



You can be an indistinguishable superfund member – crushed, panicked, driven by the herd.

Or you can be free. And control your super.



First Samuel Self Managed Super.  
Capture the opportunity.



## First Samuel Self Managed Super. Capture the opportunity.

### Super funds care about you and your family. Really?

In an industry super fund (e.g. Health Super) or public offer fund (e.g. BT Super) you are one of many hundreds of thousands of members.

Your investments are in commodity funds managed by agglomerative managers whose main concern is not you and your family's long-term after tax wealth.

You are distant from your investments. And have little control.

Hmm. Is there a better way to capture the super opportunity?

### You do have a choice

Choosing the wrong type of super could cost you hundreds of thousands of dollars by retirement age.

**“There is only one thing better than a self managed super fund. That is First Samuel Self Managed Super.”**

You choose the car you drive.

You choose the house in which you live.

Shouldn't you choose your super?

### Exercise that choice

The government allows individuals to have their own super fund, called a self managed superannuation fund (SMSF). You may have heard about these. Or even have one yourself.

This means that you can control your super.

It's your super fund.

### See the difference

There are many differences between the various super fund alternatives. The chart below highlights some of the differences.

The choice of which one best suits your needs is easy.

Of course, before acting on your choice you should take personal advice from a qualified adviser.

### Super fund types – what suits your needs?

Your needs	First Samuel Self Managed Super	Basic SMSF	Industry super fund or Public offer super fund
Control over your super	Yes	Yes	Limited
Tax efficiency	Highest possible	Possible	No
Investment choice	Maximum flexibility	Maximum flexibility	Limited
Investment by an expert	Yes	Maybe	Maybe
Full integration of super investment with advice and administration	Yes	Possible	No
Full integration with non-super advice, investment and administration	Yes	Possible	No
Super contributions monitored to ensure no limit breaches	Yes	Possible	No
No CGT on move to pension phase	Yes	Yes	No
Ability to borrow in super	Yes	Yes	No
Ability to invest in direct property	Yes	Yes	No
Total transparency of fees and costs	Yes	Yes	No
Total transparency of each transaction	Yes	Yes	No

### Do you have the time, ability or commitment?

If having a SMSF is the best super alternative for you, you should reflect on whether you have the time, ability or commitment to undertake all that needs to happen in a SMSF.

In reality, you probably don't and haven't.

There is little point in putting at risk the significant tax concessions that a SMSF has because of an administrative error.

Equally, compromising optimal after-tax long term investment performance because you think you are an astute investor is not so smart either.

And taking strategy advice by reading a financial planning magazine or financial pages of a newspaper or by listening to a mate over a dinner table seems somewhat, well, daft.

Better to enhance the opportunity of your SMSF by appointing an expert.

### Mistakes we have seen

Nobody is perfect. But people come to us whose management of their SMSF has cost them dearly. Some of the more common mistakes are:

#### Not tracking contributions

Not keeping track of super contributions and thus exceeding the limit. Thus paying more tax.

#### Excited about art

Investing in an art leasing deal, with the hope of both regular income and capital gain. But no-one would rent the art.

#### Lazy super

Keeping over 50% of the portfolio in cash. Thus missing the benefits of investment growth and condemning the portfolio to lose value after inflation.

**First Samuel Self Managed Super – just some of the things we do for you**

Advice on SMSFs – including all regulatory matters	✓*
Your SMSF establishment – all documentation preparation and submission	✓*
Arrange accountant (if you don't have one)	✓*
Advice on your super strategy – contributions, packaging, etc	✓
Advice on your SMSF – including estate planning, investment strategy, etc	✓
Advice on choosing First Samuel Self Managed Super	✓
Handling of all rollovers and transfers, ensuring accurate documentation	✓
Ongoing advice both for your SMSF and also for other wealth management needs	✓
Individual tailored and direct investment management (ask for more on this)	✓
Pension payments (if in pension phase), tax and accountant payments	✓
Comprehensive administration, statutory reporting, etc	✓
Regular investment commentary, etc	✓
Secure internet access to daily updated reports on all your portfolios	✓
Independent audit certificate	✓

*\* If you don't have a SMSF*

#### Greedy super

Investing most of the portfolio in tax-driven and leveraged investment schemes. But the portfolio lost 85% of its value.

#### "Gotta great tip!"

Buying a share on a "tip", but no-one told him when to sell. Thus lost 60% of the shares' value.

#### More funds than sense

Investing in more than 15 managed funds. Thus diversifying away any possible value added. As well as paying large fees.

And so it goes on.

### First Samuel Self Managed Super. Capture the super opportunity.

Many people fail to use their SMSF to its maximum opportunity for so many reasons.

But there is a way to capture that opportunity.

First Samuel has been managing SMSFs for over a decade.

We have earned the trust of our clients to manage all aspects of SMSFs.

**Talk to us. Or visit**  
[www.firstsamuel.com.au](http://www.firstsamuel.com.au)