

How did your Super do?



We returned 27.62%

The economy has bounced back from the COVID induced slump and returns have been good across all super funds.

But, if you invested \$100,000 in Business Initiatives' balanced model portfolio on 1 July 2020, your balance at the end of trade on 30 June 2021 would have been \$127,624.97.

From the investment advice our clients received, each profited with better returns than if they invested in either industry or retail funds.

Top Ten Returns

WHICH FUNDS HAVE HAD THE BEST RETURNS IN 1 YEAR?

1. QANTAS Super Gateway - Growth	21.96%
2. BT Panorama Full Menu - BT Wholesale Multi-manager Balanced Fund	21.40%
3. Hostplus - Balanced	21.32%
4. CFS-FC Wsale Pers -- FirstChoice Wsale Multi-Index Balanced	21.27%
5. MLC MKEY Business Super - Horizon 4 - Balanced Portfolio	20.76%
6. Sunsuper for Life - Balanced	20.72%
7. AustralianSuper - Balanced	20.43%
8. REI Super - Balanced	20.00%
9. TelstraSuper Corp Plus - Balanced	19.86%
10. Suncorp Brighter Super Bus - Suncorp Multi-Manager Growth Fund	19.36%

Other notable exceptions outside of the top 10:

CBUS - My Super	19.34%
REST - Core Strategy	17.43%
Statewide - Active Balanced	18.14%
Triple S (Government) - Balanced Fund	21.63%

How does our Model Portfolio Compare?

We have outperformed the market again! We have 3.5 years of data on this portfolio and our management style consistently outperforms our competitors. Being selective and investing in quality diversified assets is the key to lower risk and better returns.

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How do we do it?

Our speciality in the investment market is providing direct investment advice and ongoing management to our clients.

We aim to develop long term financial relationships, building and protecting your wealth during good times and bad. With our guidance, you will be on the path for financial success and security.

We are experienced in creating and managing well-diversified portfolios comprised of direct shares, exchanges traded funds and bonds across all the asset classes and markets. Each portfolio is created to match a client's needs, staying within their tolerance to risk while still managing to grow their wealth over time.

Direct investment portfolios lower management fees by not having administration platforms and fund managers apply their extra costs, which lower your overall returns.

The way we structure your portfolio gives you control via direct ownership of the asset. You know where your money is invested and you have more choice in tax minimisation strategies.

We do need to inform you that future results will differ from previous ones, depending on how the market performs. What we do is create portfolios that can ride out the waves of market ups and downs while providing you growth over time.

Your superannuation is one of the biggest assets you will own. It is worth taking the time to make sure it is working for you.



At Business Initiatives, we look to build strong, long term relationships with our valued clients. We have a structured program in place to consistently review your needs and investment portfolio.

We successfully implement and manage these portfolios for our current clients. We can do it for you too.

If you are interested in knowing where your assets are invested, controlling the decision making over your investments and creating more wealth, call our Financial Adviser Michael Farmer to discuss how we can help you to help yourself.

Michael Farmer

Financial Planner

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