

Superannuation Accumulation

Want to make sure your superannuation savings are working for you?



Struggling to understand your Super or don't even know where to start?

For many, superannuation on one of those financial assets that is forgotten about or ignored, simply because it can't yet be accessed. It is also an asset that is misunderstood.

Superannuation is, when broken down, just like any other investment asset. It is a collection of underlying assets held on your behalf. The difference to owning these assets within the superannuation environment verses directly in your own name include the following:

- Superannuation offers you a tax effective structure in which to accumulate assets.
- Funds held within the superannuation environment are unable to be accessed until you meet a condition of release. These include financial hardship, obtaining preservation age and retiring or turning 65.
- Contributing funds to the superannuation environment may provide you with a tax deduction.
- There are annual limits to how much you can contribute to the superannuation fund environment.

No matter how much, or how little superannuation you have, the fact remains that this IS YOUR MONEY.

Our advice areas include:

- Helping you to understanding your superannuation savings
- Minimising personal taxes
- Building superannuation savings prior to retirement
- Consolidating funds (where you hold multiple plans)
- Accessing super benefits (where eligible)
- Preparing for retirement

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