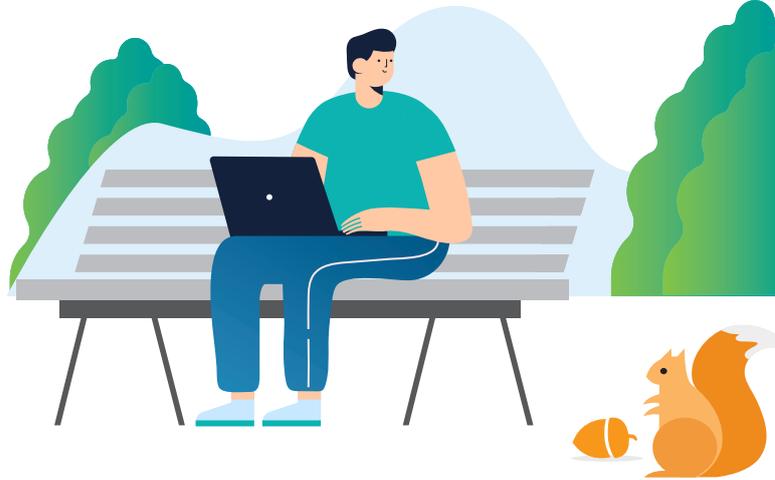


# Squirrel away more super

In summer when food is in abundance squirrels could feast like it's Christmas lunch every day, instead they chose to eat only what they need and collect the rest to see them through the winter months.

Think of your pay like the squirrels food, don't eat all of it at once, instead, put some aside and you will benefit now and in the long run.



Standard super guarantee contributions means standard retirement savings



Sacrificing an extra acorn into super now, means less tax. While investing in super means more interest earned over the long term



## Step 1

**Make your salary work smarter** It's called a **'salary sacrifice'** but it can be an excellent tax reducing move. The more money you put into your super account the more interest it will earn over time and it can even be used to reduce your yearly tax bill.

Reach out to your work's payroll team today to see how you can put more of your salary into super.

## Step 2

**Forage more into your super** The first \$27,500 of super guarantee payments (paid by your employer) and salary sacrifice contributions are taxed at just 15 cents in the dollar.

## Step 3

**Earn compound interest** Like us, Albert Einstein wasn't a fan of financial jargon but he called compound interest the 8th wonder of the world, "those who understand it earn it.... those who don't.... pay it."

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