

# Balanced, diversified – what's the difference?

When it comes to your super there are a range of investment options available to you. If you're a member of the Energy Industries Superannuation Accumulation Scheme you have the choice of five distinct investment options: High Growth, Diversified, Balanced, Capital Guarded and Cash.

Each strategy has been designed to suit members at different stages of their careers. While some members may elect a High Growth or the more conservative Capital Guarded or Cash strategies, most members choose the middle ground; the Balanced or the Diversified investment option.

But what is the difference between a balanced and a diversified investment strategy?

The Energy Industries Superannuation Scheme offers a Diversified investment option which invests a higher proportion of funds in growth assets such as shares and commercial property, and a lesser proportion in income producing assets such as interest-bearing securities.

While the objective is to achieve real investment growth it's important to keep in mind that there is a possibility of short-term volatility. The overall risk of this option is considered medium to high with a one-in-four chance of a negative return in any one year.

The aim of the Balanced investment option is to earn more stable returns by investing in a more equitable split between income producing assets and the riskier growth assets.

This investment option tends to experience less short-term volatility so the overall risk is considered to be medium with a one-in-five chance of a negative return in any one year.

Of course you can now diversify further by choosing to invest your account balance or your future contributions, or both, in a combination of one or more of the five investment options offered by the Energy Industries Superannuation Scheme.

Generally speaking a good overall strategy is to maximise growth in the earlier years of your career and conserve your super investment as you approach retirement, but when considering different investment options it's important to take into account your current age, your retirement plans and your appetite for risk.

You should always seek professional financial advice before making any major changes to your super investment, and the good news is that if you're a member of the Energy Industries Superannuation Scheme you can get financial planning advice at no extra cost.

For more details about all the Energy Industries Superannuation Scheme's investment options and financial planning just visit our website [www.eisuper.com.au](http://www.eisuper.com.au) or call 1300 369 901.



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SUPERANNUATION SCHEME

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