SMSF INVESTMENT PROPERTY

Your Own SMSF Why

Once you understand your Why, the strategy conversation is easy — invest with purpose.

Tick every reason below that resonates with you. These become the reasons why property may have a role in your SMSF — and the foundation your strategy should be built around, before we ever talk about which property to buy.

This is a private reflection tool for you — not a form to submit, and not financial, legal, tax or SMSF advice.

- ☐ Security in retirement
- ☐ Financial independence from the Age Pension
- ☐ Legacy for my family
- ☐ Choice of lifestyle in retirement
- ☐ Control over how my own super is invested
- ☐ Quality of life in retirement
- ☐ Diversifying away from shares and managed funds
- ☐ Owning something tangible, not just numbers on a statement
- ☐ Catching up after years of not paying enough attention to my super
- ☐ Generational change forever
- ☐ Being successful
- ☐ Support my family
- ☐ Retire comfortably
- ☐ Protecting my balance from share market volatility
- ☐ Debt free by the time I retire
- ☐ Financial control of my own future
- ☐ Sharing wealth with my spouse or family members in the fund
- ☐ Support charities
- ☐ Our children's education
- ☐ Our grandchildren's education
- ☐ Become a beacon in my community
- ☐ Personal pride in building this myself
- ☐ Take on the hobby I've been putting off
- ☐ Achieve retirement at a time of my own choosing
- ☐ An income stream that doesn't rely on the share market alone
- ☐ Upgrade my lifestyle in retirement
- ☐ Ability to change Christmas forever
- ☐ Travel for as long as I want
- ☐ Do what I say I want to do
- ☐ Never worry about outliving my super
- ☐ Fun with my family
- ☐ I want to get out of my job sooner
- ☐ Personal achievement
- ☐ Change my children's and grandchildren's financial position forever
- ☐ Taking financial care of my partner and children
- ☐ Make my super work harder than it currently does
- ☐ An asset that can grow in value whether I actively manage it or not
- ☐ Being able to access funds when genuinely needed in retirement
- ☐ Watched my parents work too hard for too long, with too little to show for it
- ☐ Being hands-on with my own retirement investments
- ☐ Building a fund that could support more than one generation
- ☐ Peace of mind about retirement
- ☐ I'm scared of descending into mediocrity
- ☐ Give my family unlimited options

“I will take control of my own retirement … invest wisely, and build a fund that outlasts me.”

The boxes ticked above are important to my family and me, and I subscribe to working towards them by growing and securing wealth through astute, compliant SMSF property investment.

Date: ________________________________ **Signed:** ________________________________

General information only. This worksheet is a private reflection tool and does not constitute personal financial, legal, tax, lending or SMSF advice. SMSF property investment must comply with superannuation law, your fund's trust deed and its investment strategy, including the sole purpose test and arm's-length dealing rules. Please seek independent professional advice specific to your circumstances — including from a licensed financial adviser, SMSF specialist, accountant and solicitor — before making any investment or SMSF decision.