

Client profile: Grow Superannuation	
Name:	Sarah Johnson
Age:	35
Timeframe:	30 years until retirement.
Objective:	Build superannuation to fund an ideal retirement lifestyle.
Investing Approach:	Regular concessional and non-concessional contributions, plus reinvested dividends.



Investment strategy

To help Sarah build her superannuation, her financial adviser has recommended the **Russell Investments Geared 120 Managed Portfolio** within her superannuation. The portfolio is designed to enhance growth potential through a carefully selected mix of assets and leverage.

Benefits of a Geared Managed Portfolio



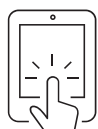
Gearing:

The geared managed portfolio employs borrowed funds to amplify returns, allowing Sarah to potentially achieve higher growth than traditional investment strategies. While this increases potential returns, it's essential to note that it also comes with increased risks.



Compound returns:

One of the significant advantages of this investment approach is the potential for compound returns, where investment growth accelerates over time. By reinvesting dividends and consistently contributing to her superannuation, Sarah can benefit from the power of compounding, making her money work harder for her over the long term.

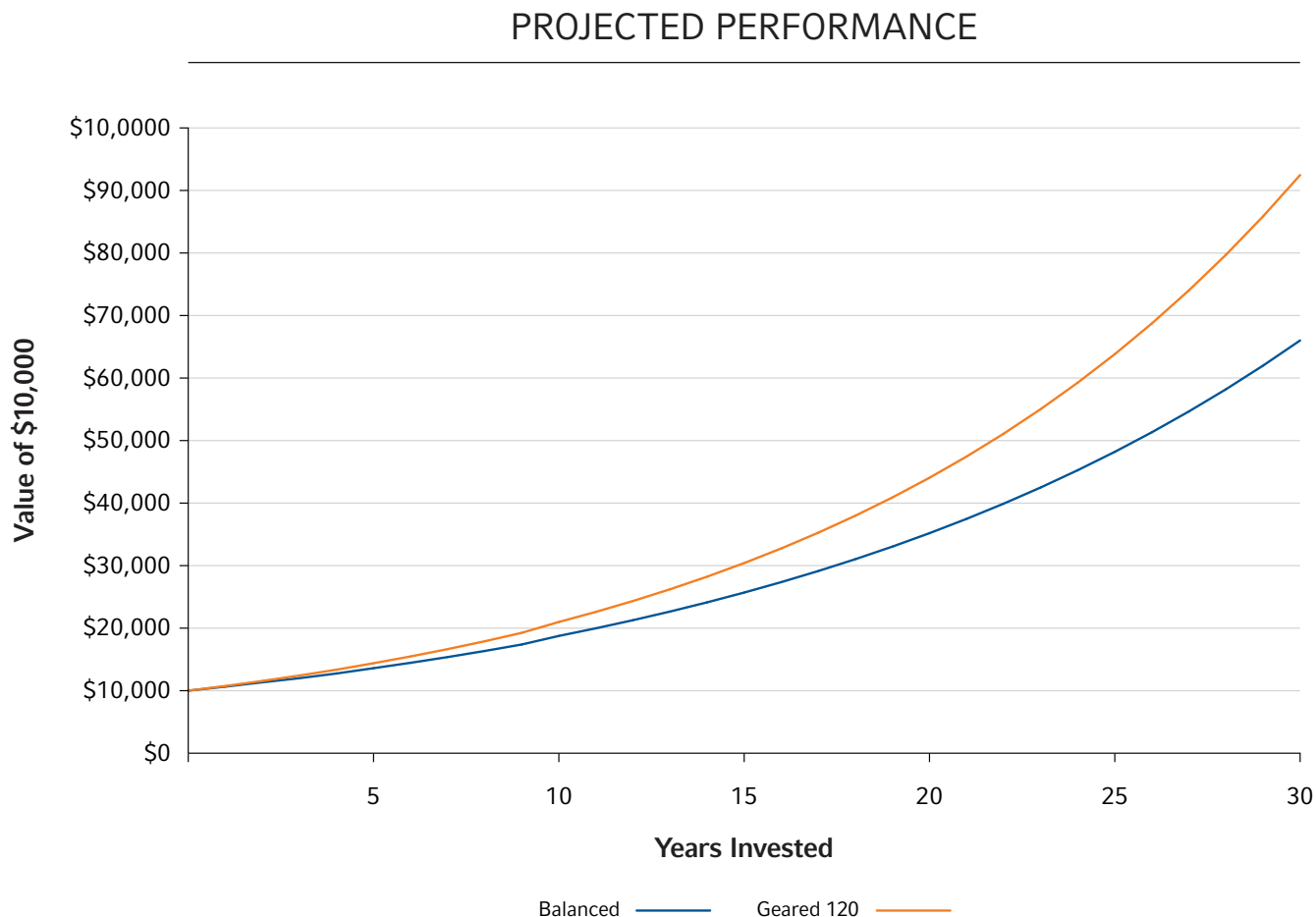


Diversification:

Diversification is a key component of the investment strategy, reducing risk by spreading investments across various asset classes. This approach helps to buffer against market volatility, ensuring that Sarah's portfolio is resilient over time.

Russell Investments Geared 120 Managed Portfolio

Utilising a geared managed portfolio provides an opportunity to potentially maximise returns over the long term. In contrast to investing in a balanced fund, Sarah could see much greater potential returns with this approach. The graph below compares the projected performance of both portfolios.



*Numbers are before tax and assumes alpha with rack rate fees

Graph shows estimated projected performance. Actual performance may vary. Past performance is not a reliable indicator of future performance.

Conclusion

In summary, Sarah's investment strategy leverages the **Russell Investments Geared 120 Managed Portfolio** to help maximise her superannuation growth. With a clear and flexible approach, this strategy not only aims to enhance her potential returns but also incorporates vital risk management practices. By aligning her investments with her long-term retirement goals, Sarah is well-positioned to achieve the lifestyle she envisions for her future.

WHAT YOU NEED TO KNOW

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