



## Super investments

**When it comes to super, one of the most important choices you can make is your overall investment strategy.**

- Log into your super account ([ioofonline.com.au](http://ioofonline.com.au)) or check your most recent statement to find:
  - your current account balance
  - your employer's payments into your account
  - the fees deducted
  - the cost and level of insurance
  - your investment earnings.
  
- Think about your overall strategy:
  - how long your money will be invested
  - how comfortable you feel taking risks
  - the other investments you have
  - how your various investments fit together to help you achieve your financial goals
  - how much money you are investing
  - the levels of return you expect
  - how factors like inflation will affect the value of your return in the future.

- Understand your tolerance to risk by using the [IOOF investor profiler tool](#).
- Invest to suit your timeframes.
- Consider diversifying investments to help minimise risk.
- Seek help from a financial adviser. If you don't have an adviser, we can put you in touch with one.

For more information, speak to your financial adviser. Alternatively contact **ClientFirst** on **1800 913 118** or email **[clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au)**.