

## Have you ever wanted to take control of your financial future?

Do-it-yourself superannuation (DIY super) is one great way.

If one Superfund makes 11% and another 10%, it doesn't sound like much of a difference. But this means 10% extra return, and can mean having \$500,000 at retirement or only \$450,000.

Today there are thousands of different "off the shelf" or managed superfunds in the market, or you can even start your own.

Your own family superfund can invest in shares, or property, and can even own the house next door or your business premises. It may be able to invest in more complex investment 'instruments' - even after the GFC, including options, warrants and other trendy things like foreign dollars, euro yen or swiss francs. Some family superfunds we have worked with hold investments in antique cars and oil paintings. Or perhaps gold bars are appealing to you in the current investment climate of inflation and currency uncertainty.

When you desire to step outside the square, and make your own decisions, the benefits of controlling your own destiny through DIY super, rather than letting someone else do it come to life. Not only can you direct investment risk and return, you can control the taxation of the funds and you can protect your own assets and the assets of other members from creditors.

Your own assets, especially as a business owner, can be at risk from nasty people out there who want to sue you and take your hard-earned things, leaving you with nothing. Things like your business premises are safely protected inside the family superfund.

I know it's inconceivable now, but even the "spouse from hell" may someday rise from the ashes of what used to be your happy marriage, and decide to divorce you, or the "son or daughter in-law from hell" may decide to split from one of your children, taking half of the family assets, or worse still, forcing the sale of business property, or the business itself.

The good news is that a family superfund may be able to prevent this.

If you would like to review your do-it-yourself superannuation options, give me (Brad) a quick call.

It's always a good idea to explore all your options .