



7 tips for smart investing

1. Remember to diversify your investments. Don't keep all your eggs in one basket.
2. It's time in the market not timing the market – keep a long-term view on investing.
3. Remember that markets move in cycles – recoveries follow downturns.
4. Keep yourself informed. Check out your super online 24/7, attend a seminar or call our Member Services team.
5. Understand the implications of making an investment switch before you make any changes.
6. Get some financial advice. We can help you decide what you want to achieve with your money, set financial and life goals and put together a strategy to meet them.
7. Compound interest is your friend. It's simple: When you invest money you earn returns on your investment. The next year you earn returns on both your original amount and the returns from the first year. In the third year you earn returns on your capital and the first two years' returns. And so it grows.... It's important to remember it may not grow every year, if the investment markets go down so will your investment, but over the long run the trend will be upwards.

We can help!

If you have any questions about market volatility, your super or want to make an appointment to see a financial planner phone our Member Services team on 9911 3222 (regional callers 1300 300 820).

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