

Getting your super sorted

Get the most out of this tax effective way to invest your money

Retirement may seem like a long way off but putting money into super is still a tax effective way to invest your money. That's because some types of contributions you make, and the investment earnings on those contributions, are taxed at concessional rates.

Not only is super a tax effective way of saving and investing, but you can benefit from the effects of compounding returns.

Common questions to consider:

- When should I start contributing?
- Should I salary sacrifice?
- Are there benefits if I contribute for my spouse?
- Are there benefits in consolidating my super funds?
- How can I check whether I have any lost super?
- When should I think about topping up my superannuation?
- Can I take advantage of the Government's co-contributions?

We can help

- Review the performance of your current super fund in relation to your goals including how close you are to retirement.
- Make recommendations about your super arrangements, based on your goals and circumstances.
- Recommend alternative fund providers products.
- Review any insurance opportunities including buying insurance through your superannuation fund.

If you want us to help you review your options, contact us today **on (03) 9863 8306**.

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