hello.
Information you need to know about

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About HESTA

$33b+ in assets

More than 800,000 members
What we’re about

Health and community services

Our members

Responsible long term investing
Super basics

Employer

Total salary
Super basics

Take home pay

Total salary

Employer
Super basics

Employer

Total salary

Take home pay

Super
9.5% of your gross pay
Changing life stages

Change in life expectancy over 80 years in Australia
Source: United Nations Statistics Division, KPMG
How much will you need?

**Singles**

$1,660* per fortnight for a comfortable retirement

**Couples**

$2,278* per fortnight for a comfortable retirement

Age Pension is $874** per fortnight

Age Pension is $1,317** per fortnight


** Approximate age pension for singles and couples (as at March 2016). It is subject to asset and income tests.
Keep it all together

Rollover your super accounts

One-click rollover hesta.com.au/rollover
Prior to consolidating your various super funds you should enquire if you will encounter any ‘exit fees’ or loss of benefits (e.g. insurance).

Lost track of your super?*

“I was gobsmacked to find $21,000 of super that belonged to me!”

Jenny, HESTA member

hesta.com.au/superfinder

* Prior to consolidating your various super funds you should enquire if you will encounter any ‘exit fees’ or loss of benefits (e.g. insurance)
## Know your limits

<table>
<thead>
<tr>
<th>Contribution type</th>
<th>Contribution limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before-tax contributions</td>
<td></td>
</tr>
<tr>
<td>(concessional)</td>
<td></td>
</tr>
<tr>
<td>• employer</td>
<td>$30,000 p.a.</td>
</tr>
<tr>
<td>• salary sacrifice</td>
<td></td>
</tr>
<tr>
<td>• self-employed</td>
<td></td>
</tr>
<tr>
<td>If 49* or over you can contribute</td>
<td>$35,000 p.a.</td>
</tr>
<tr>
<td></td>
<td>contribute $35,000 p.a.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>After-tax contributions</td>
<td></td>
</tr>
<tr>
<td>(non-concessional)</td>
<td></td>
</tr>
<tr>
<td>• after-tax voluntary</td>
<td>$180,000 p.a.</td>
</tr>
<tr>
<td>• spouse</td>
<td></td>
</tr>
<tr>
<td>If under 65 can pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$540,000 in one year, then $0 for next 2 years.</td>
</tr>
</tbody>
</table>

You must provide your tax file number (TFN).
*For Individuals who are aged 49 years old or over prior 1 July 2015.
# Tax thresholds

<table>
<thead>
<tr>
<th>Income range $ (from 01/07/2015)</th>
<th>Tax rate %</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 18,200</td>
<td>0</td>
</tr>
<tr>
<td>18,201 - 37,000</td>
<td>19</td>
</tr>
<tr>
<td>37,001 - 80,000</td>
<td>32.5</td>
</tr>
<tr>
<td>80,001 - 180,000</td>
<td>37</td>
</tr>
<tr>
<td>180,001 +</td>
<td>45</td>
</tr>
</tbody>
</table>

The above rates do not include the Medicare levy or the Temporary Budget Repair Levy. The Temporary Budget Repair Levy is payable at a rate of 2% for taxable incomes over $180,000.
1. Contributions from your after-tax pay

Do you earn less than $50,000?

After-tax: $1

Government co-contribution: 50¢
How much extra super could you get from the government?

<table>
<thead>
<tr>
<th>Total income for financial year (2015/16)</th>
<th>After-tax contribution required</th>
<th>Maximum government co-contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>$35,454</td>
<td>$1,000</td>
<td>$500</td>
</tr>
<tr>
<td>$38,000</td>
<td>$830</td>
<td>$415</td>
</tr>
<tr>
<td>$42,000</td>
<td>$564</td>
<td>$282</td>
</tr>
<tr>
<td>$46,000</td>
<td>$296</td>
<td>$148</td>
</tr>
<tr>
<td>$50,454</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>
How does co-contribution work?

1. Check your eligibility
2. Supply your TFN to your super fund
3. Make after-tax contribution
4. Lodge tax return
5. ATO pays co-contribution into your account
Sandy

- 50 years old, currently working in aged care
- Plans to stop working at 67
- Earns $30,000 p.a. excluding super at 9.5%
- Has $20,000 in her HESTA account

Assumptions: Investment earnings of 6.50% net per year and employment is constant until age 67. Inflation of 2.5% per year and figures are in today’s dollars (i.e. the final value is discounted for inflation). Figures include SG contributions of 9.5% and the government co-contribution. Calculated at 01/03/2016. This example is an illustration only and is not guaranteed. Actual outcomes may differ. Investments may go up or down.
Scenario 1

Sandy makes no additional contribution to her super

Assumptions: Investment earnings of 6.50% net per year and employment is constant until age 67. Inflation of 2.5% per year and figures are in today's dollars (i.e. the final value is discounted for inflation). Figures include SG contributions of 9.5% and the government co-contribution. Calculated at 01/03/2016. This example is an illustration only and is not guaranteed. Actual outcomes may differ. Investments may go up or down.
Case Study

Scenario 2

Sandy contributes $20 extra a week from her take-home pay

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See how different contribution decisions impact on their final super balances at age 67.

Jill, Tom & Sue

- Tom, Jill and Sue are all 25 years of age
- Each earn a gross salary of $45,000 p.a. (excluding super @ 9.5%)
- $0 super balance
Case Study

Extra contributions make a difference!

No extra contributions made

$368,000

Tom makes no additional contributions to super

Assumptions: Investment earnings of 6.50% net per year and employment is constant until age 67. Inflation of 2.5% per year and figures are in today’s dollars (i.e. the final value is discounted for inflation). Figures include SG contributions of 9.5%. Calculated at 01/03/2016. This example is an illustration only and is not guaranteed. Actual outcomes may differ. Investments may go up or down.
Case Study

Extra contributions make a difference!

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“It’s never too late... or too early to start building your super”