



FINANCIAL SERVICES FOR
THE HEALTH PROFESSIONAL

Self-Managing Your Super: Is it for you?

What is involved in self managing your superannuation?

Self-managing your superannuation involves setting up a trust deed, establishing an investment strategy and taking control of your own superannuation investment. Usually, this is achieved with help from your accountant or a licensed financial planner.

Will I get better returns than the fund managers?

Fund managers enjoy the advantage of pooling resources to lower costs and enjoy access to wholesale prices for investment products that you may be paying retail price for through your SMSF. They also get significant discounts on brokerage fees for volume, which can be disbursed over a large group of investors. More importantly they are continually monitoring the market and use sophisticated modelling tools to predict trends in individual asset classes.

MAP: services for self-managed super

The MAP Pooled Superannuation Trust accepts and manages investments for trustees of self-managed superannuation funds. Diverse investment opportunities include international and Australian shares, property, fixed interest and cash.

Why do people choose to self manage their super?

There are probably as many reasons for this as there are self-managed superannuation funds.

- It gives them more control
- It is an interest or hobby
- It provides an opportunity to "play the market"
- It is established on advice from accountant for tax reasons
- It allows for purchase of a business or property through their superannuation funds
- They are unhappy with current fund manager performance

Advantages

- Ability to structure investments such as property to suit your own needs
- Confidence that you are investing in asset classes that suit your investment style
- Control over your financial future

Disadvantages

- Can be costly to set up and maintain
- Risks associated with non-compliance
- Time consuming if managing a complex portfolio
- Risks of not fully understanding market

Questions to ask before setting up a self-managed fund?

- Do I have sound reason, based on professional advice, to proceed?
- Do I have the time to monitor my investments to ensure that they are performing to expectations?
- Am I prepared to take on the responsibility of trustee of my own super fund?
- Am I aware of the consequences of my fund becoming non-complying?

If you answered "yes" to all these questions, then you are well on your way to successfully managing your super. If you answered "no" to any, then further professional advice should be sought. More information can be obtained from the Australian Taxation Office on (www.ato.gov.au) or from a MAP financial planner.

How can MAP help

MAP offers a comprehensive financial planning service for trustees of self-managed superannuation funds (SMSFs). We can assist with establishing a SMSF, placing investments, evaluating portfolio performance, reviewing your trust deed and ensuring your fund has an investment strategy in place. We can also refer you to a nominated SMSF administrator, who will attend to administration and compliance. Trustees of complying superannuation funds can also invest in MAP products which gives them access to a range of investment strategies from conservative to aggressive. To find out whether a SMSF is right for you, please contact MAP.

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MAP Pooled Superannuation Plan | RSE No. R1001563

MAP Australian Equity Fund | ARSN 092 833 308

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