



superannuation checklist



Constancy Wealth
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Checklist for choosing a Superannuation Fund

If you have multiple Superannuation funds or if you have not reviewed your Superannuation in over two years then it could pay to do so. A lot of advertisement and marketing is directed towards investment returns which will always be a variable. This checklist is designed to help you determine what features and certainties are important to you.

Investment / superannuation / pension feature and benefits

Investment Features	Individual 1		Individual 2	
	Must have	Like to have	Must have	Like to have
Access to single manager or default life cycle investment options				
Access to more complex investment options (multi-manager etc.)				
Access to socially or ethically responsible investments				
Access to direct equity within super or investment portfolio				
Ability to pay for advice fees from super/ investment/ pension account balance				
Access to capital protected investments				
Access to income protected investments				
Ability to receive electronic statements				
Ability to view balance online				
Superannuation only				
Access to binding nominations				
Access to non-lapsing binding nominations				
A fund that accepts SG contributions, personal deductible contributions and rollovers				
Access to a retirement income stream				
Access to a transition to retirement (TTR) product (if the client has reached preservation age)				
Ability to pay for my insurance premiums using my super or investment account balance				
Fund has QROPS status (UK pensions transfer)				
Ability to have direct operational control				
Ability to borrow within the fund				
Ability to invest in direct property				
Insurance policy features, definitions and limitations - Refer to Insurance Checklist				

