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Gen reveals why super could help you become a better investor.

**Genevieve Frost, works with advisers and members on investments and superannuation:**

I’m going to start by telling you something that is really, really important. And it’s this…:

If you want to invest, super is an absolute gift to you.

If you want to make money from stocks and shares, super is an absolute gift to you. If you want to understand more about investing and how to be a better investor – yep you got it – super is an absolute gift to you.

If you have money in super, you already have an investment portfolio. You may already be an Apple shareholder.

If you’ve got money in super you’re already doing a fantastic job.

Every $1000 you have in super is $1000 dollars you’re already investing. Every $100 you make in earnings from your super investments is an extra $100 you’ve added to your personal wealth.

So why is super so great for investing? In a nutshell, super forces you to stick to a golden rule of investing.

If you can leave your money in one place for a long period of time you buy yourself the ability to take on more risk. More risk equals the potential for higher returns. Let me show you.

This investor had $10,000 invested in a fund that averaged 5% per annum return over 20 years. At the end of that time their $10,000 had turned into about $26,000.

Ok so same starting amount, same investment fund BUT this investor gets spooked in year five, when performance dips to -10%. They take their money out and invest in cash instead. At the end of the same time period their $10,000 has turned into $12,700. A much smaller amount. With 20, 30 or even 40 years up your sleeve your super gives you the ability to ride out the ups and downs of the market.

The other reason super is so good for investing is that your super fund can help you work out your long-term risk profile at no additional cost. You can talk to your super fund about the types of investments they offer. And it’s a great place to learn more about different asset classes, risk return profiles and what a diversified portfolio looks like. Your super fund wants you to learn more and to call them if you need to.

So this is the gift of super – you’ve already got an investment portfolio. You are already an investor. Well done you. Amazing job.

So do it. Give your super fund a call or go online and see what investment info they have and how your super is currently invested.

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