

Investment basics

What are your investment objectives?



To determine your investment objectives, you will need to consider the following:

- How much risk do you feel comfortable taking?
- What type of return are you seeking?
- What time horizon are you investing to?

The above considerations should assist you in your decision making process, when choosing the right investment mix or option for your superannuation savings.

Remember that prior to making any financial decisions concerning your superannuation, you should seek advice from a licensed and qualified financial planner and/or consider the PDS for the Fund.

Determine your level of risk

If you have a long time before retirement, you may be prepared to take more risks than someone who is close to retirement and is more concerned with protecting their capital.

Risk is the likelihood that the actual return on an investment will be different to the expected return. Usually the higher the expected return on an investment the higher the risk.

In relation to asset classes, shares have the highest risk, followed by property and fixed interest investments. Cash has the lowest investment risk.

Plum's wide range of investment choice allows you to invest your superannuation assets according to your overall strategy and to select a broad range of investments in different asset classes to help you balance your risk.

Your investment choices have the potential to determine the final lump sum that you receive when you finally retire, due to the investment returns, as well as the effect of compound interest. Over a working lifetime, the same amount of money invested in different investment options can produce very different outcomes at the end.

Deciding which Plum options suit you

When making your investment choice, don't forget to take into account your personal circumstances, financial needs, time horizon and comfort with investment market fluctuations. Plum Superannuation Fund members have access to financial advice through Momentum Financial Advice*. For more information call 1300 55 7586.

* Momentum Financial Advice is delivered by GWM Adviser Services Limited (GWMAS) ABN 96 002 071 749 AFSL 230692 (GWMAS). Plum Financial Services Limited (Plum), PFS Nominees Pty Ltd (Trustee) and GWMAS are members of the National Australia Bank Group of companies.

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You may obtain a copy of the Fund's PDS by calling a Member Services Consultant on **1300 55 7586**. If you need help in making a decision, you should seek the advice of a qualified and licensed financial adviser.

Disclaimer

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