## Super Landscape

**Industry Fund** 

Retail / WRAP Funds

**Acclaim Super** 

**SMSF** 

LIMITED

## **CONTROL AND FLEXIBILITY**

COMPREHENSIVE

Limited investment choices & control

Pre-determined investment profiles

Limited transparency

Pooled investments

Limited tax control

Strict trustee limits

Access to managed funds

Access to limited ASX securities

If individual HIN allowed -CHESS sponsored by wrap provider

No contra-trading

Transact on platform

Access to any security listed on ASX

Access to over 250 managed funds

Flexible insurance solutions, including insurance transfer

Access to multiple term deposit options

Individual HIN - CHESS sponsored by adviser

Trade live on market

Franking credits allocated when dividends paid

Ability to contra-trade

Particpate in IPOs and corporate actions

Flexible holding limits

Dedicated support

Access to variety of investments including direct property

Ability to have multiple members/trustees

Compliance and trustee responsibility on member

Annual accounting

Annual audit cost

The above diagram illustrates the varying levels of control and investment flexibility that are available through the different super platforms on the market.

**Industry fund** investment choices are generally limited and may not allow a member to construct a personalised portfolio. They can be aligned to specific union or sector benefits and are often a direct to member product.

**Retail and WRAP funds** may offer a much larger array of investment options, particularly in relation to managed funds, and in some instances offer listed securities. If listed securities are available, they are often limited to the ASX 200-300 or where this list is more expansive, there are restrictive investment rules.

**Acclaim Super** matches and exceeds the investment options of retail products, particularly in relation to listed securities. Through an adviser, Acclaim Super allows members to create a portfolio of shares just like in a self-managed super fund (SMSF), without the compliance burden and cost associated with running a SMSF. The minimum initial investment required to establish a share trading portfolio is only \$20,000.

**SMSFs** can provide a high level of control and flexibility to members. A SMSF is the only superannuation environment in which you can purchase direct property and utilise complex derivative investment instruments. Generally, the balance required to make a SMSF a viable superannuation option is high due to setup and ongoing costs.



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