

# Super Essentials!

Making your super work for you while you're working

# Before we start



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.

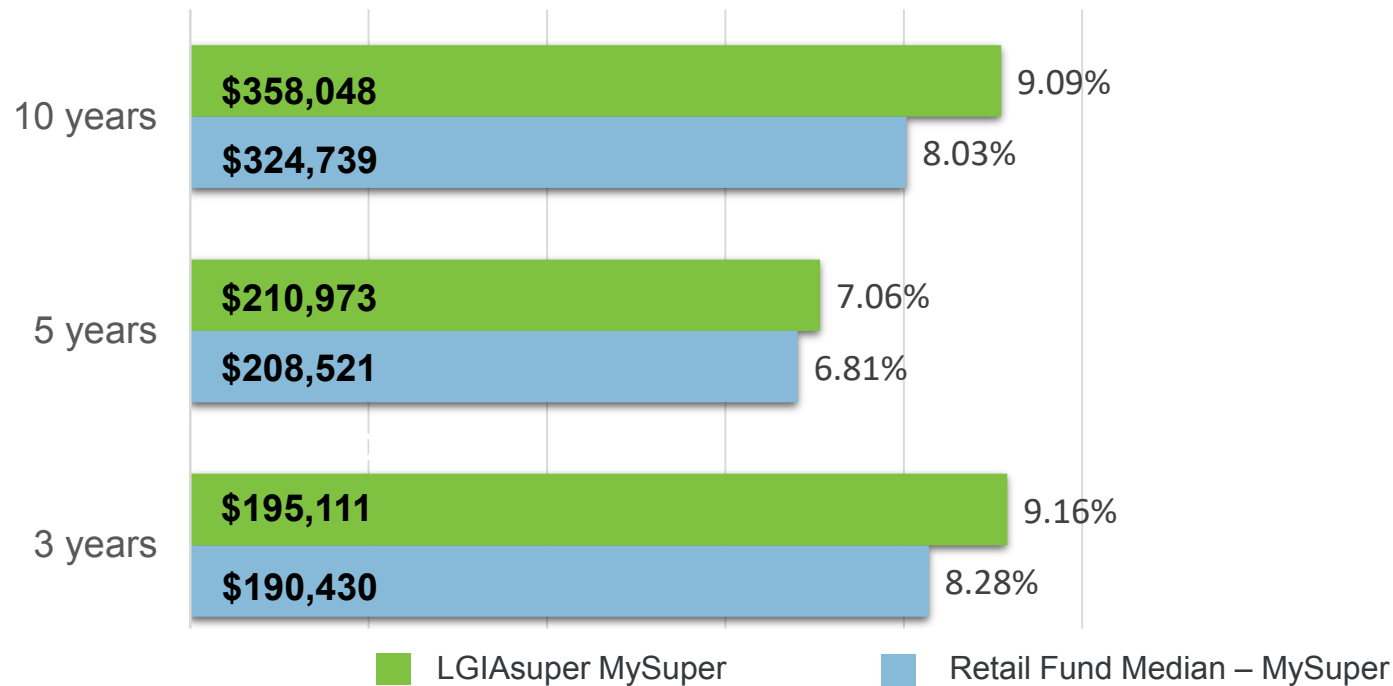
If you are interested in exercising your options in LGIAsuper in relation to a matter referred to in this presentation you should obtain the relevant Product Disclosure Statement and consider contacting an LGIAsuper representative who can give you appropriate advice which does take into account your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

# LGIAsuper update

# Investment update

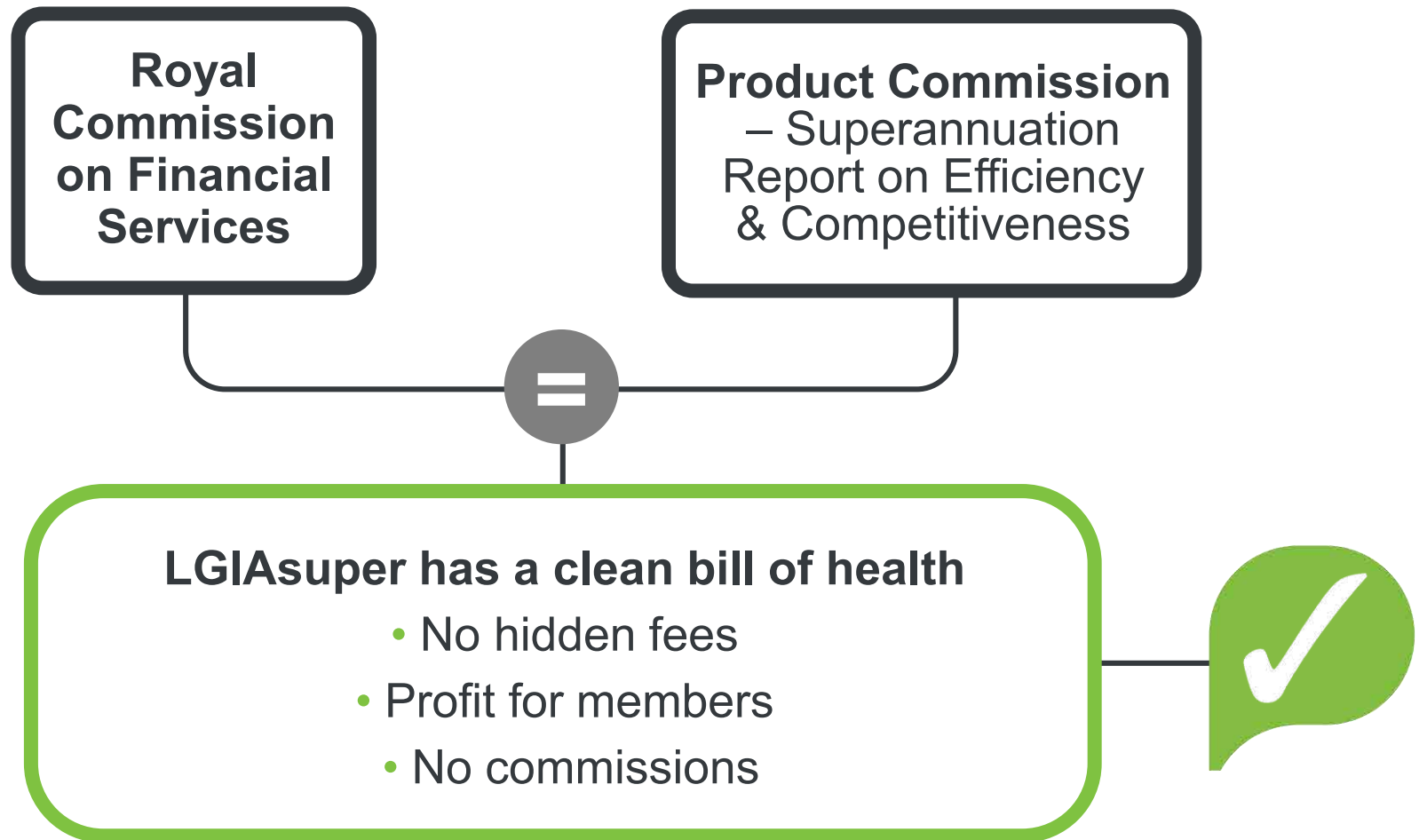


## MySuper Investment Returns to 28 February 2019

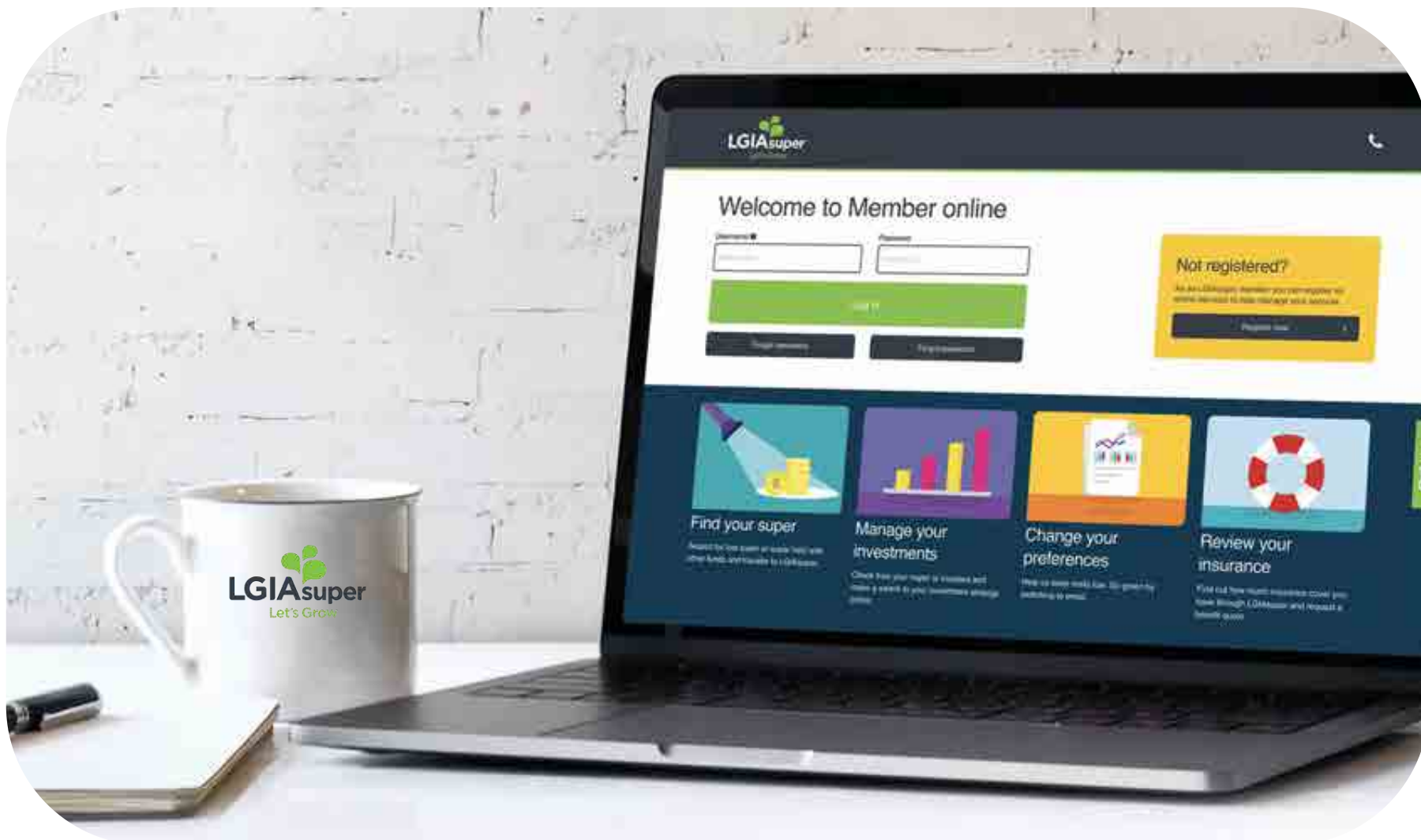


**LGIAsuper's default MySuper investment option has average +9.15% p.a. over 33 years**  
(as at 30 June 2018)

# Superannuation industry reviews



# What's changing?



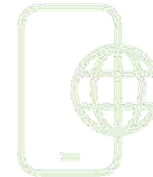
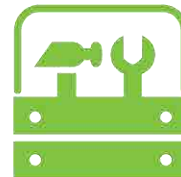
# Achieving your comfortable



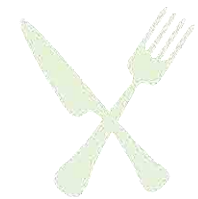
# ASFA retirement standard - modest



**SINGLE**  
**\$27,595**



**COUPLE**  
**\$39,666**







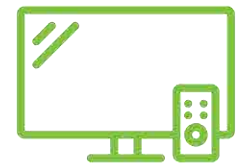
# ASFA retirement standard - comfortable



**SINGLE**  
**\$43,200**



**COUPLE**  
**\$60,843**





# Building wealth through contributions



## You can contribute to your super by...

### **SALARY SACRIFICE**

Contributions from my  
**pre-tax pay**

### **AFTER TAX CONTRIBUTIONS**

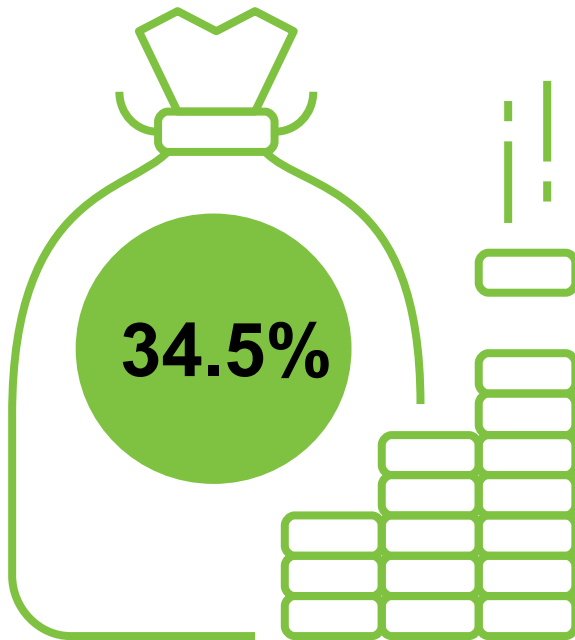
Contributions from my  
**take home pay**

*It's your choice!*



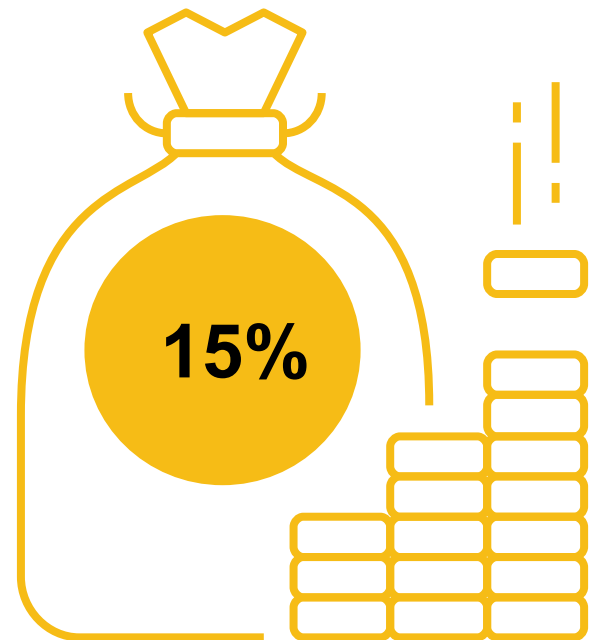
# Super can save you tax

## MARGINAL TAX RATE



(Including 2% Medicare Levy)

## SUPER TAX RATE



*\*Salary between \$37,000 and \$90,000*

# Super can save you tax

## OPTION 1

DO NOTHING...



**= \$1,725 tax**

## OPTION 2

SALARY SACRIFICE...



**= \$750 tax**

**Savings  
of  
\$975**

*\*Salary between \$37,000 and \$90,000*

# Small changes can make a difference



**Age 50**

Current Balance:  
**\$150,000**

**Sophie**

**WITH NO CHANGE**



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**\$447,000**

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**Age 67**

# Small changes can make a difference



**Age 50**

Current Balance:  
**\$150,000**

**Sophie**

**WITH SALARY SACRIFICE**



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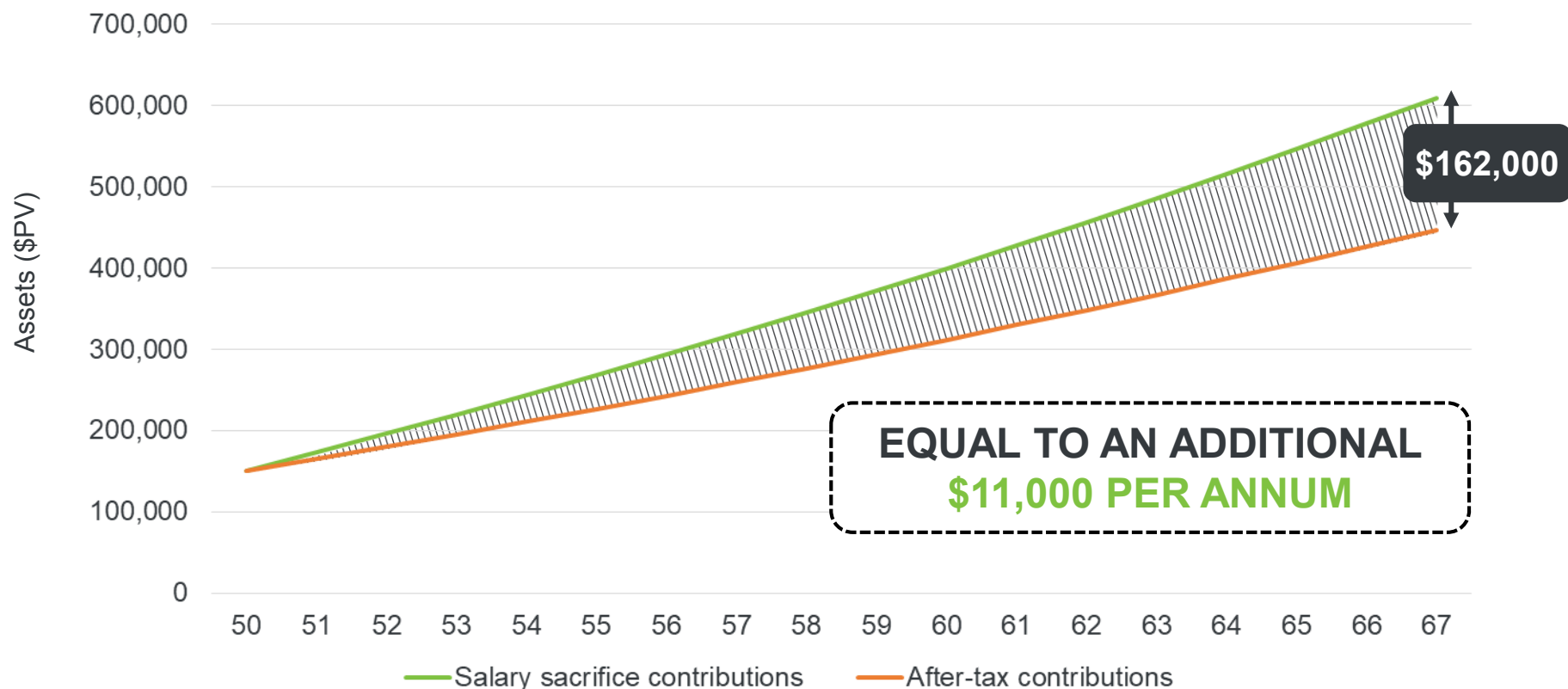
**\$609,000**

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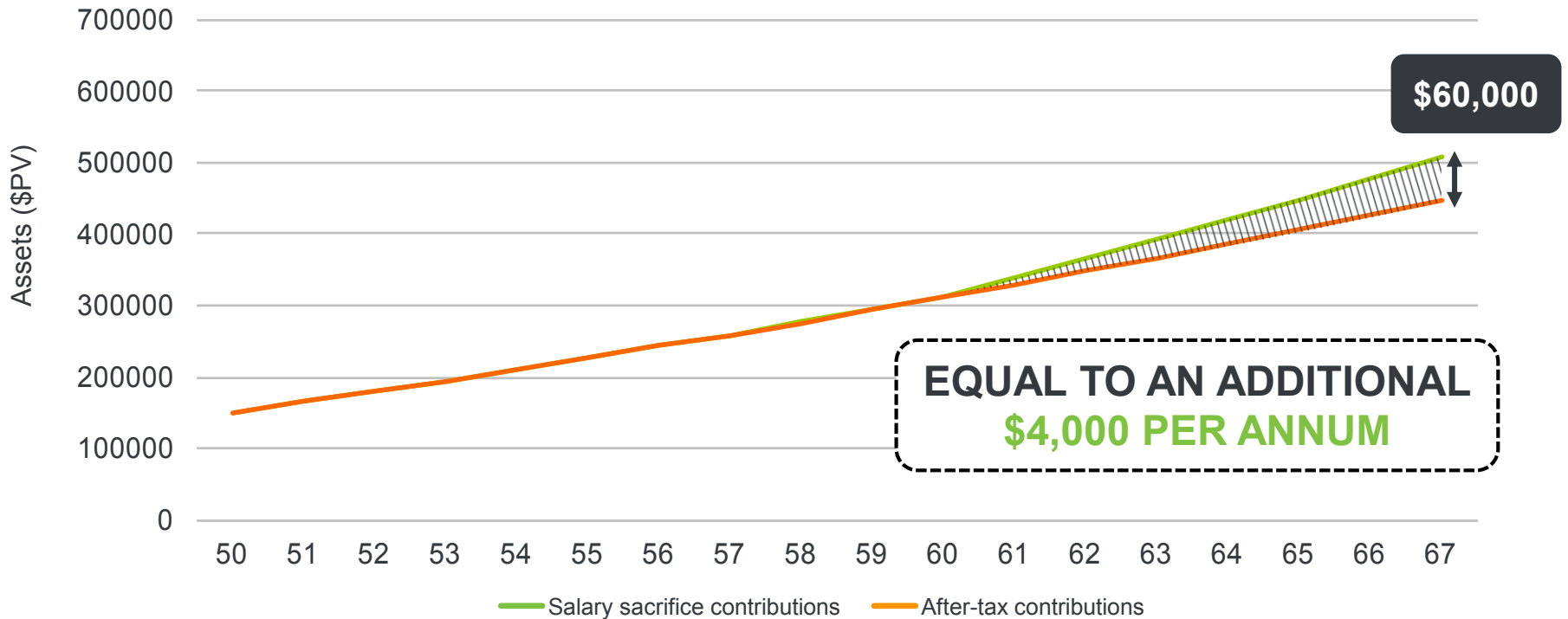
**Age 67**

*With additional voluntary contributions  
of \$195 pw*

# Worth the sacrifice?



# It is never too late





# Remember the limits



## BEFORE TAX

### Concessional Cap

**\$25,000**

for everyone

- Employer contributions
- Salary Sacrifice
- Tax deductible

## AFTER TAX

### Non-concessional Cap

**\$100,000**

or

**\$300,000**

over a three-year period if certain conditions are met

- Voluntary contributions
- Spouse contributions

# Making good investment choices

# Daily Mail

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October 22, 1929

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**GREATEST CRASH  
IN WALL STREET'S  
HISTORY.**

**overnight.**

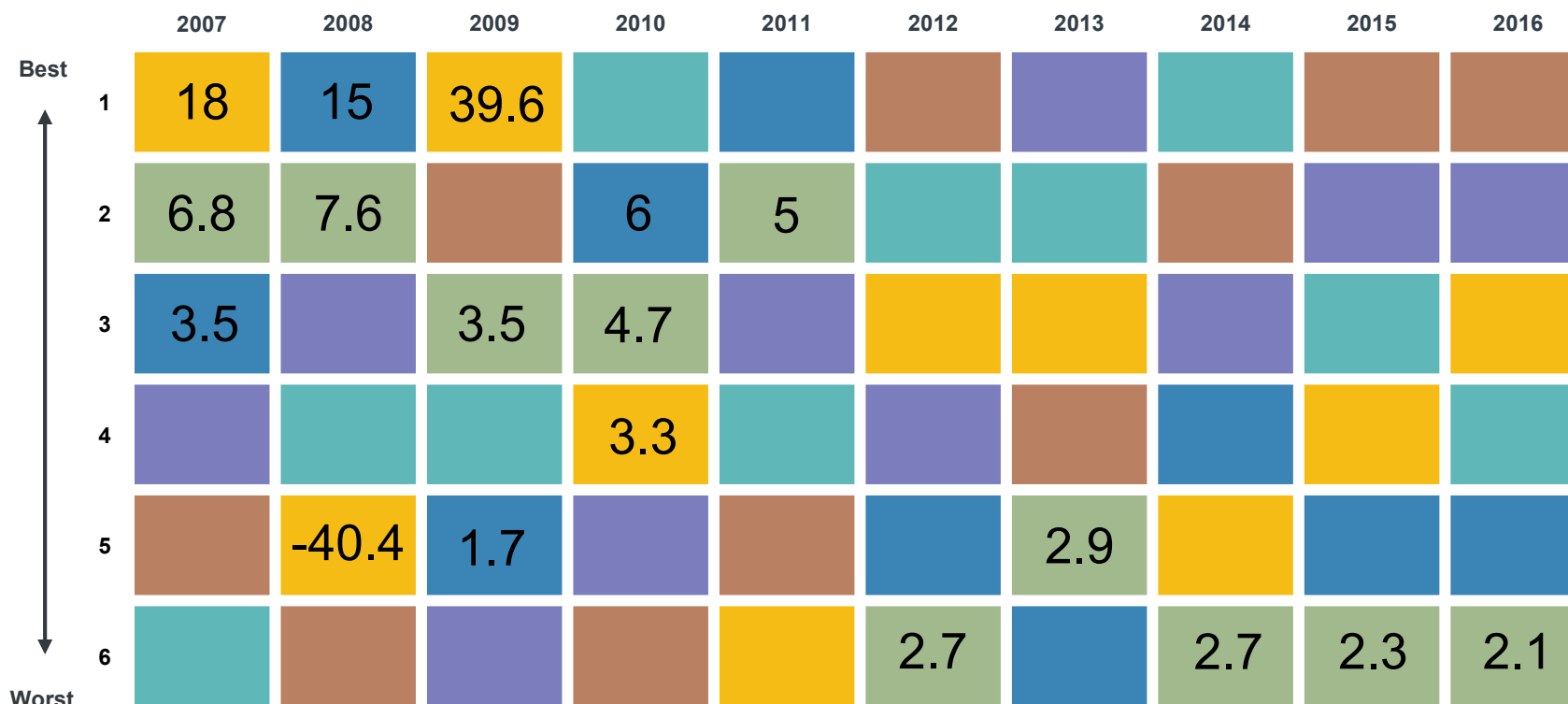
**Don't focus on the past**







# Understanding 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.



AUSTRALIAN  
CASH



AUSTRALIAN  
FIXED INTEREST



AUSTRALIAN  
PROPERTY



INTERNATIONAL  
PROPERTY



AUSTRALIAN  
SHARES



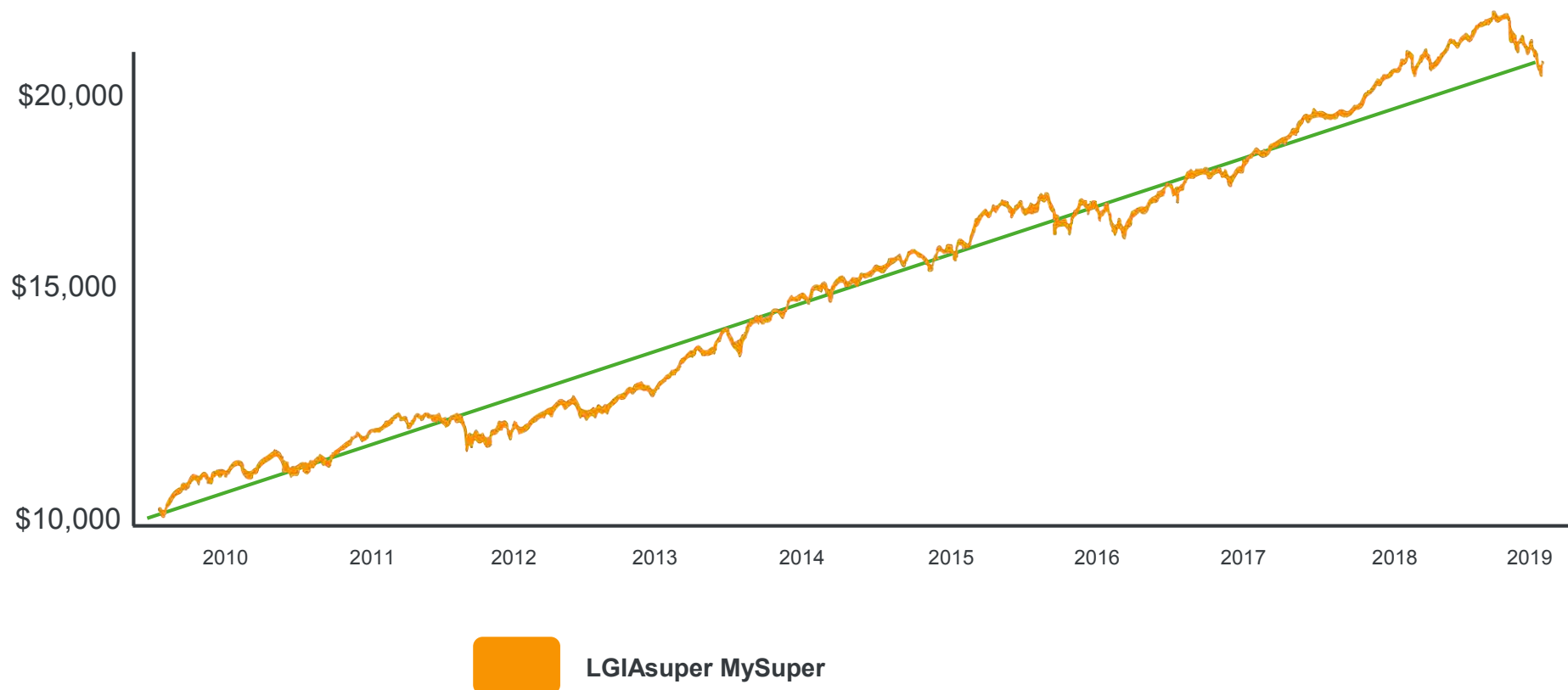
INTERNATIONAL  
SHARES



# Consistent returns in a volatile environment



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



 **LGIAsuper MySuper**

\*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**



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**\$609,000**

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**REACT TO HEADLINES**



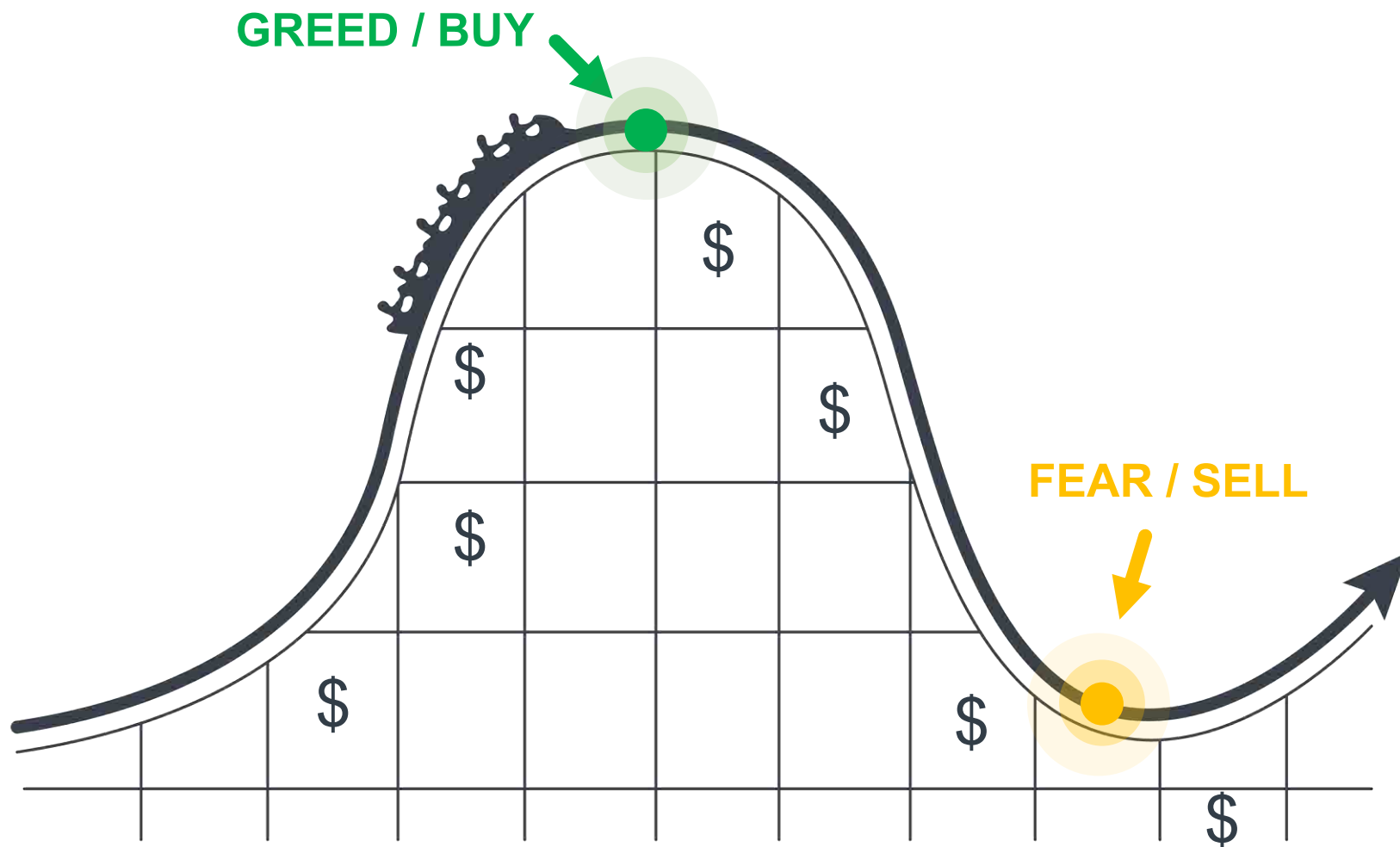
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**\$456,000**

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# Patient investing is critical

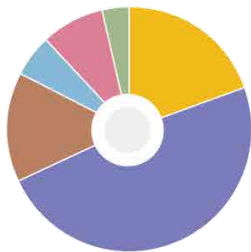




# LGIAsuper's investment options



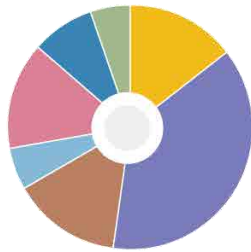
## AGRESSIVE



**RISK** High



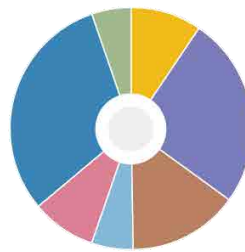
## DIVERSIFIED GROWTH



**RISK** High



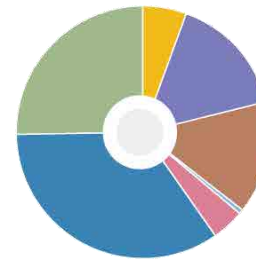
## BALANCED



**RISK** Medium to High



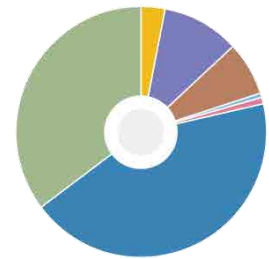
## STABLE



**RISK** Medium



## DEFENSIVE



**RISK** Low to medium



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



# 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

