**Risk of super:**

When considering your investment in super, it’s important to understand that:

* the value of investments will go up and down
* the level of investment returns will vary and future returns may differ from past returns
* investment returns are not guaranteed and you may lose some of your money
* super laws may change in the future
* the appropriate level of risk for you will depend on a range of factors including your age, your investment time frame, your other investments and your personal risk tolerance
* you may not contribute enough, or work enough (e.g. full-time or part-time), to produce an adequate retirement benefit