**Planning Page**

Whether you have only been in the workforce for a few years or you’re knocking on the door of retirement, it is vital that you ensure that your superannuation is managed properly. Your superannuation fund is a key pillar of your retirement strategy and it’s more important than ever, particularly now that there’s speculation that the government may not even supply a pension in the decades to come.

Considering that this nest egg is so critically important to your financial security, amazingly, the chances are you don’t even know what you are invested in. Fees and charges associated with your managed fund can wind up consuming the lion’s share of profits made by your investments and you may find the only reason your fund is growing is because you are making personal contributions.

This is especially relevant if, because of multiple employment changes, you find yourself with 2 or more funds and paying for 2 or more sets of fees and insurances. You could consolidate your funds, select a fund that is right for you or even oversee your own Self-Managed Super Fund (SMSF).

With our help, you can take more control over the way your superannuation is invested. Let us review your superannuation and ensure that you are invested in accordance with a strategy that fits your needs, whilst having the right protections in place that will cover you and your family.