

## Make your super fund work harder

**7** TAKE CARE WHEN INVESTING LARGE SUMS  
Whether it is new contributions or cash that has been allowed to accumulate in a DIY fund, investors should take care about plunging into the market with large sums. Financial planner Matthew Scholten of Godfrey Pembroke recommends progressive investing, where you take your time and only buy at attractive entry points over a period of 12 months to two years.

DIY super administrator Martin Heffron cautions that anyone who is advised to invest large sums at once should check whether this advice comes from someone who won't be remunerated until the money is invested.

Heffron disagrees with advisers and financial organisations who argue that investment timing does not matter.

He reckons it is critical to avoid investing large sums when markets are particularly strong. Many did this with great regret when the former Howard government allowed people for a limited period to contribute up to \$1 million into super.