

Get to know Claire, our typical member



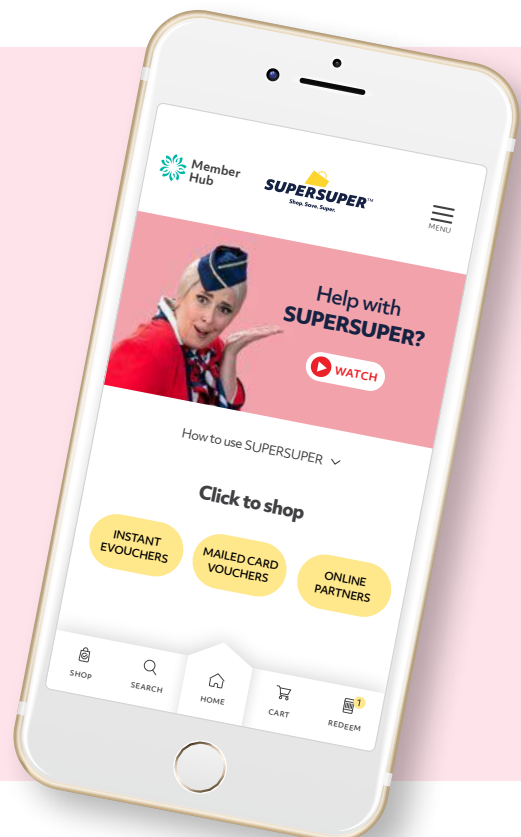
Meet SUPERSUPER™

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

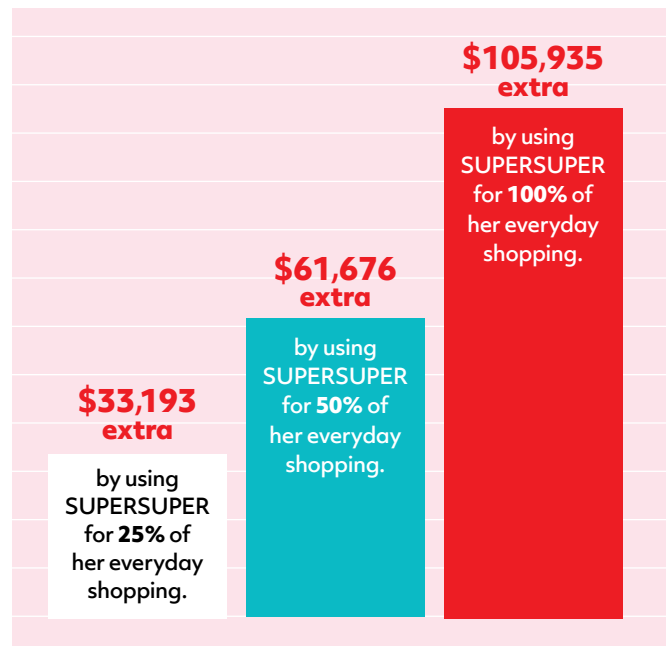


The impact of SUPERSUPER

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.



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1. <https://mccrindle.com.au/insights/blog/fast-facts-marriages-australia/>

2. 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.

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