

## How and where to invest your money

It is important to know your options when it comes to investing and saving.

### What structure to use:

- Invest in your own name, joint names
- Superannuation; Retail Fund, Industry Fund, Self Managed Fund
- Trusts, Companies
- Managed Funds – combination of shares, property, cash

Each of the above has its own rules, taxation treatment and should be carefully discussed with us before you invest your first dollar.

### What to invest in: (INVESTMENT CHOICE)

- Shares
- Property
- Cash
- Fixed Interest

### Most important:

You must decide how much you want to invest in each investment choice. We can assist in determining your investor profile by assessing your tolerance to risk.



**If you are worried, losing sleep or would like some help about your investment talk to us**

Liability limited by a scheme approved under Professional Standards Legislation\*  
\*Other than for the acts or omissions of financial services licensees.