



• RETIREMENT PROPERTIES

Super man will \$ave you

Charley Rico

FOUNDER and managing director of Superannuation Property, Dylan Crowe, has his head screwed on right.

The 29-year-old property and financial services adviser bought his first property at 18 and now spends his days advising others on how they can invest their superannuation money to yield higher returns and secure their future.

How did you get into managing superannuation?

I've been in property for 12 years and found other professional groups selling property weren't doing it correctly. They were costing clients more money and taking longer than they should. We saw a niche in the market to cater for individuals seeking this type of investment advice. So that's how Superannuation Property started. We have a number of financial planners

to help people consolidate their super and we have multiple professionals to deliver investment advice as well.

Why did you choose this career?

My father is a property developer and has been a huge influence on the early stages of my career. I studied property at Bond University and was working in real estate for Ray White when I was 19, so it was almost a natural progression for me considering my family.

What is the best part of your day?

I think the best part would be closing off with a client and seeing a result for them. It is a small journey for clients to see through, it can take a couple of months and completing that with them is pretty important and pretty special.

What advice do you have for young people who frequently change jobs — how can they manage their super better?

Make sure you know which super

fund your contributions are going to and check it each year. Make sure it's performing and you're not paying too much in fees. Every dollar that disappears in a fee is a dollar you don't have in retirement. Seek out a financial planner who can discuss what your options are. I think the definition of retirement these days is not based around age, it's based more around financial freedom. Retiring is about financial security and stability and that should be what promotes young people to look at their super fund.

Is it feasible to retire with a million bucks in your super if you're on an average wage?

It depends on what your spending habits are and your debt levels at the time. If you're investing smartly, it's possible at the minimum level. But we'd say the average retirement fund needs to be about \$2.2 million to retire comfortably.



Dylan Crowe says the average retirement fund needs to be about \$2.2 million, and he can help