

SELF MANAGED SUPERANNUATION FUNDS – YOUR INVESTMENT STRATEGY

The following contains excerpts from the Australian Taxation Office publication “Running a self-managed super fund”:

Your Investment Strategy:

You need to prepare and implement and investment strategy for your fund, and review it regularly. The strategy needs to reflect the purpose and circumstances of your fund and consider the following:

- Investing in a way to maximise member returns taking into account the risk associated with the investment
- Diversification and the benefits of investing across a number of asset classes (for example, shares, property and fixed deposit) in a long-term investment strategy
- The ability of your fund to pay benefits as members retire and pay other costs incurred by your fund
- The needs of members (for example, age, income level, employment pattern and retirement needs).

The investment strategy should set out your investment objectives and details the investment methods you’ll adopt to achieve these objectives.

The pro-forma investment strategy, that we use and recommend, does not set out specific ranges in which investments can be made. This provides for greater flexibility in making investment decisions.

You need to make sure all investment decisions are made according to the investment strategy of your fund. If in any doubt you should seek investment advice or appoint an investment manager in writing.

To view the full publication put out by the Australian Taxation Office click on the following link:

[HTTP://WWW.ATO.GOV.AU/CONTENT/DOWNLOADS/SPR46427N11032.PDF](http://www.ato.gov.au/content/downloads/spr46427n11032.pdf)

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YOUR INVESTMENT STRATEGY

- Set out your investment objectives
- Take associated risks into account
- Make investment decisions according to your fund’s strategy
- Seek advice

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