



## At Last! Super' Property Gearing

An unfortunate consequence which has occurred as a result of the stock market crash is that many hard working people who require retirement funds, associate the term superannuation with shares, the stock market and huge risks/losses together with commissions and ongoing 'trails' to financial planners.

Many of these persons also think that by putting their hard earned cash into superannuation that it has to go into the stock market linked investments and that they immediately lose control and at the same time will be subject to fixed and ongoing fees from financial planners. Nothing is further from the truth!

A superannuation fund, in most cases is the best 'investment vehicle' people can use to accumulate a secure retirement income.

### **This is why...**

Superannuation funds accommodate better tax breaks than any other 'investment vehicles'. During the 'accumulation mode' the maximum income tax is 15% or 31.5% less than the top tax rate including Medicare.

Capital gains tax for profits on assets held for longer than 12 months in a superannuation fund is 10% and does not attract Medicare surcharges as compared with the top personal taxation rate of 46.5%. Benefits from Salary Sacrificing into superannuation in some cases can reduce personal tax during the accumulation mode in some cases (dependent on individual circumstances) to nil thus saving 46.5% tax.

Superannuation funds with the use of warrants can now purchase property without the need to have the entire purchase price together with stamp duty at the time of purchase. That is to say they can gear real estate investments.

Prior to the stock market crash, many people had a vast percentage of their wealth invested in stocks and shares via their Superannuation.

The current prevailing attitude towards superannuation-while totally understandable is founded by fear and frustration must be put to rest by accountants and superannuation professionals in an effort to protect the workers from incurring even more financial loss and pain. Legislation is available to enable all tax payers to put away money for their retirement at world competitive taxation rates. The legislators obviously have done their part. Its now up to the investment advisors to ensure that savvy investors have a comfortable retirement by stepping up and doing their part and advising people of their options so that those who want to invest our superannuation into investments other than stocks and shares, such as direct property, have the choice to do so.

**Superannuation now offers distinct alternatives.**

Contact direct negotiations on +61 (0) 8 8463 1997 to book a **complimentary half hour session** on all you need to know.

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