

SUPER IS YOUR MONEY.

Not knowing what to do with your super and when to do it results in missed opportunities and sub-optimal retirement outcomes.

Under 45's



super**wiser**

KEY AREAS THAT IMPACT SUPER OUTCOMES



Product Choice

Calculate your projected income in retirement to compare. Make changes as required.



Cost Management

Know what you are paying for and regularly evaluate the benefits it provides you.



Contribution Strategy

Leverage tax savings and the principle of compounding interest over time.



Investment Strategy

Actively manage your super asset to optimise your outcomes.

SUPER SERVICE MODELS

The two dominante super service models are the Product Model and the Adviser Model.

Product Model	V	Adviser Model
<ul style="list-style-type: none"> General advice only. Passive investment (MySuper). One-size-fits-all. Difficult to track progress. 		<ul style="list-style-type: none"> Personalised advice. Active investment strategy. Tailored goals and ojectives. Track against set milestones.

How do the two models compare?



	Projected Annual Retirement Income		
	Product Model	Adviser Model	Percentage Increase
Employer Super	\$46,100	\$58,100	+26%
Personal Super	\$45,300	\$56,000	+24%
Industry Fund	\$44,500	\$50,500	+13%

The Adviser Model's significant improvement in projected income in retirement is achieved by a combination of lowest fees, lower priced group insurance premiums instead of personal policies, earlier and higher salary sacrifice over the long term and more active management of investment strategies over a 2 year market cycle.

SUPER UNCOMPLICATED

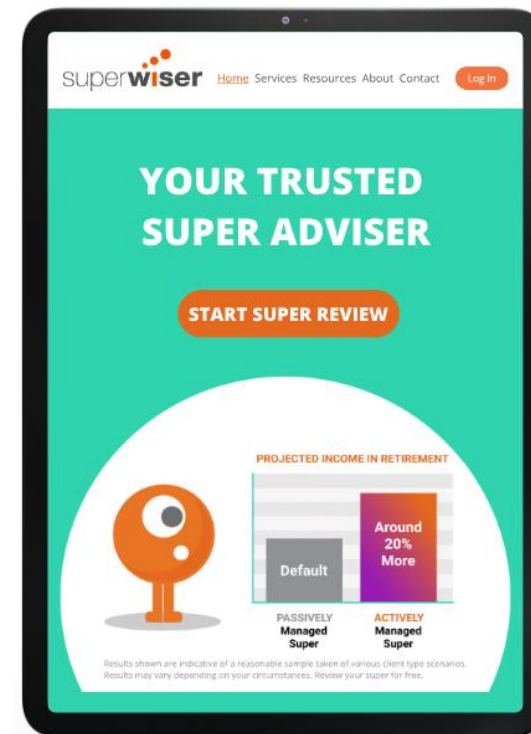
The SuperWiser client portal maintains a comprehensive database of product capability and helps take the complexity out of optimising your super.

CONSIDER THAT:

- The skills needed to optimise super at an individual account level involve specialist up-to-date knowledge.
- You must understand the distinction between a super product's brand promotion and the information required to assess its true capability.
- Historical returns are no guarantee of future performance and often products fail to explain the rationale behind their current annual performance clearly.
- Individuals who salary sacrifice too late in their careers and retain their insurance longer than necessary are diminishing their retirement income.
- Super is a long-term investment of vital importance and needs regular close attention.

SUPERWISER HELPS YOU

- Set your super goals, objectives and milestones.
- Put strategies in place to achieve your goals.
- Review and make tactical changes as needed.
- Optimise your super for retirement.



GOT QUESTIONS ABOUT YOUR SUPER?

We are here to help.



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