

Get to know Claire, our typical member



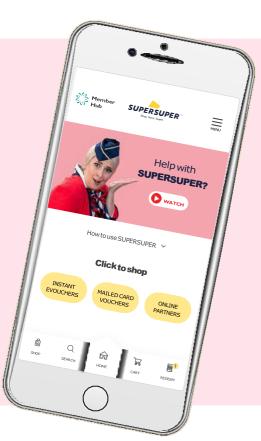
Meet SUPERSUPER[™]

A new way to save more super, every day, is here.

We all know we should be saving more super, but it's not always something you can afford to do.

Introducing SUPERSUPER!

The first ever shopping rewards program where the savings you earn go straight into your super account. Genius!





Meet Claire's shopping



The impact of SUPERSUPER

Claire is a typical GuildSuper member. She's 34, earns \$34K a year and has a current super balance of \$18K. She is currently projected to retire with a superannuation balance of \$141K – which is not great.

However, if Claire was to spend what she normally does using SUPERSUPER for a quarter, half or all of her shopping (without spending any more than she already does), Claire could add as much as an additional 75% to her retirement balance. That's huge!

Figures at right are based on 34 year old, \$34,011 p.a. salary, current super balance \$17,761, retirement age 67, household spending of \$633.66 per week, average SUPERSUPER reward calculated at 7.59%, Contributions of SG, Govt Co-Contribution and SUPERSUPER only, 4.8% p.a. gross return, 1.6% yearly fee on balance, Insurance premiums not included, 2% p.a. price inflation and 3.2% p.a. wage inflation. Figures are displayed in today's dollars.



supersuper.com.au

- https://mccrindle.com.au/insights/blog/fast-factsmarriages-australia/
- Average balance for a female aged 30-34 years old is \$33,748. Take from ASFA: Superannuation account balances by age and gender October 2017
- 3. Figures deflated to today's dollars.

Assumptions: Annual Salary \$34,011, current super balance \$17,761, career break at 30 years for 4 years, Government Co-Contribution included, household spending – Couple Family with Dependent Children aged 5 to 14: \$633.66 per week, average SUPERSUPER reward: 7.59%. 4.8% gross return, 1.6% yearly fee on balance, 0% fee on contributions, \$0 admin fee, 2% price inflation; 3.2% wage inflation, retirement age 67, no partner, no TTR. Note: Actual figure is \$140,857.

This document is issued by Guild Super Services Pty Ltd ABN 79 672 642 394 AFS Representative Number 001306706 (the Promoter), which is a Corporate Authorised Representative of Future Group Financial Services Pty Ltd ABN 90 167 800 580 AFSL 482684.

GuildSuper, GuildPension and Child Care Super are products of the Guild Retirement Fund ABN 22 599 554 834 (the Fund).

The trustee and product issuer of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458.

SUPERSUPER™ is a benefit provided to members of the Fund by the Promoter. SUPERSUPER™ is a rewards program where contributions are made to your superannuation account on a nonconcessional basis and can only be accepted by GuildSuper if you have provided your Tax File Number (TFN) to the Fund. Contribution caps apply to non-concessional and concessional contributions - contact us for more information. Members can claim a tax deduction on nonconcessional contributions but should be aware doing so would preclude the amount being considered in the assessment of a government co-contribution or applying towards the First Home Super Savers Scheme.

The information in this document is general in nature and does not take account of your personal financial situation, objectives or needs. Before deciding whether this product is appropriate for you, please read and consider the Terms and Conditions available at guildsuper.com.au or by calling us. The Product

Disclosure Statement and Target Market
Determination for the Fund are available at
guildsuper.com.au or by calling us. You should
consider speaking with a financial adviser to obtain
advice tailored to your personal circumstances.

SUPERSUPER™ is made available to you by EonX Services Pty Ltd ABN 39 615 958 873 (the Supplier). This third-party provider is responsible for this program including its ongoing management and operation. The Trustee or the Fund do not pay for this service, nor do they have any involvement in the ongoing management and operation of the Supplier or their program.

Learn more about how your personal information is managed by each entity in the Privacy Statements available online for the Promoter, the Supplier, and the Trustee.

The Promoter and the Trustee take no responsibility for you acting on the information provided. Any decision that you make is at your own risk.

© 2024 Guild Super Services Pty Ltd

GS SUPERSUPER Factsheet 1124