You spend a lot of time taking care of others
Now it’s time to look after you

1. **Save a bit extra**
   Making a regular BPAY payment or salary sacrificing $20 a week could translate into thousands extra in your super fund, by retirement.

2. **Get something back**
   You may be eligible for government co-contributions. To find out if you’re eligible visit [ato.gov.au](http://ato.gov.au) or call us on 1800 813 327.

3. **Bring it together**
   If you have multiple super accounts, you’re probably losing money paying extra fees. Combining all your super into one account can mean more money goes towards your savings — not into extra fees.
   We’ve made it easy to combine your super — just search for your other super accounts in your online account at [hesta.com.au/mol](http://hesta.com.au/mol) and combine them with your HESTA account.

4. **Ask for help**
   Find out how your numbers look

Learn about your options?
For further information, arrange to see one of our Superannuation Advisers.
For more comprehensive advice, speak with one of our Financial Planners.
You don’t need to be a millionaire to retire.

Did you know, around 80% of Australians who’ve reached the age to qualify, receive a full or part Age Pension?*

For most Australians, the Age Pension is still an important part of their income in retirement. Many Australians enjoy a comfortable retirement by supplementing the Age Pension with their super.

Chris is 50 years old, working in aged care. She earns $30,000 p.a. and currently has $20,000 in super.

Assuming Chris will work until age 67, contributing an extra $20 a week from her take-home pay could make more than $34,000 difference to her balance.

Assumptions: Investment earnings of 6.50% net per year and employment is constant until age 67. Assumes contributions are optimised to make the most of co-contributions. Inflation of 2.5% per year, and figures are in today’s dollars (i.e. the final value is discounted for inflation). Figures include SG contributions, the government co-contribution and Low Income Superannuation Tax Offset.

Superannuation Guarantee (SG) rate assumed at of 9.5% each year until 1 July 2021 when the rate increase by 0.5% per annum until it reaches at 12% from 1 July 2025 onwards. The final amount does not take into consideration any administration or additional fees. Salary indexed at 2.5%. Calculated at 1 July 2019.

This example is an illustration only and is not guaranteed. Actual outcomes may differ. Investments may go up or down.

*Source: ncoa.gov.au/report/phase%2Done/part-b/7-1-age-pension

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