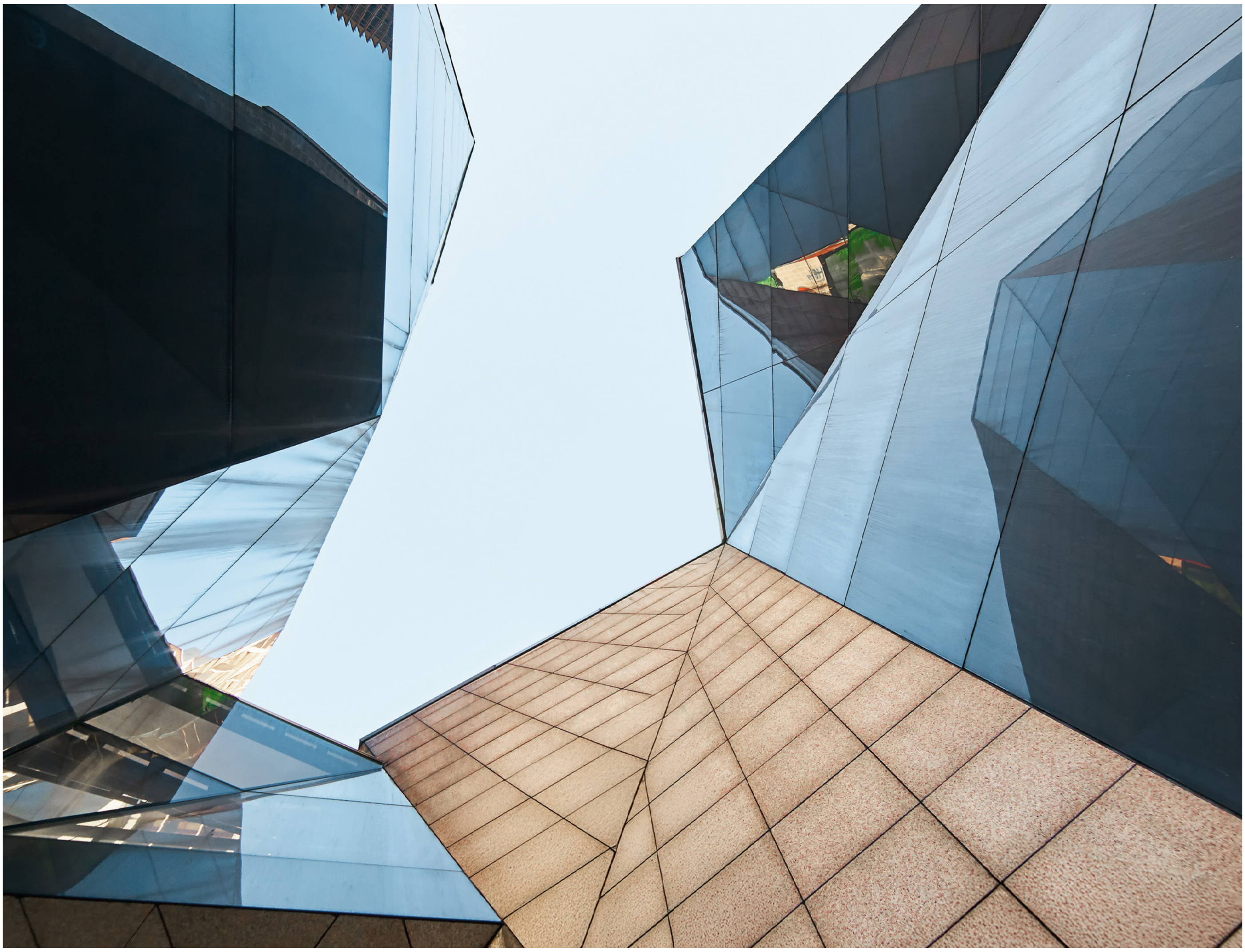
SMSF VS. INDUSTRY AND RETAIL FUNDS

There is so much ‘noise’ on this topic, but how do you cut through it all to find out which one suits?



This document provides some additional information to help you understand the financial planning concepts discussed in your Statement of Advice (SOA).

There is so much 'noise' on this topic, but how do you cut through it all to find out which one suits you?

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 RJS Planner on 1300 888 803.

Date of birth	Age you can access super	
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.

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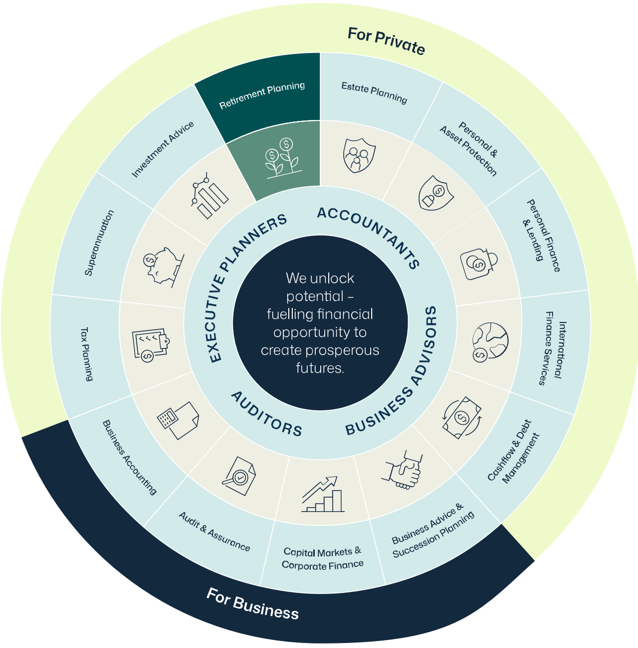
"After all, 'If everyone is moving forward together, then success takes care of itself." – Henry Ford



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SOURCES AND FURTHER INFORMATION:

ASIC Moneysmart – Borrowing to invest – https://moneysmart.gov.au/how-to-invest/borrowing-to-invest

All rates, caps and thresholds in this fact sheet are current as at the 2026-27 income year unless otherwise stated, and may change. Confirm current figures before relying on them.

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All information is as at 01 July 2026