



# DOES YOUR SUPER ALIGN WITH YOUR OBJECTIVES?

**Super &  
Pension**

 **HARBORSIDE**  
INVESTMENT MANAGEMENT

Professional, transparent, and actively managed Superannuation & Pension solutions.

This information is general advice for investors and does not take account of investors' objectives, financial situation or needs.

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# IS YOUR SUPER WORKING AS HARD AS YOU ARE?

**For many Australians, Superannuation is their second-largest asset, yet it is often left in "set and forget" funds that simply track the market...**

Many standard super funds rely on passive indexing. While this keeps costs low, it exposes your retirement savings to 100% of the market's volatility. When the market drops, so does your Super.

We believe your retirement savings deserve better than '*average*' and should be managed on a risk adjusted basis. The Harbourside Super & Pension product brings professional, discretionary management to your Super fund.

By utilising the HUB24 platform, we offer a solution that is APRA-regulated but actively managed. We don't just hold assets; we adjust them to manage risk and smooth out the ride.

# WHY CHOOSE HARBOURSIDE SUPER & PENSION?



The Harbourside Super & Pension is a foundation for a resilient portfolio, offering:

## 01 Professional Oversight:

Move beyond just equities. We combine equities, bonds, commodities, and alternate assets to reduce correlation to any single market movement

## 02 Transparency & Ownership:

Unlike pooled industry funds where your money is lost in a "black box," the HUB24 platform gives you clear visibility. You can see exactly where your money is invested at any time.

## 03 Tailored Flexibility:

Your life isn't "one size fits all," and your Super shouldn't be either. We can blend strategies - for example, holding 50% in Growth and 50% in Balanced - to perfectly match your risk profile and retirement timeline.

## 04 A Regulated Structure:

Enjoy the peace of mind of an APRA-regulated fund with the flexibility of a managed account. This structure provides robust protection while allowing for dynamic investment choices.

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# PROFESSIONAL OVERSIGHT. TRANSPARENT RESULTS.

**Stability. Growth. Diversification.**

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Stop leaving your retirement savings to a passive, "set and forget" fund. Switch to a transparent, APRA-regulated structure where your capital is actively managed to navigate changing markets. Suitable for those in the wealth accumulation or pension phases of life.

## **Choose the portfolio that fits your goals:**

- **Shartru Conservative (MDA)** – Prioritizing stability and capital preservation.
- **Shartru Balanced (MDA)** – A dual-focus on growth and active defense.
- **Shartru Growth (MDA)** – Focused on long-term wealth accumulation.
- **Comprehensive Pension accounts available for your retirement phase.**



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