

SELF MANAGED SUPER FUNDS

ASX INVESTOR DAY

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AGENDA



SMSF Sector



Asset allocation and
holdings



What SMSFs are doing
now

SMSF STATISTICS NOW

Total number of funds - 625,609 SMSFs.

Total number of members - 1,152,792.

Total estimated assets - \$990.4 billion.

Gender split - 53% male, 47% female.

85% of SMSF members are 45 years or older.

WHAT DOES AN AVERAGE SMSF LOOK LIKE?

	Average	Median
Total Assets per SMSF	\$1.6m	\$877,000
Total Assets per Member	\$835,000	\$498,000

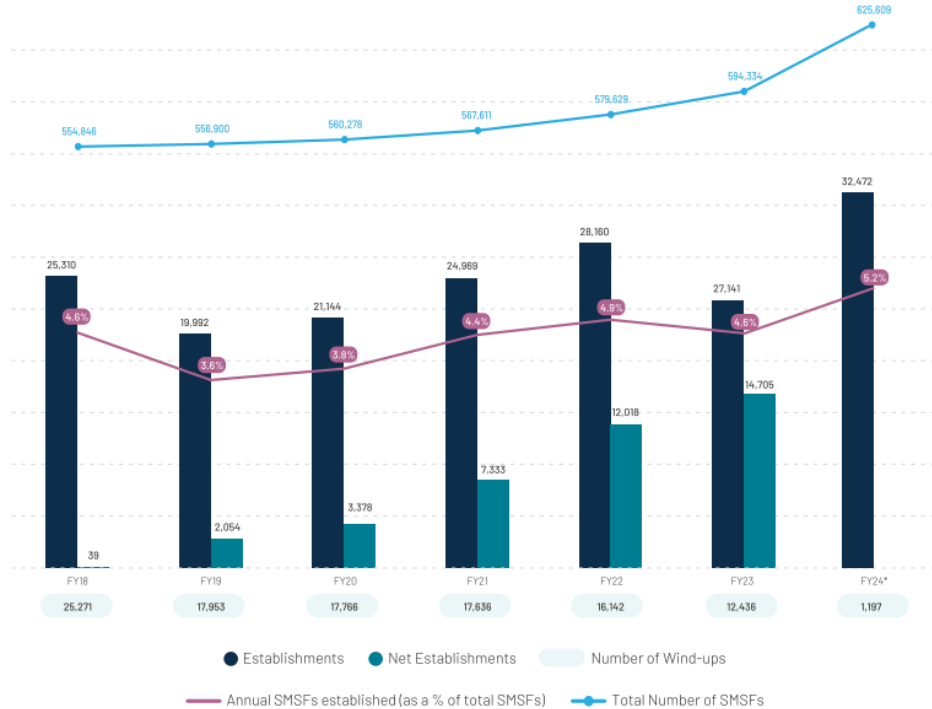
Source: ATO SMSF Statistical Report Sept 2024

TOP REASONS TO HAVE AN SMSF

1. Control
2. Investment choice
3. Cost savings
4. Tax benefits
5. Insurance

FUND ESTABLISHMENTS AND WIND UPS

Number of SMSFs established
(Source: APRA Superannuation and ATO SMSF Quarterly Statistics Report)



*FY24 Q4 uses net instead of gross fund establishment as the Q4 windup number is not yet available from the ATO.

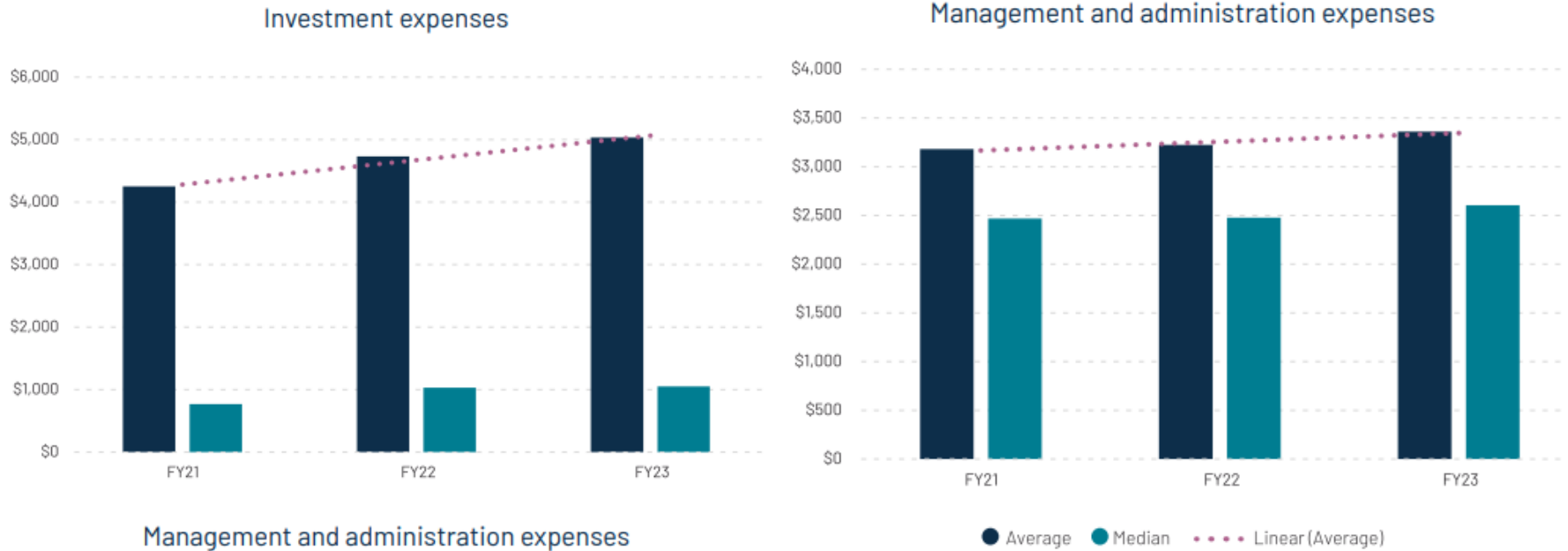
HOW MUCH DO YOU NEED TO START – OR MAINTAIN – AN SMSF?

It depends....

Cost effectiveness is important, so consider:

- will you be increasing (or reducing) your balance quickly?
- what sort of service providers will you need, and how much do they cost?
- how much work are you willing to do to keep costs down?
- what sort of investments will you be making, and what are their costs?

HOW MUCH DOES IT COST IN REALITY?

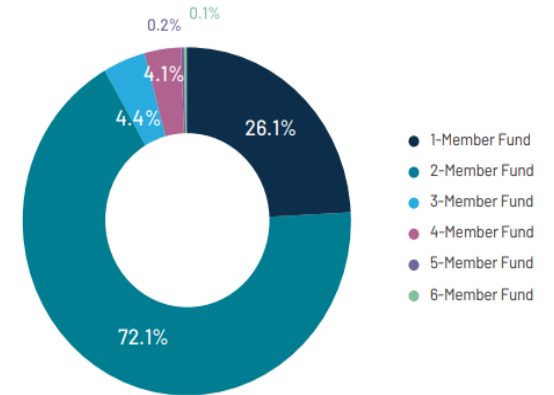


SMSF DEMOGRAPHICS

Age distribution of members

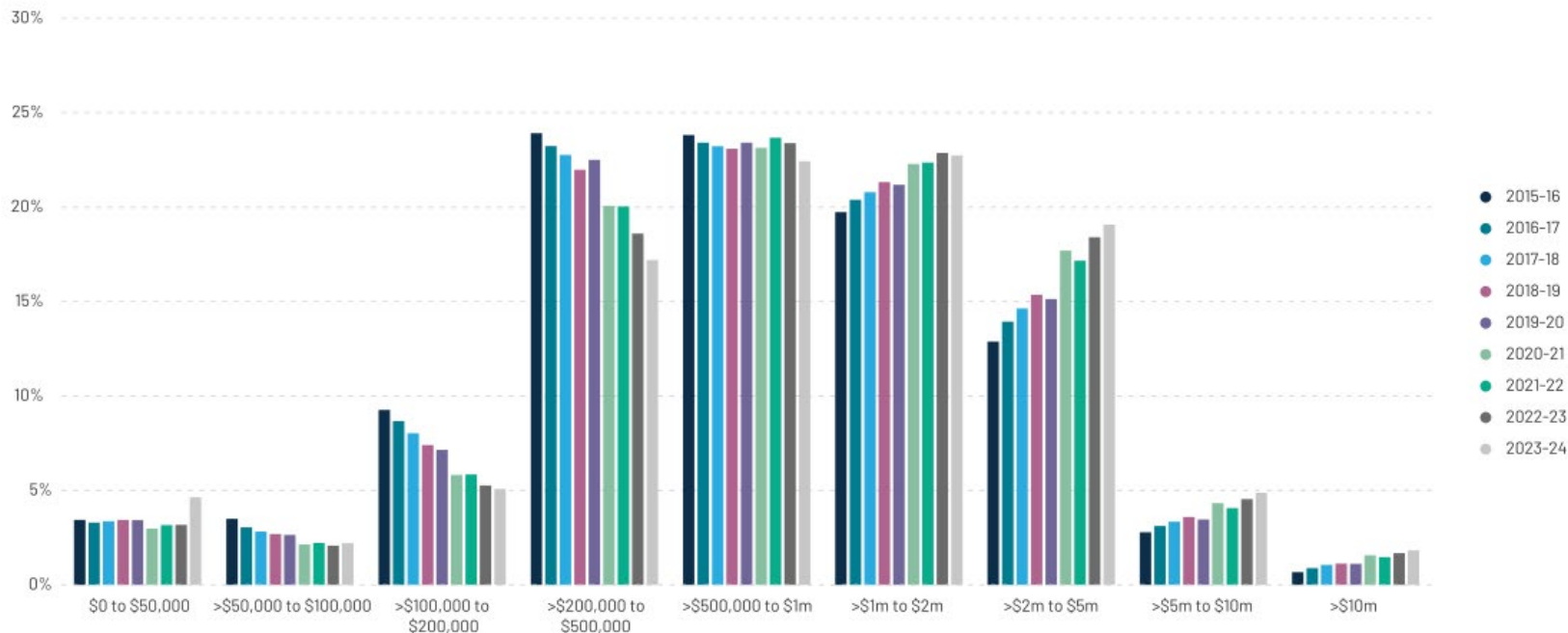


Proportion of funds with different member size



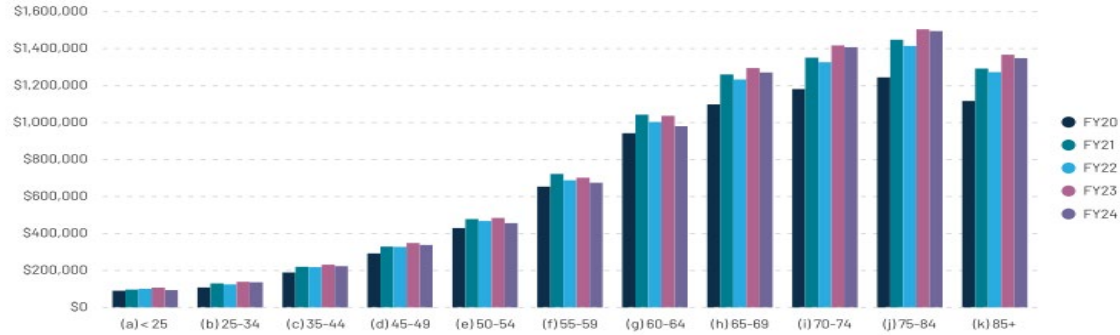
RANGE OF SMSF VALUES

Distribution of funds by net asset value (at 30 June 2024), 2016 - 2024

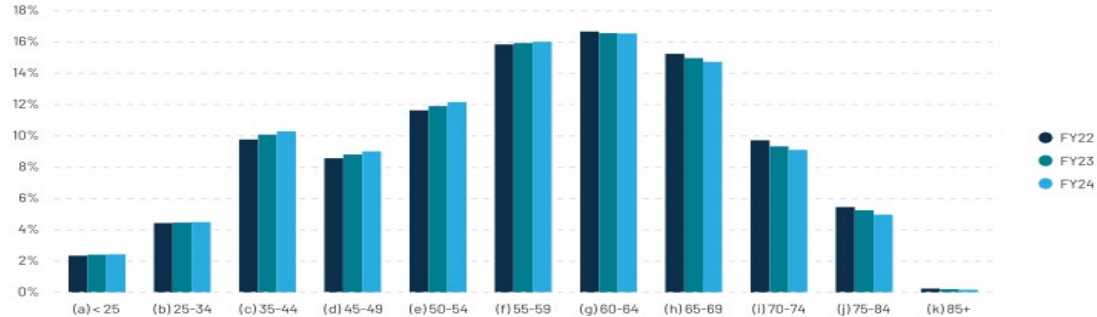


SMSF DEMOGRAPHICS AND BALANCES

Average account balance of SMSF members by age

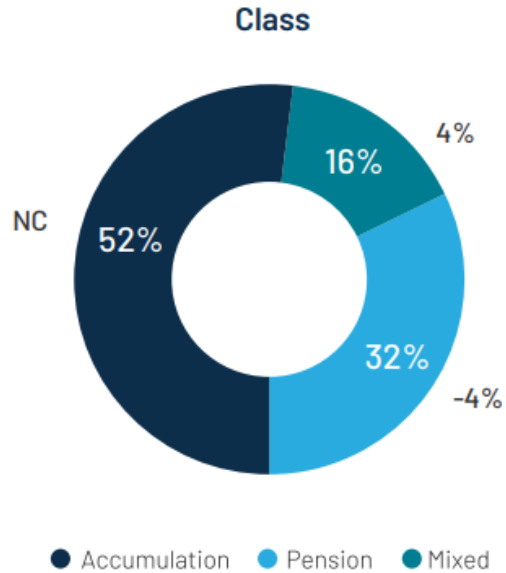


Distribution of SMSF assets by age

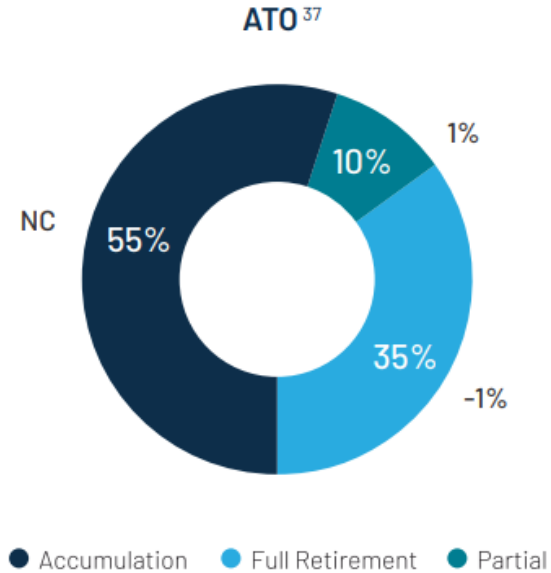


ACCUMULATION VS PENSION PHASE

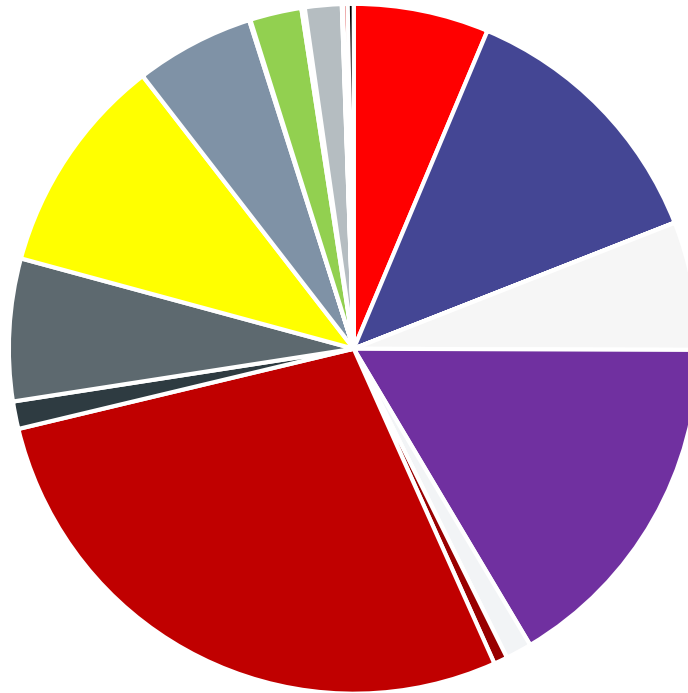
SMSFs by member type at 30 June 2022



SMSFs in accumulation vs retirement phase
ATO at 30 June 2022



SMSF ASSET ALLOCATION



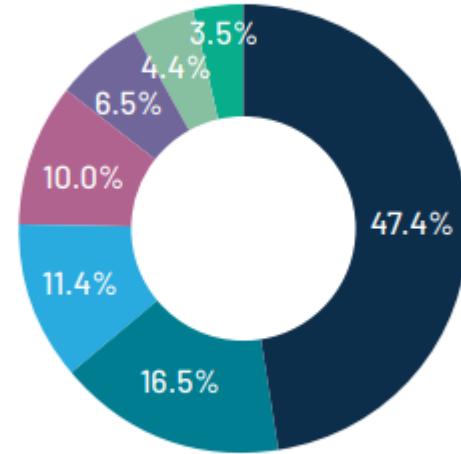
- Listed trusts
- Unlisted trusts
- Insurance policy
- Other managed investments
- Cash and term deposits
- Debt securities
- Loans
- Listed shares
- Unlisted shares
- Ltd recourse borrowing
- Non-residential real property
- Residential real property
- Collectables and personal use assets
- Other assets
- Crypto-Currency
- Overseas shares
- Overseas non-residential real property
- Overseas residential real property
- Overseas managed investments
- Other overseas assets

ANOTHER VIEW OF ASSET ALLOCATION

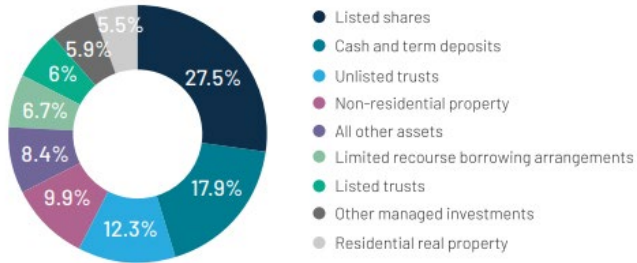
Class SMSF asset allocation by percentage



Managed fund look through for top 20



ATO SMSF asset allocation, 30 June 2022*



*Latest available ATO data is FY22



NABTRADE SMSF ACTIVITY



Access global markets

Trade in the US, UK, Hong Kong and
Germany

Vanguard[®]

iShares[®]

by BlackRock

Domestic:

Selling banks

Buying materials and energy

THANK YOU



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