Super Essentials!
Making your super work for you while you’re working
This seminar provides general information only.

It has been prepared without taking into account your individual objectives, financial situation or needs.

You must not rely on this information alone as a sole or primary source of advice or guidance for the purpose of making decisions about your superannuation options.

If you are interested in exercising your options in LGIAsuper in relation to a matter referred to in this presentation you should obtain the relevant Product Disclosure Statement and consider contacting an LGIAsuper representative who can give you appropriate advice which does take into account your particular objectives, financial situation and needs.
LGIA super update
MySuper Investment Returns to 28 February 2019

- **10 years**
  - LGIAsuper MySuper: $358,048 @ 9.09%
  - Retail Fund Median – MySuper: $324,739 @ 8.03%

- **5 years**
  - LGIAsuper MySuper: $210,973 @ 7.06%
  - Retail Fund Median – MySuper: $208,521 @ 6.81%

- **3 years**
  - LGIAsuper MySuper: $195,111 @ 9.16%
  - Retail Fund Median – MySuper: $190,430 @ 8.28%

LGIAsuper’s default MySuper investment option has average +9.15% p.a. over 33 years (as at 30 June 2018)

Source: SuperRatings – SR 50 Mysuper Index
LGIAsuper Trustee ABN 94 085 088 484 AFS Licence No 230511 LGIAsuper ABN 23 053 121 564
Superannuation industry reviews

Royal Commission on Financial Services

Product Commission – Superannuation Report on Efficiency & Competitiveness

LGIAsuper has a clean bill of health
- No hidden fees
- Profit for members
- No commissions
What’s changing?
Achieving your comfortable
ASFA retirement standard - modest

SINGLE
$27,595

COUPLE
$39,666

ASFA retirement standard - comfortable

**SINGLE**
$43,200

**COUPLE**
$60,843

You can contribute to your super by...

**SALARY SACRIFICE**
Contributions from my pre-tax pay

**AFTER TAX CONTRIBUTIONS**
Contributions from my take home pay

*It’s your choice!*
Super can save you tax

MARGINAL TAX RATE

34.5%
(Including 2% Medicare Levy)

SUPER TAX RATE

15%

*Salary between $37,000 and $90,000
Super can save you tax

OPTION 1
DO NOTHING...

$5,000

= $1,725 tax

OPTION 2
SALARY SACRIFICE...

$5,000

= $750 tax

*Savings of $975

*Salary between $37,000 and $90,000
Small changes can make a difference

Sophie

WITH NO CHANGE

Age 50
Current Balance: $150,000

$447,000

Age 67

*Source: LGIAsuper (Xplan)
LGIAsuper Trustee ABN 94 085 088 484 AFS Licence No 230511 LGIAsuper ABN 23 053 121 564
Small changes can make a difference

Sophie

WITH SALARY SACRIFICE

Age 50
Current Balance: $150,000

$609,000

Age 67
With additional voluntary contributions of $195 pw

*Source: LGIAsuper (Xplan)
LGIAsuper Trustee ABN 94 085 088 484 AFS Licence No 230511 LGIAsuper ABN 23 053 121 564
Worth the sacrifice?

Equal to an additional $11,000 per annum

$162,000

*Source: LGIAsuper (Xplan)
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It is never too late

Salary sacrifice contributions

After-tax contributions

*Source: LGIAsuper (Xplan)
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### Remember the limits

<table>
<thead>
<tr>
<th>BEFORE TAX</th>
<th>AFTER TAX</th>
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</thead>
<tbody>
<tr>
<td><strong>Concessional Cap</strong></td>
<td></td>
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<tr>
<td>$25,000 for everyone</td>
<td></td>
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<tr>
<td><strong>Non-concessional Cap</strong></td>
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<tr>
<td>$100,000 or $300,000 over a three-year period if certain conditions are met</td>
<td></td>
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</tbody>
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#### BEFORE TAX:
- Employer contributions
- Salary Sacrifice
- Tax deductible

#### AFTER TAX:
- Voluntary contributions
- Spouse contributions
Making good investment choices
Daily Mail

October 22, 1929

GREATEST CRASH IN WALL STREET’S HISTORY.
Don’t focus on the past
All returns are annual percentage based returns of asset classes. These are not LGIAsuper returns. Past performance is not an indicator of future performance.
Consistent returns in a volatile environment

Growth of 8% p.a. from 1 July 2009*

*Source: LGIAsuper MySuper Lifecycle under 75 – 1 July 2009 to 31 December 2018
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Reacting to headlines

If Sophie…

MAINTAIN THEIR INVESTMENT

$609,000

REACT TO HEADLINES

$456,000
Patient investing is critical

GREED / BUY

FEAR / SELL
LGIAsuper’s investment options

AGGRESSIVE

DIVERSIFIED GROWTH

BALANCED

STABLE

DEFENSIVE

*Risk: High

VERY LOW

VERY HIGH

VERY LOW

VERY HIGH

VERY LOW

VERY HIGH

VERY LOW

VERY HIGH

VERY LOW

VERY HIGH

AUSTRALIAN SHARES

INTERNATIONAL SHARES

PROPERTY

INFRASTRUCTURE

ALTERNATIVES

FIXED INTEREST

CASH

*Source: LGIAsuper

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Giving you peace of mind

• Automatic insurance
• 24/7 cover
• What’s your role?
Have your plans in place

- What happens to super
- Beneficiaries
- Look after those important to you
Get the right advice

Advice direct

Comprehensive advice

LGIAsuper Trustee ABN 94 085 088 484 AFS Licence No 230511 LGIAsuper ABN 23 053 121 564
Next steps

1. Register member online via website
2. Review contribution arrangements
3. Talk to us! email, phone, post or fax
Your trusted Superannuation partner