?**
-  **Should I buy property, shares or bonds?**
-  **How will my lifestyle be impacted?**
-  **What are the tax advantages?**

If you're ready to think about saving and investing for your future, then there's no time better than the present.

A robust investment strategy will give you confidence in your future. Confidence to...



**Know your family can continue to maintain current living standards**



**Know you can help out your kids (if you have them)**



**Know you have financial freedom, not financial stress**

*Confidence in your future*



**McLardyMcShane**

FINANCIAL SERVICES

## Safeguard Your Future

**WE'VE  
GOT  
YOUR  
BACK**

**If you're feeling a sense of trepidation about investment markets, economies and superannuation rules, it's completely normal.**

**Setting up your finances now can be daunting and confusing. Here are the key factors to consider:**

### **Superannuation Legislation:**

It can feel overwhelming, trying to understand the rules and the jargon relating to superannuation. Terms such as:

- Concessional
- Non-concessional
- Untaxed element
- Transfer balance cap
- Income streams

We take the stress out of knowing all these terms (and others), while at the same time, educating you along the journey.

### **Investment Markets:**

What can I invest in?:

- Shares
- Bonds
- Property
- Term Deposits
- Cash
- Alternative Investments
- Options
- Global or domestic?

### **Economies:**

Economic factors can greatly alter your financial position. Some of these factors include:

- Interest rates
- Inflation
- Foreign currency
- Unemployment levels
- Political and government intervention
- Global conflicts

### **Your Financial Wellbeing:**

We like to think of your financial wellbeing as a combination of solutions, each component serving your financial health both now, and into the future.

Ultimately though, retirement is the foundation of your financial wellbeing. So, planning for your retirement - sooner, rather than later - is key. We'll help you achieve confidence in your retirement plans and in your financial wellbeing.

**That's our mission**

**To help you achieve confidence in your future**



## **Ready to safeguard your future?**

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#### **General Advice Warning**

The content contained in this document is of a general nature and does not constitute advice to any individual. You should seek individual and specific advice before making any financial decision based on information contained in this document. Failure to seek advice may lead to financial decisions and consequences that are not appropriate to your needs and circumstances and financial loss may be incurred.

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