

Get more of the future you want

Start boosting your super today. It doesn't matter whether you're 25 or 55, being able to afford a comfortable retirement starts now. And you can start by making small additions to your super today.

25 YEARS OLD

Gavin's getting started



Assumptions
 Salary: \$70,000
 Current super balance: \$25,000
 Amount salary sacrificed into super^:
 \$50 pf until age 35 | \$100 pf until age 45 |
 \$150 pf until age 55 | \$596 pf until age 67
 Retirement age: 67

Projected super balance:



\$356,938 MORE SUPER

40 YEARS OLD

Chloe's building her super



Assumptions
 Salary: \$90,000
 Current super balance: \$150,000
 Amount salary sacrificed into super^:
 \$100 pf until age 50 | \$200 pf until age 60 |
 \$633 pf until age 67
 Retirement age: 67

Projected super balance:



\$127,305 MORE SUPER

55 YEARS OLD

Lisa's planning for retirement



Assumptions
 Salary: \$105,000
 Current super balance: \$250,000
 Amount salary sacrificed into super^:
 \$150 pf until age 60 | \$578 pf until age 67
 Retirement age: 67

Projected super balance:



\$67,453 MORE SUPER

To talk to a financial planner or to begin salary sacrificing, call our advice line on 03 9667 9200 or visit vicsuper.com.au

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All information provided in this illustrative case study is based on the specific circumstances and assumptions detailed, and is not intended as advice or a guarantee of any outcome. It is a broad illustration of the steps a member could take, but the actions appropriate for an individual will vary depending on their personal circumstances. The case study is based on current regulatory requirements and laws, including tax rates, which may be subject to change. Investment return assumptions are for illustrative purposes only and for simplicity assume an average rate of return each year throughout the investment period. Actual returns year on year may be negative and may vary materially. Exceeding the annual concessional contribution limit may reduce any tax benefits you could receive. VicSuper Pty Ltd ABN 69 087 619 412, AFSL 237333, Trustee of Victorian Superannuation Fund ABN 85 977 964 496. This advice has been prepared without taking into account your objectives, financial situation or needs. You should therefore consider the appropriateness of the advice in light of your individual circumstances before acting on the advice. You should also obtain and consider a copy of the relevant Product Disclosure Statement available at www.vicsuper.com.au before making any decisions. Case study projection assumptions: All figures are shown in today's dollars; if investment returns/inflation are higher/lower, final balances will differ; based on SG contributions increasing to 12% from 1 July 2025 and 2.5% rate of inflation p.a.; Salary Sacrifice contributions increased in line with annual salary increase of 3.5% p.a. and assumes concessional contribution caps are indexed in line with Average Weekly Ordinary Time Earnings (AWOTE) at 3.5% p.a.; VicSuper's admin fee of 0.19% p.a. and account keeping fee \$1.50 per week is included (capped at \$1,500 p.a./\$125 per month); cost of insurance is not included; Tax calculations are based on 2018/19 tax rates and do not take into account the Medicare Levy surcharge or the Low and Middle Income Tax Offset. Projections assume the current date is 1 July in this financial year; Accumulation phase of super assumes an after-tax return of 3.75% p.a. above inflation and based on 10 year investment return objective for VicSuper Fund Growth (MySuper) Option; Income in retirement excludes the Centrelink Age Pension, is assumed to increase in line with inflation and lasts until life expectancy plus 5 years i.e. age 89 males and 92 females. ^Amounts contributed per fortnight proposed to increase every 5-10 years until retirement age. For more detailed information on case study assumptions go to vicsuper.com.au/campaigns/schools_disclosure.



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