

Superannuation Solutions

At FWO Chartered Accountants we offer our clients 2 different solutions when it comes to their superannuation:

1. Self-Managed Superannuation Fund
2. Macquarie Wrap Super/Pension Manager

Your goals and objectives for your superannuation will ultimately determine which solution is for you. Below is a summary of when you would use either the SMSF solution or our Macquarie Super Wrap solution:

Self-Managed Superannuation Fund (SMSF)	Macquarie Wrap Super/Pension Manager
More than \$250,000 of investments	Any investment amount
Control of Estate Planning outcomes	Comfortable having insurance policies owned by trustee
Personal control over investment decisions	Superannuation assets only direct shares, managed funds, fixed interest and cash
Borrowings to acquire assets	
Ownership of property directly	
Up to 4 members in the one fund	
Maintain direct ownership of Life/ TPD insurance policies	

The performance of our investment solutions to **31st March 2019** before fees for each option is outlined below:

	1 year	3 years	5 years	10 years
Balanced				
SMSF*	10.12%	9.75%	9.25%	11.27%
Macquarie Wrap*	8.58%	8.49%	8.69%	11.55%
Growth				
SMSF*	10.52%	10.50%	9.98%	11.95%
Macquarie Wrap*	10.22%	11.02%	10.97%	13.97%

**Past performance does not guarantee future performance*

To determine the best superannuation solution for you, please contact us.

Superannuation and investment advice is provided by FWO Financial Services Pty Ltd and is a Corporate Authorised Representative of The Advice Exchange Pty Ltd ABN 55 107 629 194 AFSL 278 937