



# Generate fixed income by using your superannuation

A self-managed super fund (SMSF) allows Australians who have superannuation to invest in property. You can't purchase a home with an intention to live in it when using your superannuation.

The SMSF is an easy method to generate a [fixed income from property investment](#). A fund may have up to four members. Each member has the right to decide how to invest in their superannuation.

While you could still invest in shares, many people include homes in their retirement or investment plans.

An SMSF can be complicated to establish. For a complete understanding of your responsibilities as well as the correct setup, it's a good idea for professional financial advice.

An SMSF can invest in direct property investment, which is a significant advantage. Funds can be used to purchase residential or commercial properties. A fund is allowed to borrow a fraction of the value of the property. Because of the nature of legal structures, rules govern this activity.