



Choose your investment option

How you invest your super will impact your lifestyle in retirement so it's an important decision to make.

Your investment decisions will be guided by your individual savings goals, the level of returns you'll need to achieve those goals, how much time you have before you retire, and how much risk you are comfortable taking.

It is a good idea to get professional financial advice when considering your investment choice.

Set your goals

"How much is enough?" is the big question for anyone trying to plan their retirement, and every one of us could come up with a different answer.

To make goal setting a little easier, the Association of Superannuation Funds of Australia (ASFA) provides a good starting point with its "Retirement Standard".

The ASFA Retirement Standard benchmarks the annual income needed to fund a "comfortable" retirement around the age of 65. As of June 2017, the Retirement Standard suggests an income of \$43,695 a year for singles and \$60,063 for a couple.

Take your time

How old you are and how long you have until you need your super should be key factors in your investment decisions.

If you don't need your super for many years, you have more time to ride out the highs and lows of a higher risk investment strategy. If you need to access your super in the near future, you may not want to take short-term risks and prefer a lower risk investment strategy.

Choose your investment mix

No matter what investment mix you choose, there is always some risk involved; but some investments are riskier than others.

Defensive

Defensive investments include cash and fixed interest. They tend to produce lower, but more stable, returns than growth investments and are generally used to reduce the likelihood of a negative return.

Investing mostly in low-risk investments may seem like a safe bet, but it will generally result in lower returns over a longer period of time.

Growth

Growth investments include property and shares. Investing mostly in high-risk investments is likely to produce higher returns in the long run, but can also mean negative returns from time to time.

By spreading your investments across the various asset classes, countries and investment managers, you can balance the level of risk associated with investing. This is called diversification.

What's available to choose from?

Lutheran Super offers six investment options that range from defensive (mainly in fixed interest and cash) to growth (where there is a high level of exposure to property and shares).

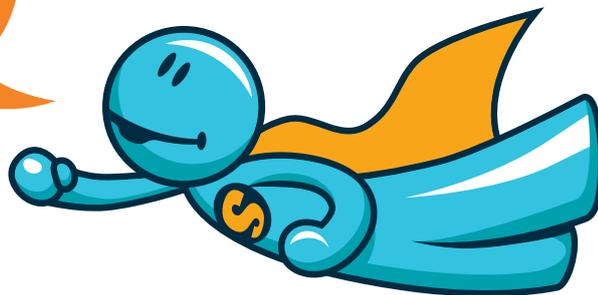
- Capital Secure
- Capital Stable
- Balanced option – MySuper compliant
- Growth
- Growth – Australian Shares
- Growth – Socially Responsible Investment (SRI) Australian Shares

You can choose any one or more of the investment options. If you don't make a choice, your super will automatically be invested in the default investment option, Lutheran Super's Balanced option – MySuper compliant.

Choose or switch whenever you want

You can to change your investment strategy at any time, online or over the phone; simply log in to your Lutheran Super account at www.lutheransuper.com.au or call us on **1800 635 796**.

You can get advice over the phone at no cost about your investments.



More information and advice over the phone

For more information and to find out about Lutheran Super, call the Helpline or visit our website.

If you need more help with making an investment choice that suits your situation, you can get financial advice over the phone from a licensed financial adviser at no cost, by calling the Helpline.