



We acknowledge the Traditional Owners of the country throughout Australia and pay our respects to their Elders – past and present.

'Bandak Boodjar' by Rhys Paddick





Financial Empowerment

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LAST UPDATED 4TH SEPTEMBER 2023



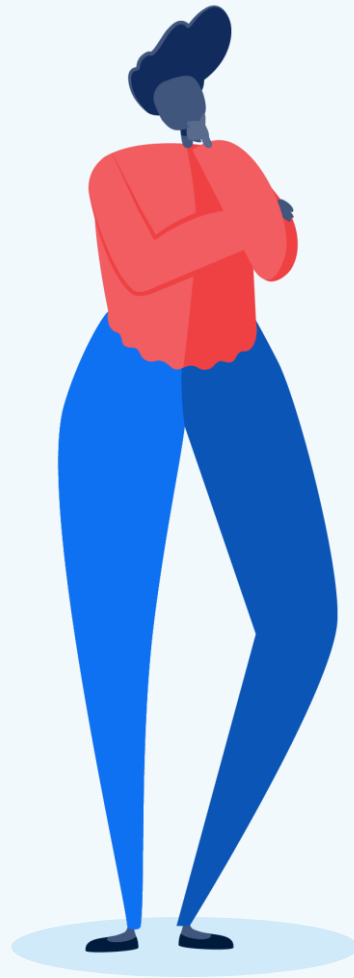
Agenda



- 01 Understanding your spending
- 02 Investment basics
- 03 Retirement Planning

Understanding your spending





Do you know how much you spend each month?

Do you spend more than you earn?

Financial stress

20% of households

could only maintain their lifestyle for a month if they lost their income

47% of households

spend all their income

1 in 3 Australians

experience a high level of anxiety, particularly associated with cost of living

Australians owe \$40 billion on credit cards

\$18.2 billion is accruing interest*

Almost one quarter of mortgage holders

are at risk of mortgage stress (at December 2022)




Build the lifestyle you want at **any** stage of life

 CAR

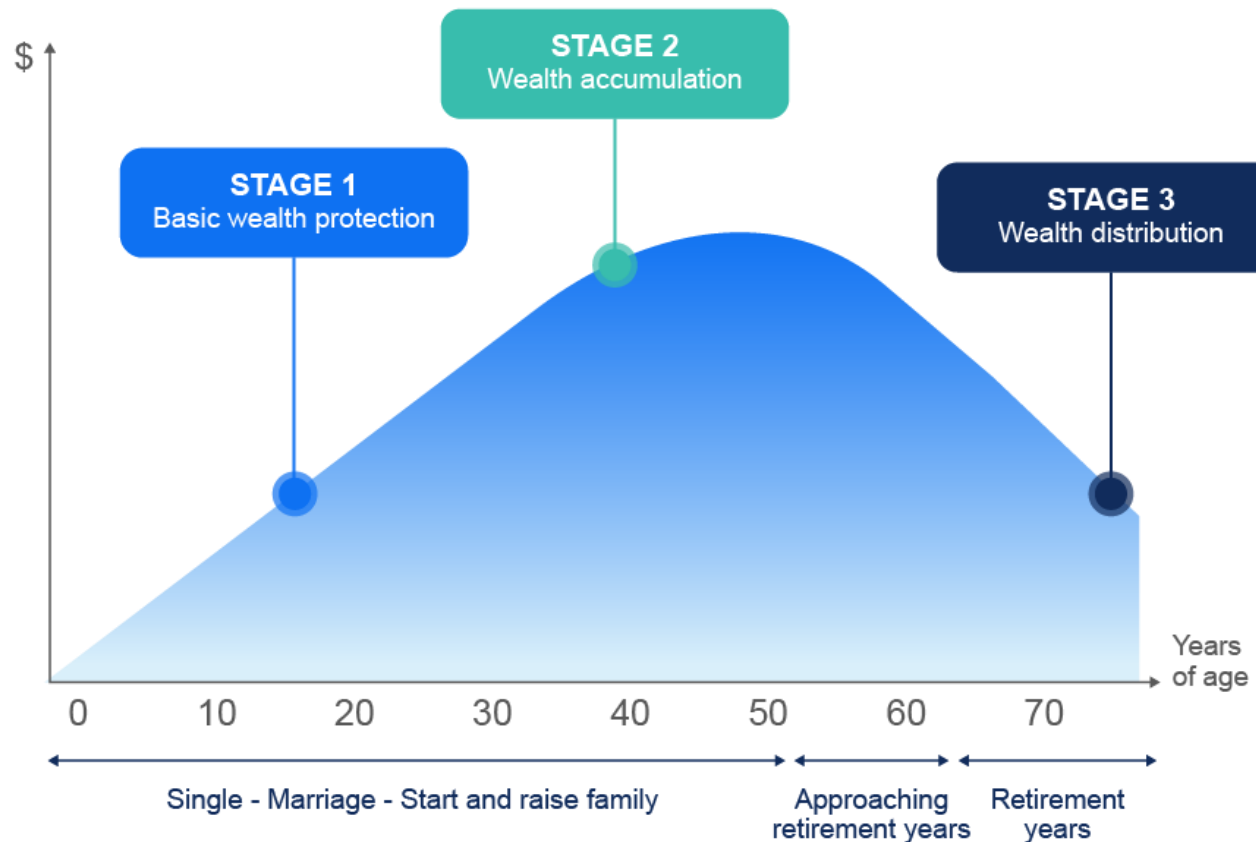
 HOME AND FAMILY

 HOMEOWNER

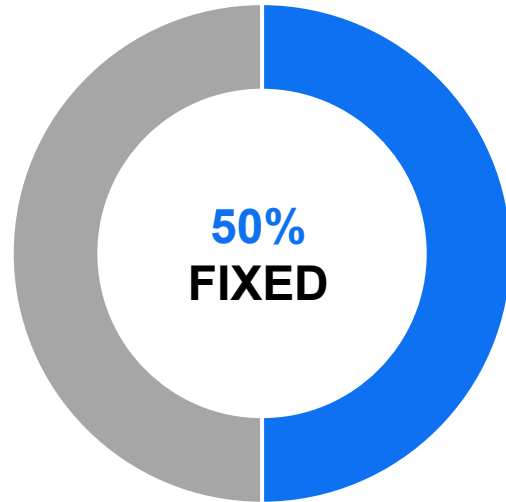
 RETIREMENT PLANNING

 ENJOY HOLIDAYS

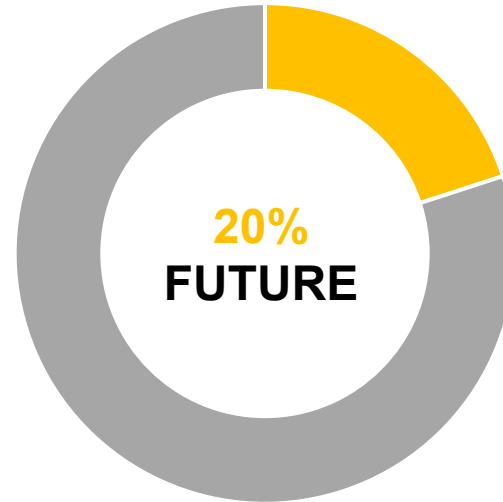
 ESTATE IN ORDER



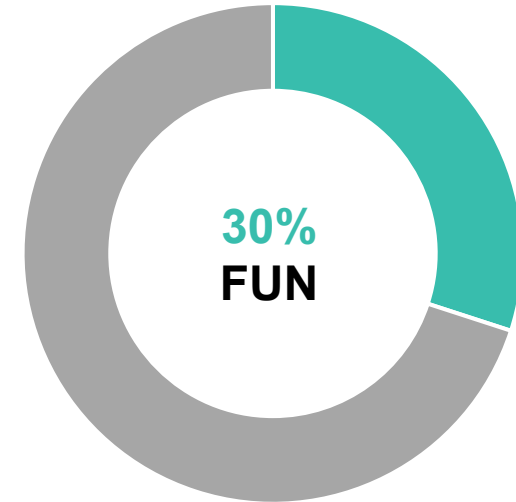
Manage your money



Housing
Utilities
Groceries
Transportation



Emergency fund
Salary sacrifice
Pay down debt
Retirement fund



Shopping
Eating out
Personal care
Everything else

Investment basics



Investing and super

SUPER IS DESIGNED TO FUND RETIREMENT

INSIDE SUPER

- Employer and member contributions
- Concessionally taxed
- Investment choice
- Estate planning benefits
- Limited access
- Conditions of release

OUTSIDE SUPER

- Earnings and capital gains taxed*
- No pre-tax incentives
- Broadly no limits on contributions
- Proceeds *generally* must go to estate

*At your marginal tax rate which can be up to 47%

Investment objectives

CAPITAL PRESERVATION AND TIME

How long do you
have to invest?

RISK VS. RETURN

Wealth accumulation vs.
capital preservation

VALUES AND BELIEFS

Consider ESG issues in
addition to desired returns.

Asset diversification

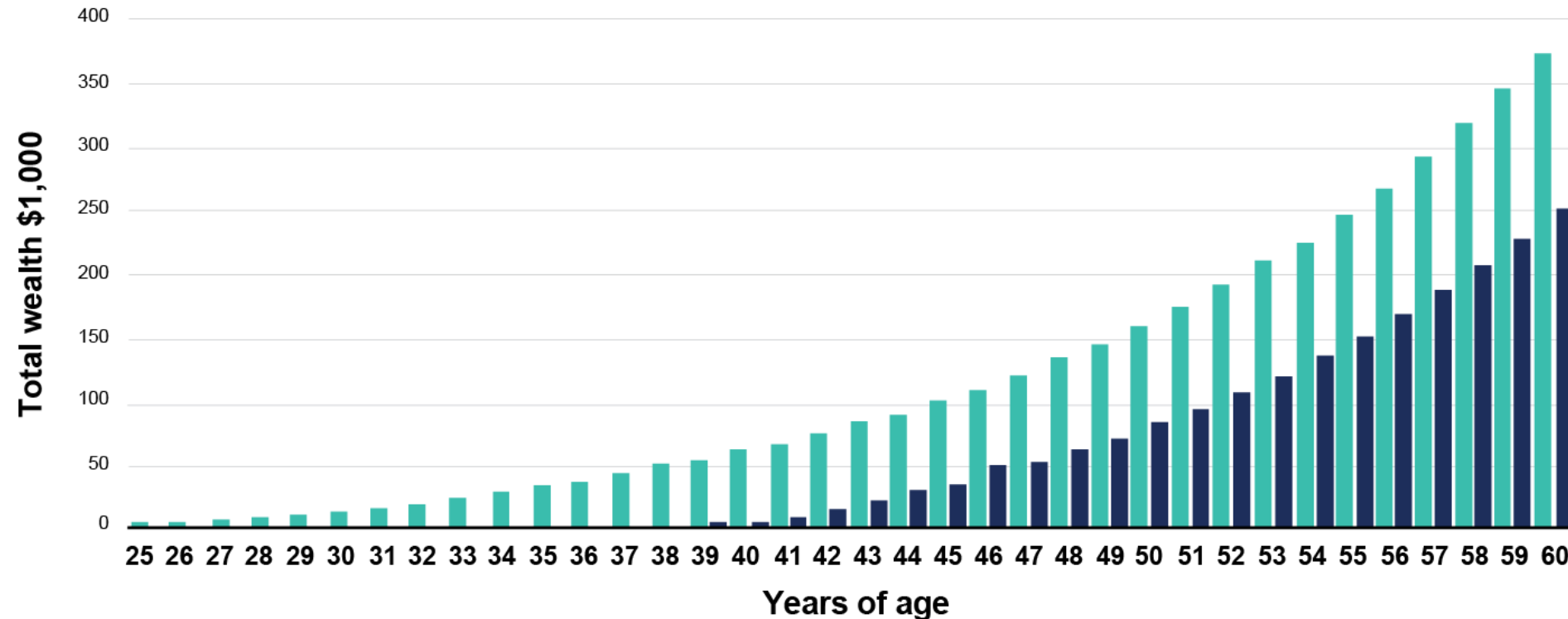
REDUCE RISK? DIVERSIFY YOUR PORTFOLIO

DIVERSIFICATION CAN BE ACHIEVED:

- Across asset classes
- Across markets and regions
- Across investment management styles



Benefits of compounding interest



REGGIE
\$247,115



SUE
\$372,204

For the purpose of this illustration, the modelling assumes an investment return of 8% p.a. No allowance has been made for taxation or investment fees and charges. Lower investment returns and/or periods of market volatility, and the factoring in of taxation or investment fees and charges would affect the analysis and could change the comparison. Both contributions (\$2,000 each year and \$5,000 each year) are assumed to be after-tax contributions. This example is for illustrative purposes only and does not relate to any of UniSuper's investment options. Figures are nominal values and have not been adjusted to reflect the likely impact of future inflation.

Retirement planning



Let's think about retirement

COMMON QUESTIONS
FINANCIAL ADVISERS
GET ASKED

“When can I afford it?”

“How much is enough?”

“What will it look like?”



Accessing your super

You can access your super when you reach your 'preservation age' — depending on when you were born, and when you retire.

DATE OF BIRTH	AGE YOU CAN ACCESS YOUR SUPER
Before 1 July 1961	Age reached
July 1961 to June 1962	Age reached
July 1962 to June 1963	Age reached
July 1963 to June 1964	Age reached
After 30 June 1964	60

How much do I need?

	MODEST LIFESTYLE	COMFORTABLE LIFESTYLE
Single	\$31,867 p.a.	\$50,207 p.a.
Couple	\$45,946 p.a.	\$70,806 p.a.

	LUMP SUM REQUIRED FOR COMFORTABLE LIFESTYLE*
Single	\$595,000
Couple	\$690,000

	AVERAGE RETIREMENT BALANCE
Male	\$357,963
Female	\$287,777



ASFA Retirement Standard March quarter 2023 | *Figures assume home ownership and receipt of part Age Pension



This presentation provides general information which may not be suited to your situation. You should consider your personal circumstances before making financial decisions, because we haven't, as well as the relevant PDS, TMD and financial services guide on UniSuper's website.

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How we can help



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