

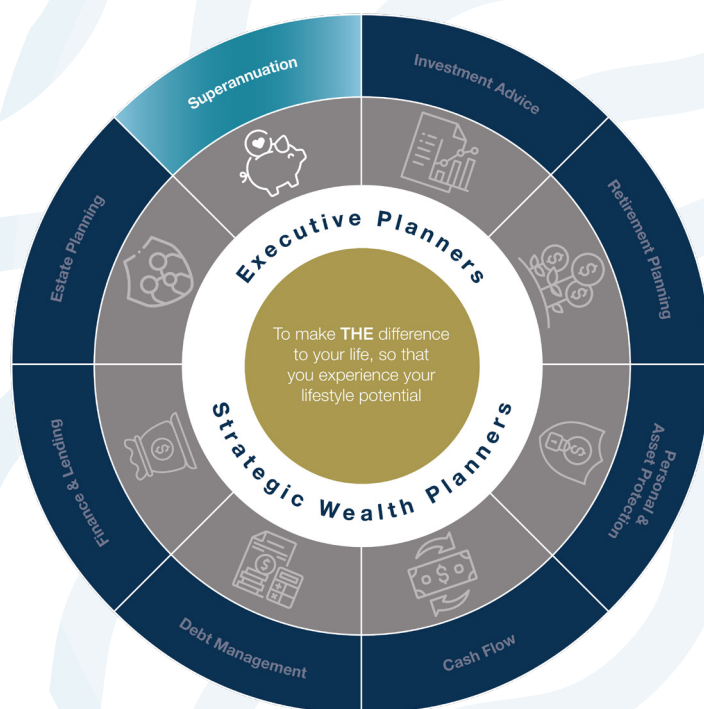
SMSF VS. INDUSTRY AND RETAIL FUNDS

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Review the table over to compare just a hand full of what needs to be considered.

For more information, see the Self Managed Superannuation Funds fact sheet and to find out which one suits you, talk to a RJSWM Planner on 1300 27 28 29.





	SMSF	Other super funds
Members and trustees	Can have a maximum of six members. All members are either individual trustees or directors of a corporate trustee of the fund. This means all members are involved in managing the SMSF.	Usually no limit on the number of members. Professional, licensed trustees are responsible for managing the fund.
Responsibility	Trustees are expected to have knowledge of tax and super laws and must make sure their fund complies with those laws. Compliance risk is held by the SMSF trustees, who can be personally fined if their fund breaches superannuation law.	Compliance risk is held by the professional licensed trustee.
Investments	Trustees develop and implement the fund's investment strategy, and make all investment decisions. You're also allowed to borrow to buy those investments (known as direct gearing).	Most allow you some control over the mix and risk level of your super investments, but you generally can't choose the specific assets your super will be invested in. No direct gearing is allowed.
Insurance	Trustees must consider whether to purchase insurance for their members.	Many offer insurance cover to members. Please review the 'Life Insurance in Super' fact sheet for more information.
Regulation	Regulated by the ATO, Trustees are required to engage with the ATO. They may also engage professionals to assist with the compliance of their fund.	Regulated by the Australian Prudential Regulation Authority (APRA). Generally members don't have to engage with APRA.
Fraudulent conduct	Members may have legal options under Corporations Law but there is no guarantee that compensation will be awarded.	Members may be eligible for government financial assistance in the event of fraud or theft.

Source: Australian Tax Office



Get expert advice

Not sure if an SMSF is right for you? There are many complicated factors to consider, which is why we recommend speaking to one of our experienced financial planners.

They can help you decide whether to use an SMSF and how to best utilise it for your unique circumstances.

Contact us for a complimentary consultation at info@rjswm.com.au or 1300 27 28 29.

Complete financial care is a phone call away.



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All information is as at 01 July 2025