

TODAY'S TOPIC

Financial tools at your fingertips



IMPORTANT NOTICE

This presentation contains factual information and general advice only, including information about financial products. It has been prepared without taking into account your objectives, financial situation and needs. You should consider whether it is appropriate having regard to your personal circumstances before making any financial decisions.

If you are not a TelstraSuper member, we cannot offer, request or invite you to purchase a financial product after this session, without your prior consent. We can, however, provide you with factual information about the benefits and features of the different superannuation products that TelstraSuper has available. If you are considering acquiring a financial product, you should obtain the relevant product disclosure statement before making a decision. Any taxation information in the presentation is factual information only. If you require taxation advice you should consult your accountant or tax adviser.

If you would like to find out more information about TelstraSuper's products, please contact us by email at contact@telstrasuper.com.au or use the Contact Form on the website to make a request about a specific product, and we will arrange for a Member Contact Centre Consultant to call you to discuss that product. Alternatively, you can call our Member Contact Centre Consultants on 1300 033 166 to ask for further information about our products



**FINANCIAL TOOLS &
SUPER ONLINE**



INSURANCE PORTAL



**RETIREMENT INCOME
PROJECTOR**



**HOW TELSTRASUPER
CAN ASSIST**



QUESTIONS



**FINANCIAL TOOLS
& SUPER ONLINE**



Online Tools



Managing your super
 Get your super sorted

Investments
 How we perform

Products & services
 What we offer

Information hub
 Resources to help you

Login



Information hub

A wealth of information at your fingertips - forms, calculators, latest news, seminar registrations and more.

RESOURCES TO HELP YOU

Calculators

Tools

News and articles

Videos

Find a Form

Proof of identity

FAQs

Events and seminars

Product Disclosure Statements and Guides

Online education

Tools

Join TelstraSuper

Nominate employer contributions

Refer your friends and family members

Budget planner

Check your TFN status

Contribute by BPAY

Compare TelstraSuper

Manage your email subscriptions



Budget Planner

Budget planner

Use this tool to estimate your annual budget requirements. Enter your expenses beside the appropriate corresponding items and click on the Calculate button to obtain your total annual, quarterly, monthly, fortnightly or weekly costs.

Your personal budget planner

Need help managing your money? Creating a budget is a great way to keep track of what you're spending and see where you may be able to save a little extra. To find out how much you may need to cover your weekly, fortnightly, monthly, quarterly or annual costs, simply fill out the form below.

Enter your details

Living Expenses	\$ 0.00	+
Health	\$ 0.00	+
Pets	\$ 0.00	+
Transportation	\$ 0.00	+
Entertainment	\$ 0.00	+
Other costs	\$ 0.00	+

Your spending overview

A summary of your expected weekly, fortnightly, monthly, quarterly and annual costs, based on the information you provided.

Total expenses

[RESET EXPENSES](#)

PER WEEK	PER FORTNIGHT
\$0.00	\$0.00
PER MONTH	PER QUARTER
\$0.00	\$0.00
PER ANNUM	
\$0.00	

SAVE RESULTS

This website contains general advice, not taking into account your objectives, financial situation or needs. Before acting on this advice you should determine if it is appropriate for you. Before acquiring a product, first read its Product Disclosure Statement.

The budget planner tool can be used to estimate your budget requirements

Online Calculators



The screenshot shows the TelstraSuper website navigation bar and a dropdown menu for the 'Information hub'. The navigation bar includes links for 'ABOUT US', 'CONTACT US', 'FORMS', and 'LOGOUT'. The main navigation items are 'Managing your super', 'Investments', 'Products & services', 'Information hub', and 'Your account'. The 'Information hub' dropdown menu is open, showing a list of categories: 'Calculators', 'Tools', 'News and articles', 'Videos', 'Find a Form', 'Proof of identity', 'FAQs', 'Events and seminars', 'Product Disclosure Statements and Guides', and 'Online education'. The 'Calculators' item is highlighted with a red circle. To the right of the dropdown, a list of calculator topics is displayed: 'Retirement income projector', 'Government co-contributions', 'Pre-tax vs post-tax contributions', 'Spouse tax offset', 'Retirement income stream payments', and 'Insurance calculators'. A red bar at the bottom of the page contains the text 'RESOURCES TO HELP YOU'.

Government Co-Contributions calculator

Government co-contributions calculator

The government co-contribution scheme is an incentive to encourage Australians to contribute to their super on a post-tax basis. If eligible, you could receive an additional contribution to your super from the government (50 cents for every \$1 contributed, up to a maximum of \$500 each financial year).

Enter your details below to estimate your potential eligibility for the government co-contribution. Your income will indicate the maximum possible government co-contribution, whilst your post-tax super contribution will indicate how much of this maximum you are entitled to.

Enter Your Details

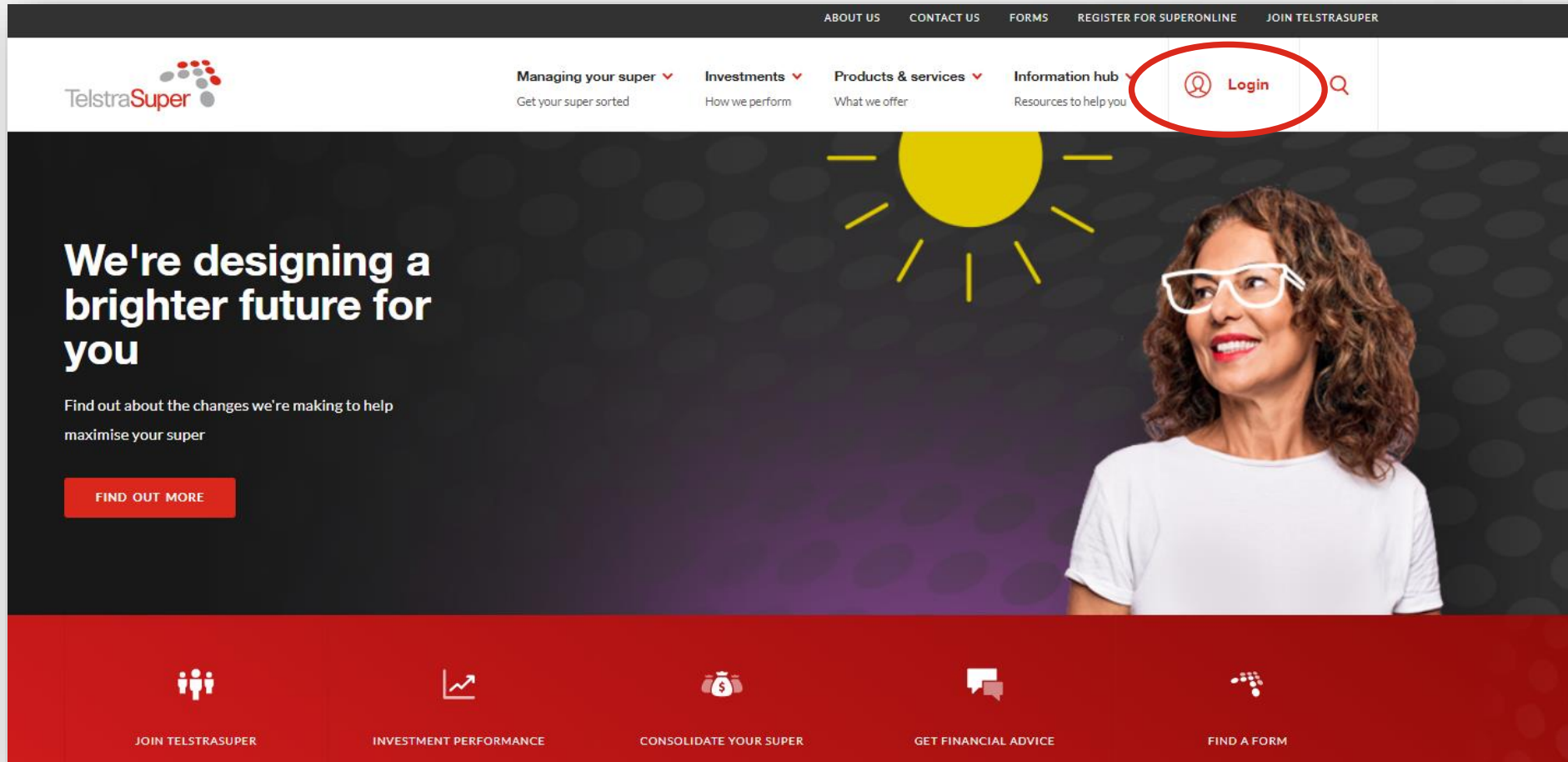
Estimated Income ?

Post-Tax Contribution ?

CALCULATE

Estimate your potential eligibility for the government co-contribution

Super online login



To view your TelstraSuper account online, simply login to Super Online - www.telstrasuper.com.au

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Super online



ABOUT US CONTACT US FOR US REGISTER FOR SUPERONLINE JOIN TELSTRASUPER

TelstraSuper

Managing your super **▼** Get your super sorted
Investments **▼** How we perform
Products & services **▼** What we offer
Information hub **▼** Resources to help you

Login

YOUR ACCOUNT LOGIN

Manage your TelstraSuper account

TelstraSuper's secure member portal is a quick and easy way to manage your super account and membership details online.

Login

Member number * **?**

Password *

[Forgotten password](#)

LOGIN

Haven't used SuperOnline before?

[REGISTER FOR SUPERONLINE](#)

Enter your TelstraSuper online access details

If you don't have online access details, you can register for SuperOnline

Super online



Progress bar: Verify Member (active), Send Validation Code, Validate Code, Create New Password, Complete

Reset your password

Please verify your details below

Member number *

Date of birth *

DD	Month	YYYY
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[I don't know my member number](#)

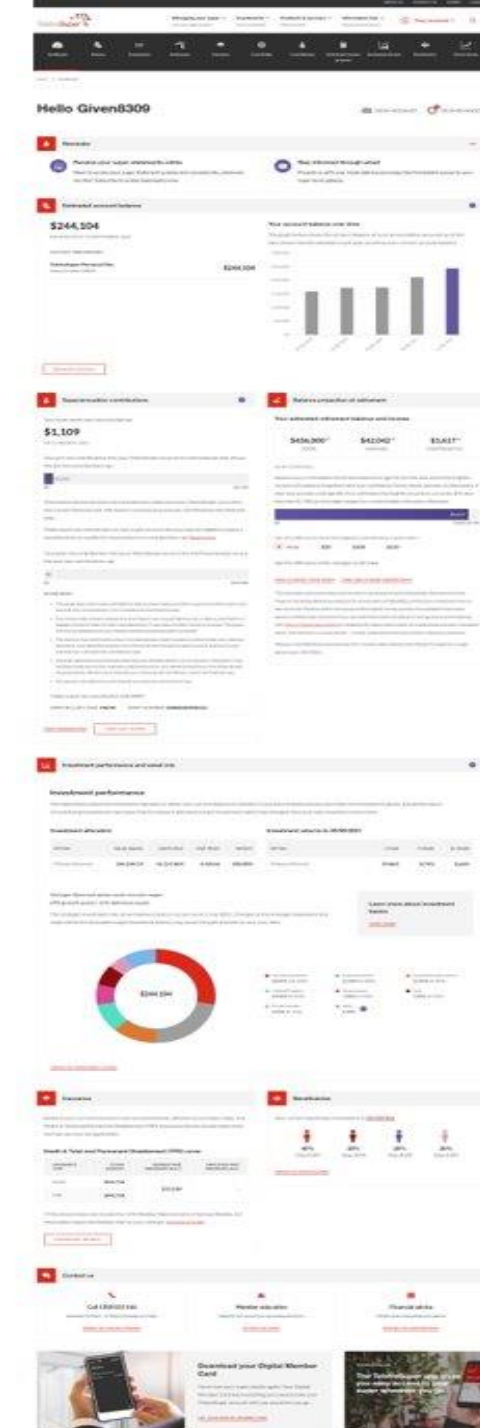
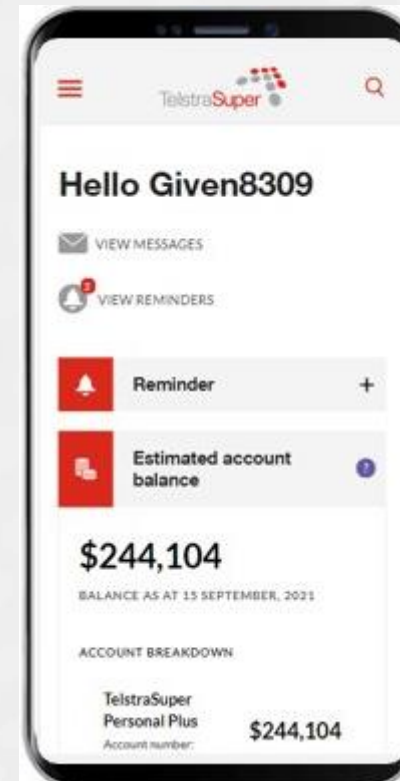
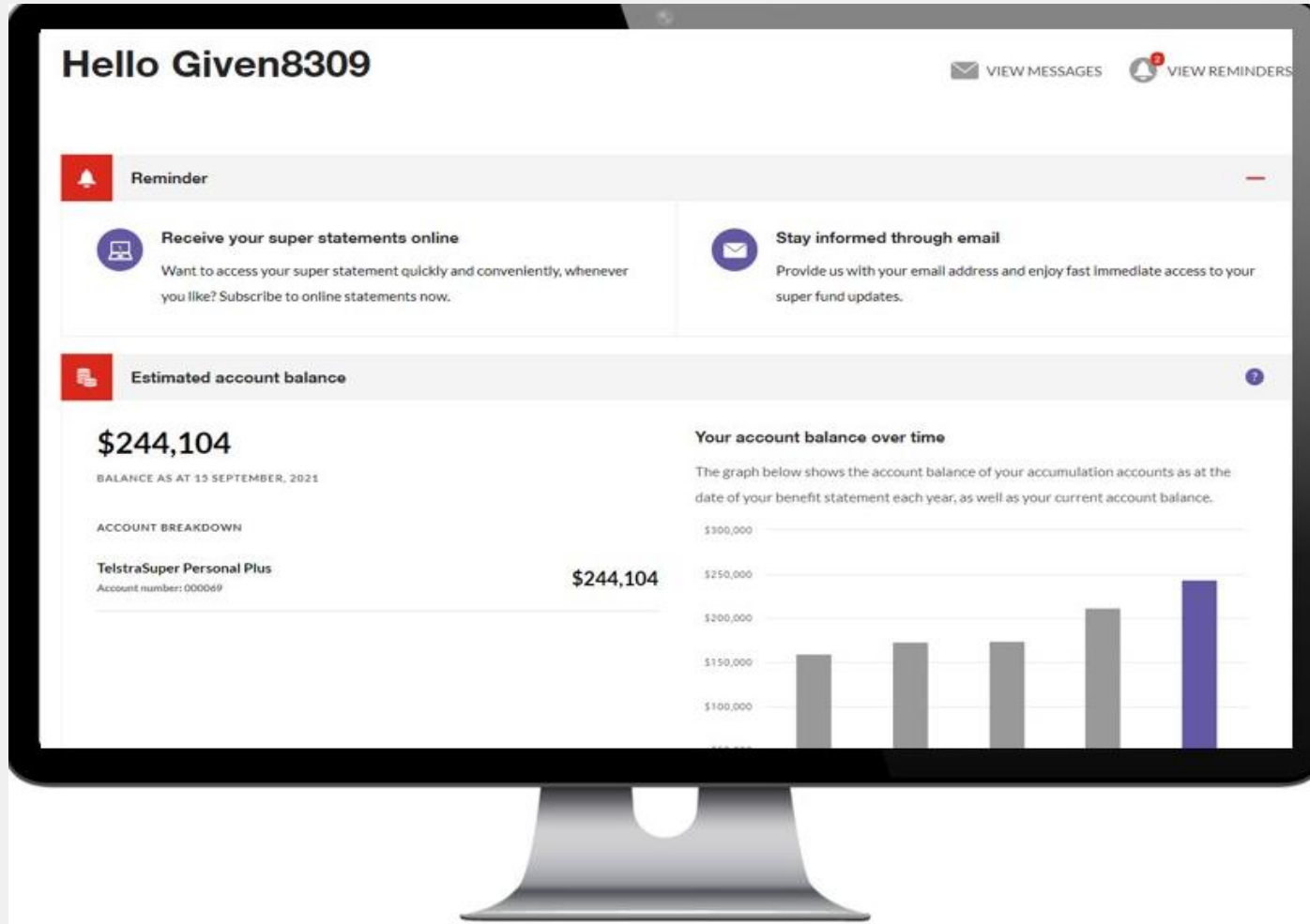
NEXT

* Denotes required field

If you can't remember your password, you can reset it

If you also can't remember your member number, select the option and note your postcode and mobile number

Dashboard



Balance projection at retirement


Balance projection at retirement

Your estimated retirement balance and income

<div style="background-color: #f9f9f9; padding: 5px; border: 1px solid #ddd;"> <div style="font-size: 24px; font-weight: bold;">\$265,000*</div> <div style="font-size: 12px; font-weight: normal;">TOTAL</div> </div>	<div style="background-color: #f9f9f9; padding: 5px; border: 1px solid #ddd;"> <div style="font-size: 24px; font-weight: bold;">\$35,888*</div> <div style="font-size: 12px; font-weight: normal;">ANNUAL</div> </div>	<div style="background-color: #f9f9f9; padding: 5px; border: 1px solid #ddd;"> <div style="font-size: 24px; font-weight: bold;">\$1,380*</div> <div style="font-size: 12px; font-weight: normal;">FORTNIGHTLY</div> </div>
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AS AT 10/03/2022

Above is your estimated retirement balance at age 65 and the annual and fortnightly income this balance (together with your estimated Government pension entitlements, if any) may provide until age 88. Your estimated fortnightly income is currently \$328 less than the \$1,708 per fortnight target for a comfortable retirement lifestyle†.



\$0 \$1,380 Target: \$1,708

See the difference extra fortnightly contributions could make *

None
 \$50
 \$100
 \$150

See the difference other changes could make

[HOW TO BOOST YOUR SUPER](#)
 [VIEW AND CHANGE ASSUMPTIONS](#)

*The estimated retirement balance and income is calculated using the TelstraSuper Retirement Income Projector (including default assumptions for contributions, investment returns, fees and costs, inflation and for the annual and fortnightly income amounts, the available Government pension entitlements) and some of your personal information (including current age, annual salary of \$129553 and account balance). Visit [View & Change Assumptions](#) for detailed information about and/or to change these and other calculation inputs. This estimate is not guaranteed – consider seeking financial advice before making any decisions.

†Based on the ASFA Retirement Standard for a Comfortable Lifestyle of \$1,708 per fortnight for a single person (as at 1/03/2021).

Accumulation members can view a balance projection at retirement .

Account balance



Balance

View the estimated balance of your account, or for your real-time account balance, you can request an account balance quote.

Estimated balance

BALANCE AS AT 10 MARCH, 2022

\$23,492

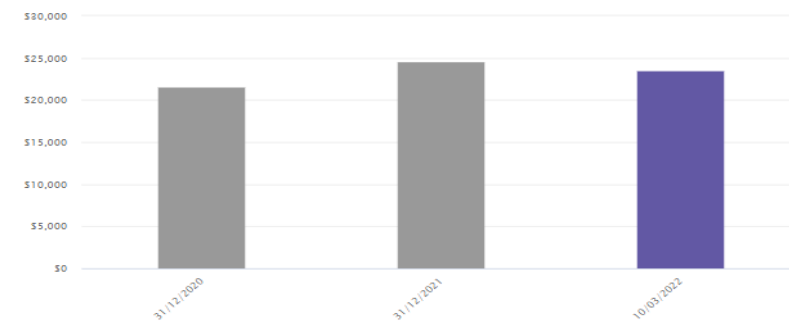
ACCOUNT BREAKDOWN

TelstraSuper Personal Plus
Account number: 148289

\$23,492

Your account balance over time

The graph below shows the account balance of your accumulation account as at the date of your benefit statement each year, as well as your current account balance.



Transactions



Filter transactions

Start date *

End date *

Transaction type *

UPDATE FILTER [CHANGE TO INVESTMENT VIEW](#)

* Denotes required field

You are able to select the date range for your transactions

Transactions



EFFECTIVE DATE	TRANSACTION TYPE	DESCRIPTION	AMOUNT
31/12/2021	Deductions	Member Paid Insurance Premium Rebate	\$10.10
31/12/2021	Deductions	Insurance Premium	-\$67.33
31/12/2021	Deductions	Administration fee	-\$19.50
30/09/2021	Deductions	Member Paid Insurance Premium Rebate	\$10.10
30/09/2021	Deductions	Insurance Premium	-\$67.32
30/09/2021	Deductions	Administration fee	-\$19.50
30/06/2021	Deductions	Insurance Premium	-\$63.28
30/06/2021	Deductions	Administration fee	-\$19.50
21/04/2021	Rollovers	Roll-in Suncorp Master Trust	\$162.04
1/04/2021	Deductions	Insurance premium adjustment	-\$62.90

Transactions



Filter transactions

Start date *

End date *

Transaction type *

* Denotes required field

You are also able to view transactions relating to your investments

Transactions - Investment view



EFFECTIVE DATE	TRANSACTION TYPE	INVESTMENT OPTION	AMOUNT	NO. OF UNITS	UNIT PRICE
31/12/2021	Deductions	MySuper Balanced	\$10.10	2.478	\$4.07523
31/12/2021	Deductions	MySuper Balanced	-\$86.84	-21.308	\$4.07523
30/09/2021	Deductions	MySuper Balanced	\$10.10	2.558	\$3.94873
30/09/2021	Deductions	MySuper Balanced	-\$86.82	-21.986	\$3.94873
30/06/2021	Deductions	MySuper Balanced	-\$82.78	-21.400	\$3.86819
21/04/2021	Rollovers	MySuper Balanced	\$162.04	43.610	\$3.71569
1/04/2021	Deductions	MySuper Balanced	-\$62.90	-17.212	\$3.65447
1/04/2021	Deductions	MySuper Balanced	-\$63.68	-18.071	\$3.52393
1/04/2021	Deductions	MySuper Balanced	-\$63.68	-19.314	\$3.29711
31/03/2021	Deductions	MySuper Balanced	-\$19.50	-5.336	\$3.65447

Contributions



Dashboard Balance Transactions Statements Insurance Consolidate **Contributions** Retirement Income projector Investments

Home > Dashboard > Contributions

Contributions

Making extra contributions can significantly boost your retirement savings and may offer additional benefits such as paying less tax or receiving a government co-contribution.

You can choose to make pre-tax (concessional) or post-tax (non-concessional) contributions. Pre-tax contributions, also known as salary sacrifice contributions, are made from your pre-tax salary while post-tax contributions are made from your take-home pay. The government has imposed [contribution caps](#) on the amount of contributions you can make each year.

Pre-tax contributions

One of the easiest ways to boost your super is to set up ongoing contributions from your pre-tax pay. Pre-tax contributions are generally taxed at the reduced rate of 15% which may be much lower than your marginal tax rate, making them an attractive option.

Voluntary pre-tax contributions count towards the [pre-tax contributions cap](#), which also includes your employer contributions and any employer-paid insurance premiums.

Making pre-tax contributions is easy

- Telstra employees: nominate an amount to be deducted through People Express
- Non-Telstra employees: contact your payroll team and let them know you'd like to start making contributions from your pre-tax salary.

How you're tracking against the pre-tax cap

Your pre-tax contributions made into your TelstraSuper account for this financial year versus the pre-tax contributions cap.

\$1,821	\$27,500
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PLEASE NOTE:

- This graph does not include pre-tax contributions that have made to another super fund which will count towards your concessional contributions cap.
- The total pre-tax contributions shown include employer-paid insurance premiums that your employer has paid on your behalf during the current financial year (employer-paid insurance premiums count towards your concessional contributions cap).
- Employer-paid insurance premiums that have not yet been paid for you are not shown in the graph. If your employer makes any further insurance premium payments on your behalf during the current financial year, these payments will also count towards your concessional contributions cap for the financial year.

The contributions option enables to you view how you are tracking against the pre-tax concessional contribution cap in relation to your TelstraSuper contributions.

Contributions



Post-tax contributions

Post-tax contributions are made from your take-home salary. Depending on your personal circumstances, making post-tax contributions may make you eligible for an additional boost through [government co-contributions](#) or a tax break under the [spouse contributions scheme](#). Post-tax contributions count towards the [post-tax contributions cap](#).

Making post-tax contributions is easy

The easiest way to make post-tax contributions is via BPAY. If you'd prefer to send us a cheque, use the [Member & Spouse Contribution form](#).

How you're tracking against the post-tax cap

Your post-tax contributions into your TelstraSuper account for this financial year versus the non-concessional contributions cap.



PLEASE NOTE:

- This graph does not include post-tax contributions that you have made to another super fund which will count towards your non-concessional contributions cap.
- Any spouse contributions count towards your post-tax contributions cap.

Your BPay number

BPAY BILLER CODE 94078 BPAY NUMBER 000000000000

Need help?

- Use our [Pre-tax vs Post-tax calculator](#) to see which type of contribution suits your personal circumstances
- Use our [Retirement Projector](#) to see the difference extra contributions could make to your balance
- TelstraSuper Financial Planning can assist you over the phone with simple advice on contributions. There's no additional cost for phone-based advice as this included in your membership. To get started, simply call 1300 033 166 or fill in our [online contact form](#)

Also view how you are tracking against your post-tax non-concessional contribution cap in relation to your TelstraSuper contributions.

Your BPay details are noted to assist in making additional post-tax non-concessional contributions

Investments



Your current investment option allocations

YOUR SUPER ACCOUNT BALANCE AS AT 10 MARCH 2022

\$23,492.17

INVESTMENT OPTIONS	CURRENT ALLOCATION	FUTURE ALLOCATION
MYSUPER BALANCED	\$23,492.17	100.00%
TOTAL	\$23,492.17	100.00%

UPDATE INVESTMENT CHOICES

You can update your investments

Update your investments



Investment choice update type

You can update your investment option(s) for your current balance and/or your future contributions. Select one option below. *

- Update investment allocation for my current balance
- Update investment allocation for my future contributions
- Update investment allocation for my current balance and future contributions

Update your investment option(s) for your account balance using either percentage allocation or dollar amount. Select one option below. *

- Update my current investments using percentage allocation
- Update my current investments using dollar amounts

I have read and understood the following:

- A [buy-sell spread](#) may apply as a result of any changes I make to my investment choice.
- Changing my investment option will affect how investment returns are allocated to my account.
- If I invest across more than one investment option, the initial percentage split may change over time due to investment market movements and transactions on my account.
- I can make one investment switch a day.
- My account will be invested in my new investment selections the next business day if my request is submitted before 5:30pm (Melbourne time). Requests received on or after 5:30pm (Melbourne time) on a business day, or on weekends or public holidays, will take an extra day.
- Investment option switches will be processed at the sell unit price (out of current investment options) and the buy unit price (into the selected investment options) applicable to the day the change took place.
- I understand that if I have an automatic investment re-weight instruction in place I cannot update this online and that the processing of this investment switch will cancel my instruction. I also understand that I will need to download and complete an investment choice form to reinstate my automatic investment re-weight instruction and make my investment switch.

NEXT

[CANCEL](#)

Insurance



Navigation bar: Dashboard, Balance, Transactions, Statements, **Insurance**, Contribute, Contributions, Retirement Income projector, Investments, Beneficiaries, Direct Access

Home > Dashboard > Insurance

Insurance details

TelstraSuper's insurance options are designed to offer financial assistance at a time when you or your family may need it most.

Below you can see your current insurance cover through TelstraSuper, including what's paid by you and what's paid by your employer. If you'd like to find out more, visit the [insurance section](#).

Insurance Online Portal

Securely manage your insurance via our insurance online portal. You can apply for or vary your insurance cover, submit and track insurance claims and access our insurance calculators.

To find out more about the insurance options available to you visit our [insurance section](#).

For assistance with your insurance options, simply call us on 1300 033 166 or [submit an enquiry](#).

LAUNCH INSURANCE ONLINE

Death cover as at August 25, 2021

DEFAULT DEATH INSURANCE COVER:	\$190,776.00
TOP-UP DEATH INSURANCE COVER*:	\$0.00
TOTAL DEATH INSURANCE COVER:	\$190,776.00
PREMIUMS PAYABLE BY MEMBER*:	\$0.00 per year
PREMIUMS PAYABLE BY EMPLOYER:	\$274.72 per year

Total & Permanent Disablement (TPD) cover as of August 25, 2021

DEFAULT TPD INSURANCE COVER:	\$190,776.00
TOP-UP TPD INSURANCE COVER*:	\$0.00
TOTAL TPD INSURANCE COVER:	\$190,776.00
PREMIUMS PAYABLE BY MEMBER*:	\$0.00 per year
PREMIUMS PAYABLE BY EMPLOYER:	\$305.24 per year

Income Protection cover*

Your monthly income protection benefit at August 25, 2021: :

\$: paid directly to you and \$: is paid to your superannuation account as a concessional contribution.

PREMIUMS PAYABLE BY MEMBER*:	\$: per year
PREMIUMS PAYABLE BY EMPLOYER:	\$0.00 per year
BENEFIT PERIOD/WAITING PERIOD INFORMATION:	2 Year / 90 Days

Beneficiaries



No beneficiaries

We currently have no beneficiaries on record for you. Unlike the rest of your estate, beneficiaries of your superannuation death benefit can only be nominated through your super fund. You make a beneficiary nomination by selecting one of the options below.

[MAKE A NON-BINDING NOMINATION](#)

[DOWNLOAD BINDING NOMINATION FORM](#)

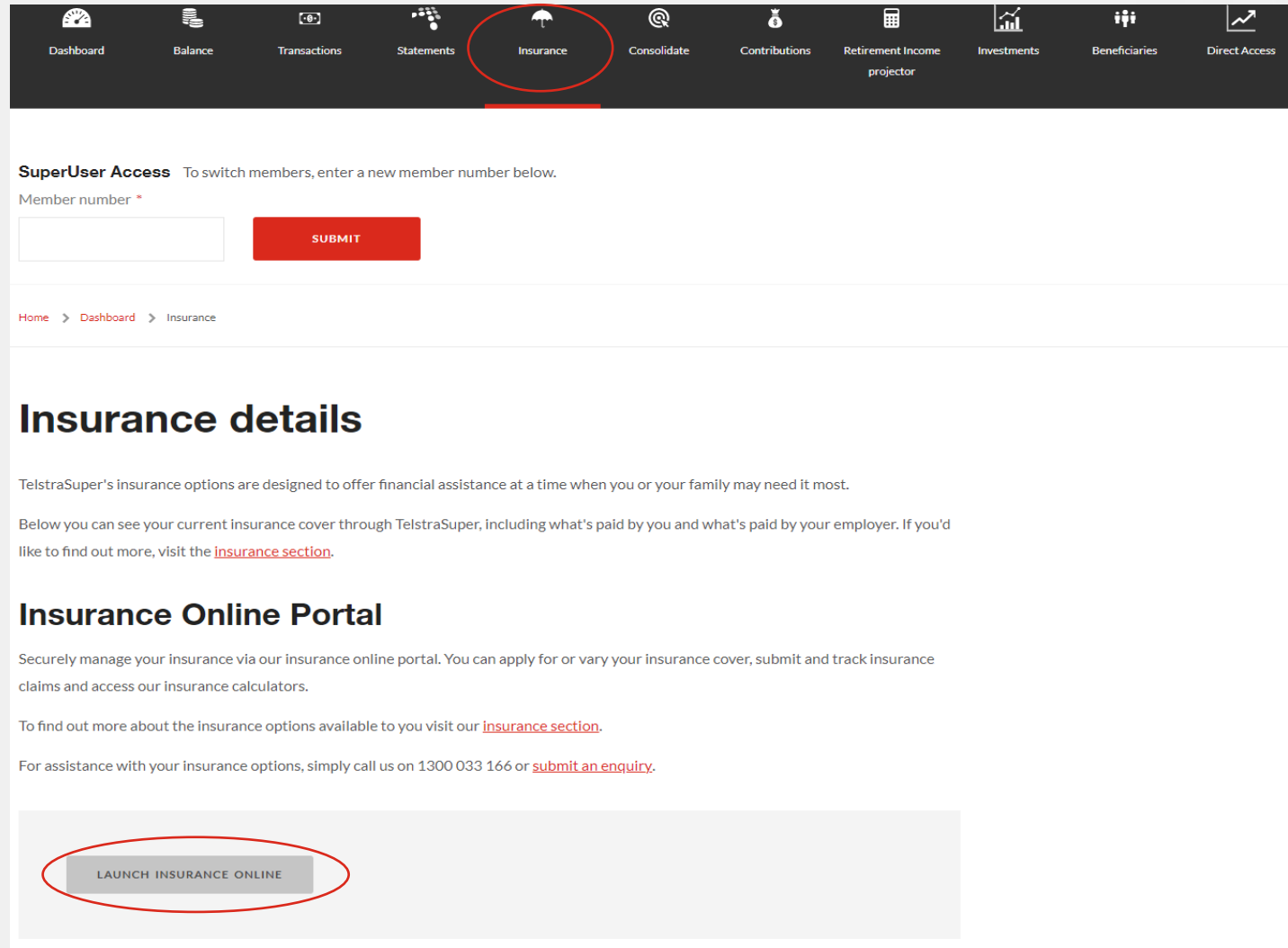
You are able to update your beneficiary by selecting one of two options



INSURANCE PORTAL



Locate the insurance portal



The screenshot shows the TelstraSuper website's navigation menu at the top, with the "Insurance" tab highlighted by a red circle. Below the menu is a "SuperUser Access" section with a text input field for a member number and a red "SUBMIT" button. A breadcrumb trail reads "Home > Dashboard > Insurance". The main content area is titled "Insurance details" and contains introductory text about insurance options. Below this is the "Insurance Online Portal" section, which includes a button labeled "LAUNCH INSURANCE ONLINE" circled in red.

Dashboard Balance Transactions Statements **Insurance** Consolidate Contributions Retirement Income projector Investments Beneficiaries Direct Access

SuperUser Access To switch members, enter a new member number below.
Member number * **SUBMIT**

Home > Dashboard > Insurance

Insurance details

TelstraSuper's insurance options are designed to offer financial assistance at a time when you or your family may need it most.

Below you can see your current insurance cover through TelstraSuper, including what's paid by you and what's paid by your employer. If you'd like to find out more, visit the [insurance section](#).

Insurance Online Portal

Securely manage your insurance via our insurance online portal. You can apply for or vary your insurance cover, submit and track insurance claims and access our insurance calculators.

To find out more about the insurance options available to you visit our [insurance section](#).

For assistance with your insurance options, simply call us on 1300 033 166 or [submit an enquiry](#).

LAUNCH INSURANCE ONLINE

After selecting the insurance tab, scroll down and select launch insurance online

Your cover will be displayed



The screenshot shows the TelstraSuper insurance portal interface. At the top, there is a navigation bar with the TelstraSuper logo, 'About us', and 'Contact us' links. A user profile icon and a 'Logout' button are also visible. Below the navigation bar is a red banner with the text 'Welcome back,' and 'Your current insurance cover'. The main content area features three insurance coverage cards:

- Death cover:** You are currently covered for **\$394,386**. Below this, it asks 'WHAT'S DEATH COVER?' and explains that death cover provides a lump sum payment when those who depend on you may need it most. It also mentions that payment can be accessed earlier if diagnosed with a terminal illness. A 'LEARN MORE' button is at the bottom.
- Total & Permanent Disablement (TPD) cover:** You are currently covered for **\$394,386**. Below this, it asks 'WHAT'S TPD COVER?' and explains that TPD cover helps to protect you and your family's lifestyle by paying a lump sum payment if you were to become totally and permanently disabled. It notes that with TelstraSuper, TPD is bundled with Death cover. A 'LEARN MORE' button is at the bottom.
- Income Protection:** Per month, you are currently covered for **\$5,575**. Below this, it asks 'WHAT'S INCOME PROTECTION?' and explains that Income Protection cover replaces part of your income to help support you while you're off work if you become unable to work due to sickness or an accident. A 'LEARN MORE' button is at the bottom.

Your current insurance arrangements will be displayed on the screen, you can scroll down for more options

Options to assist you



TelstraSuper About us Contact us

Logout

Not sure if you have the right amount of insurance? Use our handy insurance calculators to find out

HOW MUCH INSURANCE DO I NEED?

HOW MUCH WILL IT COST?

What would you like to do?

- VARY MY INSURANCE**
It's easy to change your cover online.
- CANCEL OR REDUCE MY COVER**
- INCREASE MY COVER DUE TO A LIFE EVENT**
If you've recently had a major change in your life, you can apply for an increase in your Death only or your Death and Total & Permanent Disablement (TPD) cover.
- TRANSFER MY COVER**
Did you know you may be able to transfer your existing Death only or Death and Total & Permanent Disablement (TPD) insurance into TelstraSuper? Find out more.
- MAKE A CLAIM**
Make a claim and a TelstraSuper Claims Assessor will be in touch with you.
- FIND OUT MORE ABOUT BEST DOCTORS**
I want to learn more about the Best Doctors service and how it could help me and my family

From here you are able to do a number on things, for example vary your insurance cover or submit an insurance claim

Insurance calculators



TelstraSuper About us Contact us

Logout

Not sure if you have the right amount of insurance? Use our handy insurance calculators to find out

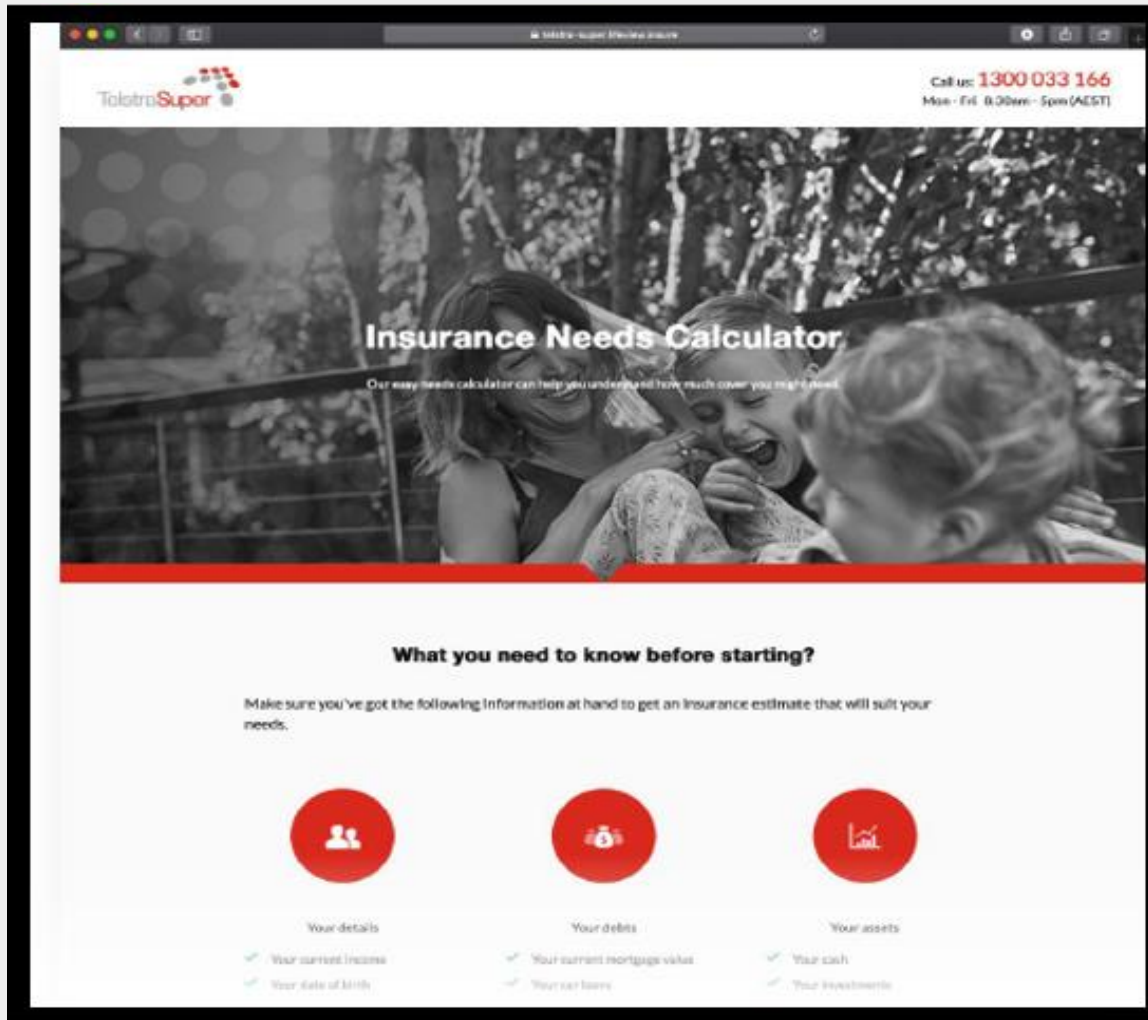
HOW MUCH INSURANCE DO I NEED? **HOW MUCH WILL IT COST?**

What would you like to do?

- VARY MY INSURANCE**
It's easy to change your cover online.
- CANCEL OR REDUCE MY COVER**
- INCREASE MY COVER DUE TO A LIFE EVENT**
If you've recently had a major change in your life, you can apply for an increase in your Death only or your Death and Total & Permanent Disablement (TPD) cover.
- TRANSFER MY COVER**
Did you know you may be able to transfer your existing Death only or Death and Total & Permanent Disablement (TPD) insurance into TelstraSuper? Find out more.
- MAKE A CLAIM**
Make a claim and a TelstraSuper Claims Assessor will be in touch with you.
- FIND OUT MORE ABOUT BEST DOCTORS**
I want to learn more about the Best Doctors service and how it could help me and my family

The insurance calculators may assist you with understanding how much cover you may need and what it may cost

Insurance needs calculator

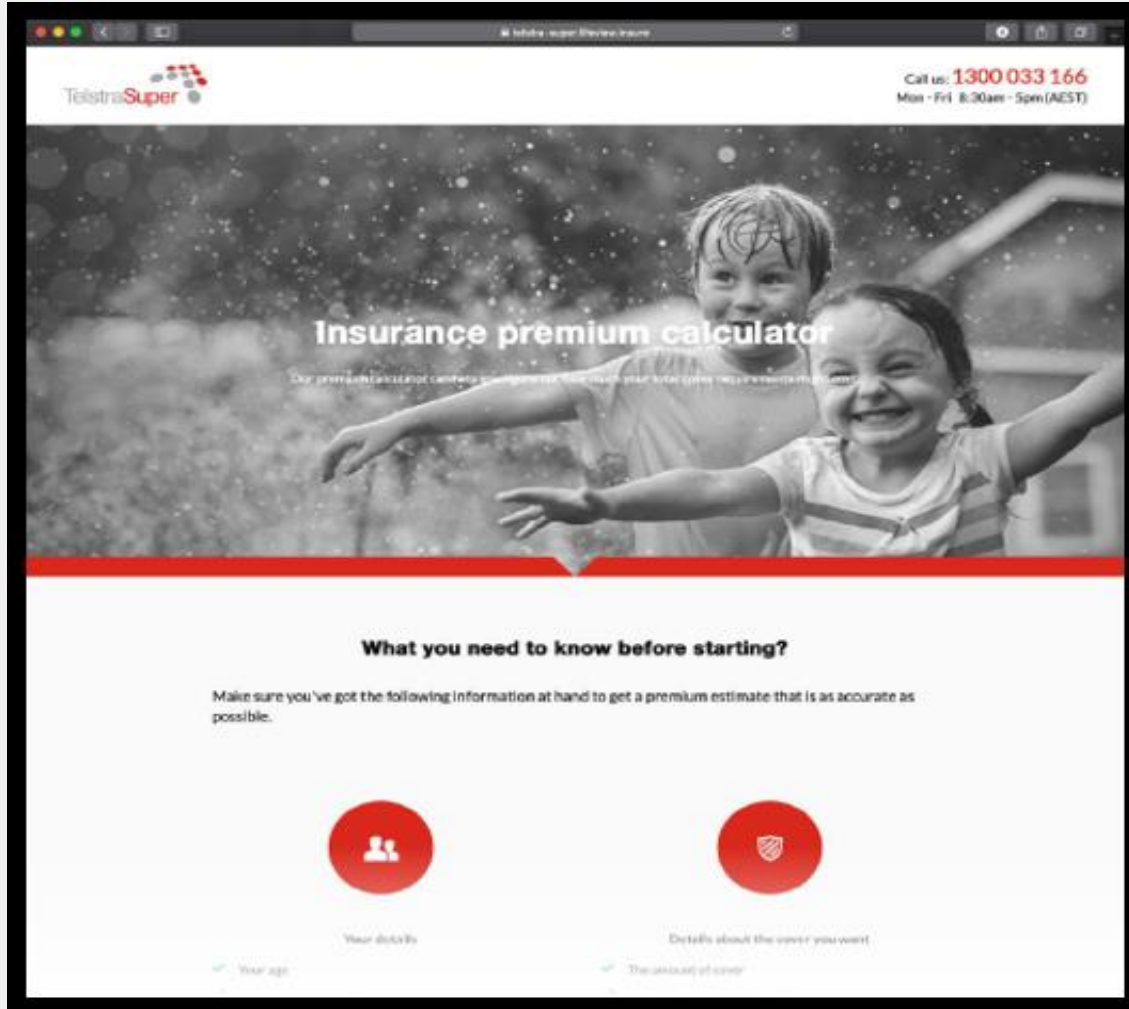


The insurance needs calculator will help you understand how much cover you might need, based on the information you enter about your personal circumstances

The information on this website about insurance cover is provided to you by Telstra Super Pty Ltd (ABN 86 007 422 522, AFSL 236709) as trustee for the Telstra Superannuation Scheme (ABN 85 502 108 833) (TelstraSuper) and MLC Limited (ABN 90 000 000 402, AFSL 230694) trading as MLC Life Insurance (Insurer). TelstraSuper and MLC Life Insurance collect, use and disclose the personal information you provide through this website in accordance with the TelstraSuper and MLC Life Insurance Privacy Policy and Privacy Collection Statements.

Source: www.telstra-super.lifeview.insure/calculators/premium and www.telstra-super.lifeview.insure/calculators/needs

Insurance premium calculator



The insurance premiums calculator will help you work out the premiums for the insurance cover you have, or might be considering

The information on this website about insurance cover is provided to you by Telstra Super Pty Ltd (ABN 86 007 422 522, AFSL 236709) as trustee for the Telstra Superannuation Scheme (ABN 85 502 108 833) (TelstraSuper) and MLC Limited (ABN 90 000 000 402, AFSL 230694) trading as MLC Life Insurance (Insurer). TelstraSuper and MLC Life Insurance collect, use and disclose the personal information you provide through this website in accordance with the TelstraSuper and MLC Life Insurance Privacy Policy and Privacy Collection Statements.

Source: www.telstra-super.lifeview.insure/calculators/premium and www.telstra-super.lifeview.insure/calculators/needs

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**RETIREMENT
INCOME
PROJECTOR**



RETIREMENT INCOME PROJECTOR

www.telstrasuper.com.au



The screenshot shows the website's navigation bar with the following items: ABOUT US, CONTACT US, FORMS, and a main menu with 'Managing your super', 'Investments', 'Products & services', 'Information hub', and 'Your account'. The 'Information hub' menu item is circled in red. Below the navigation bar, the 'Information hub' page is displayed, featuring a sidebar with categories like 'Calculators', 'Tools', 'News and articles', 'Videos', 'Find a Form', 'Proof of identity', 'FAQs', 'Events and seminars', 'Product Disclosure Statements and Guides', and 'Online education'. The 'Calculators' category is expanded, and 'Retirement income projector' is circled in red.

Select information hub,
calculators, select
Retirement income projector
then **Launch Retirement
Income Projector**

Retirement calculator



Welcome to the Retirement Income Projector.

Enter your details using the sliders and buttons or click on numbers to input figures manually. Words which are underlined have further information available about them - click to view definitions.

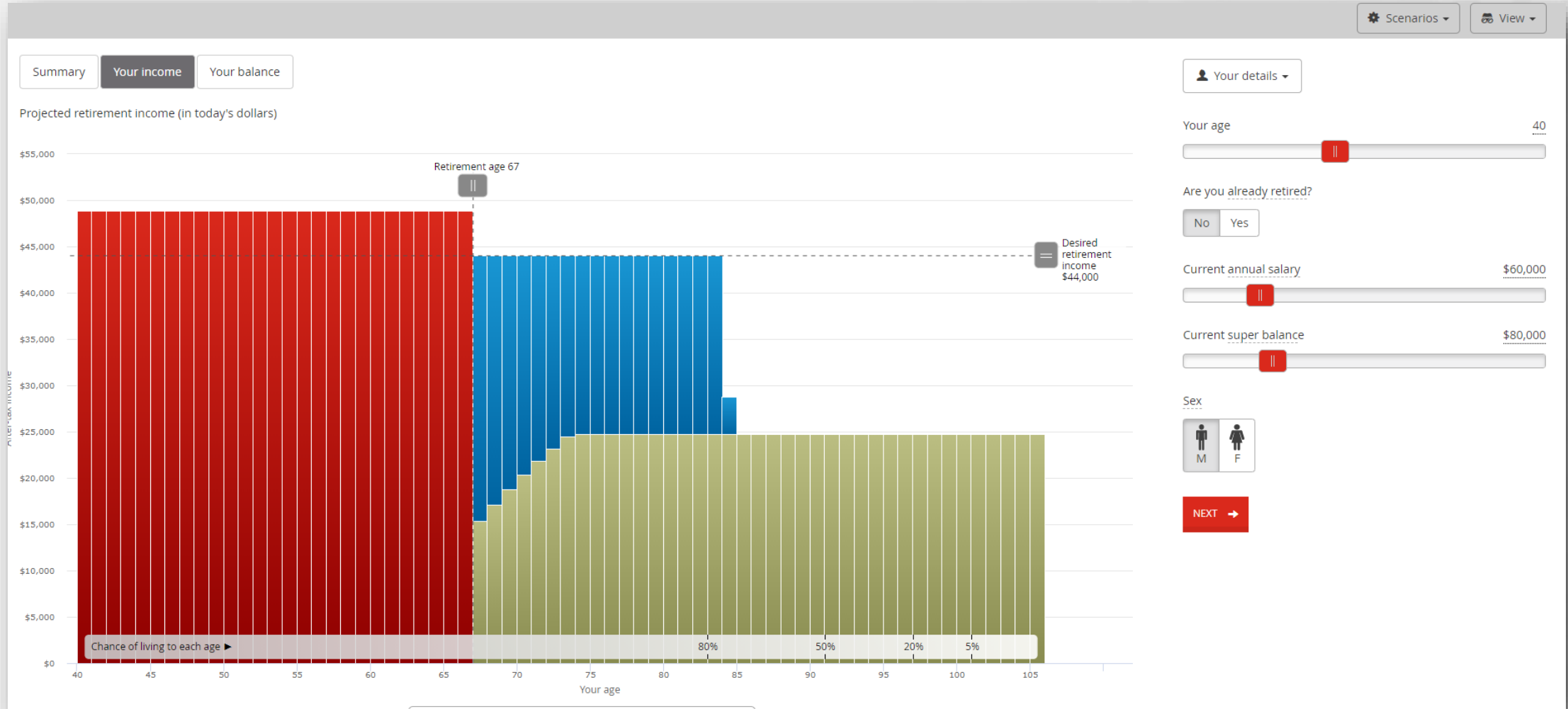
NEXT →

SKIP TUTORIAL

If using the calculator for the first time, you are able to use the tutorial. If you have used this feature before, you can skip the tutorial and begin your retirement projection.

RETIREMENT INCOME PROJECTOR

Retirement calculator



Any advice contained in this Retirement Projector is of a general nature only and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this projector, you need to take into account your own financial circumstances, consider the product disclosure statement for any product you are considering and seek professional advice from a Financial adviser.

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RETIREMENT INCOME PROJECTOR

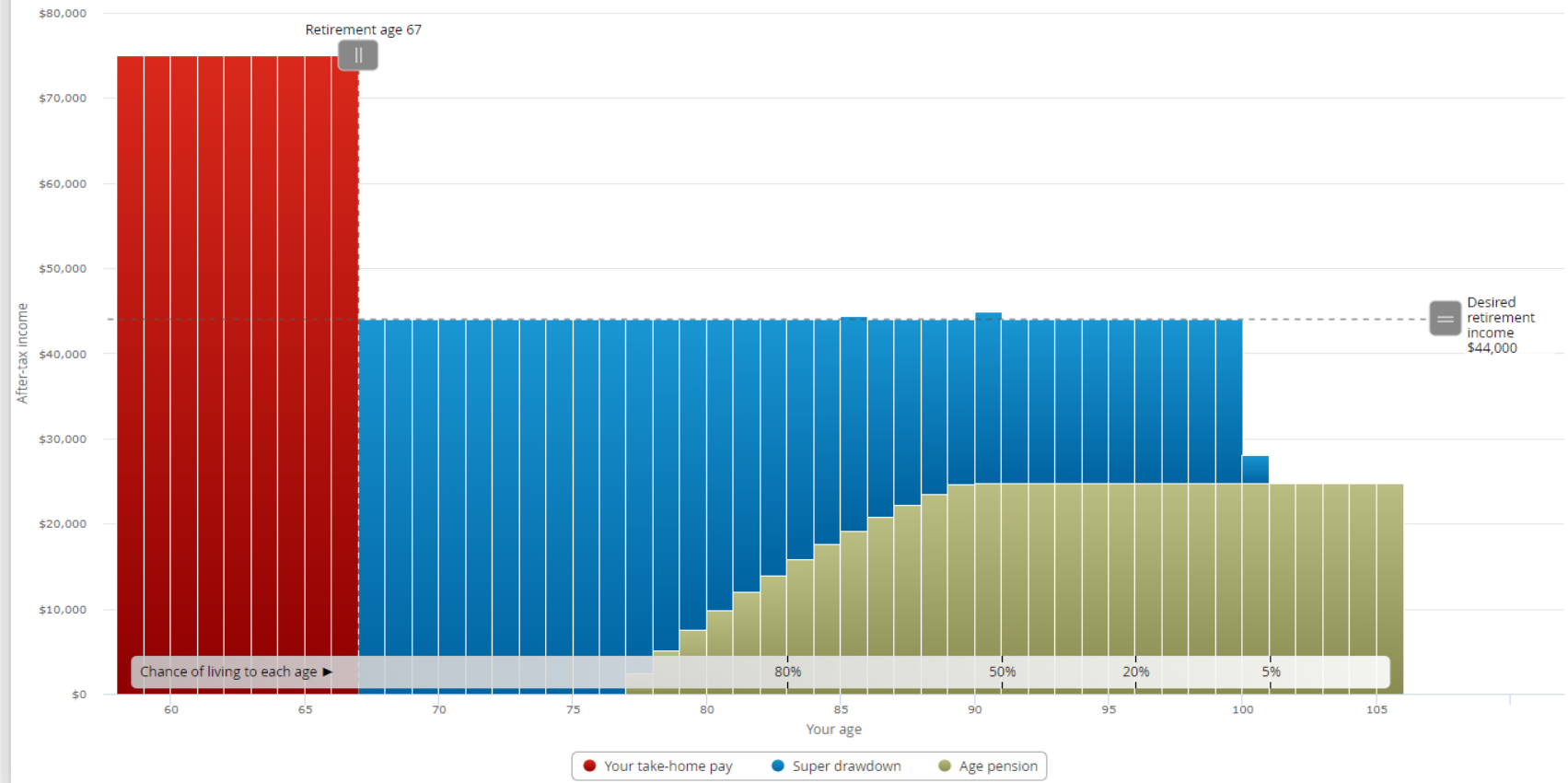
Retirement calculator



Scenarios View

Summary **Your income** Your balance

Projected retirement income (in today's dollars)



Your details

Your age 58

Are you already retired?
No Yes

Current annual salary \$100,000

Current super balance \$680,000

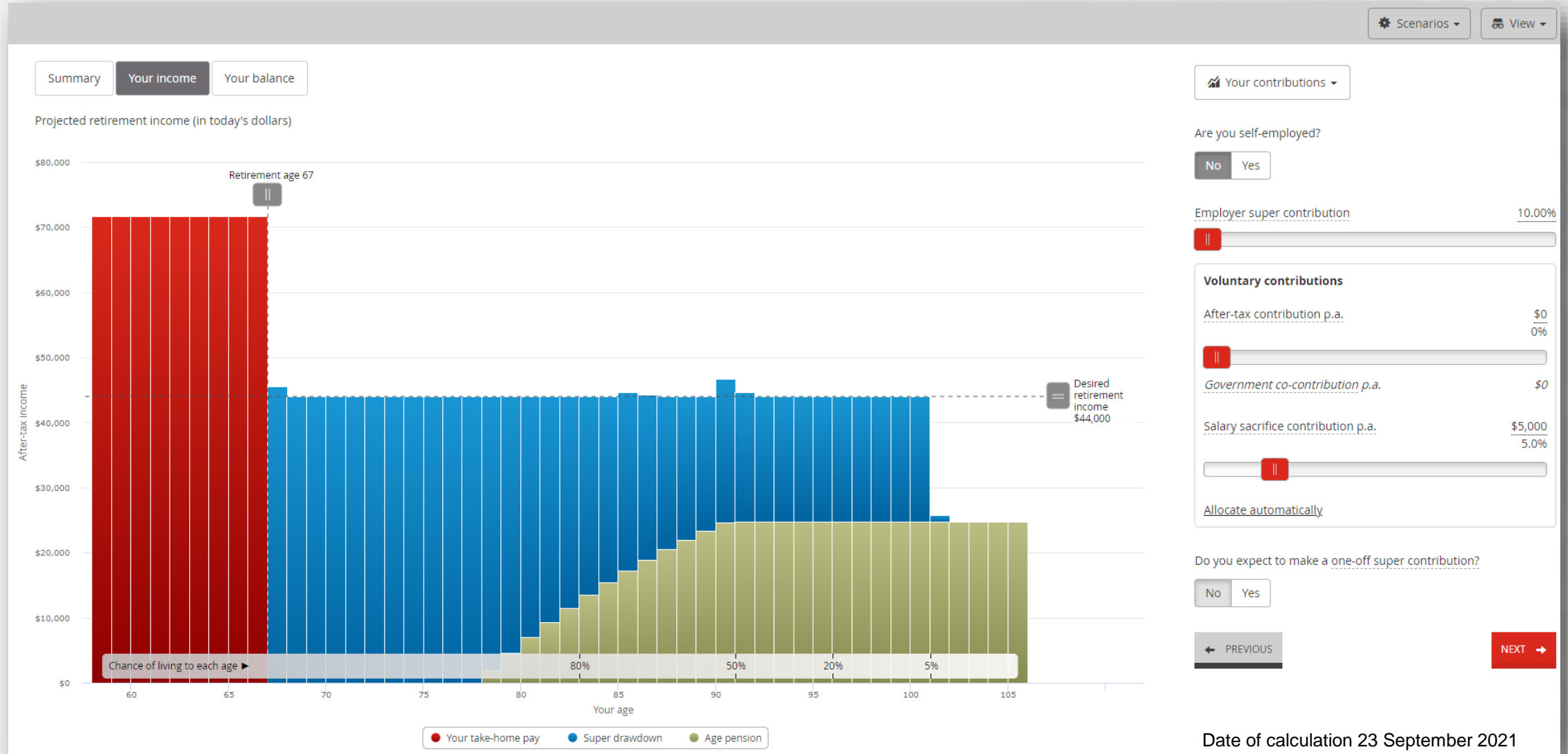
Sex
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NEXT

Date of calculation 23 September 2021

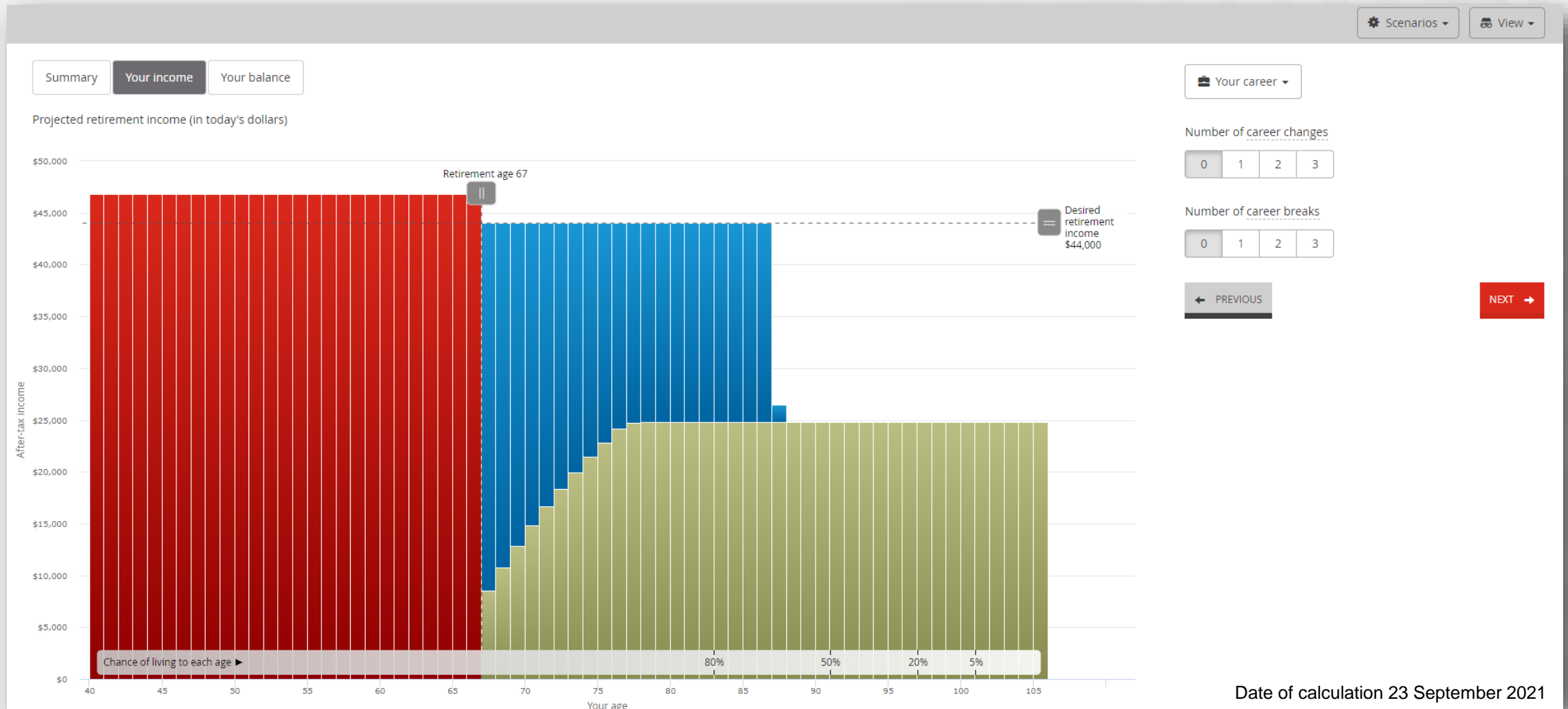
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Retirement calculator



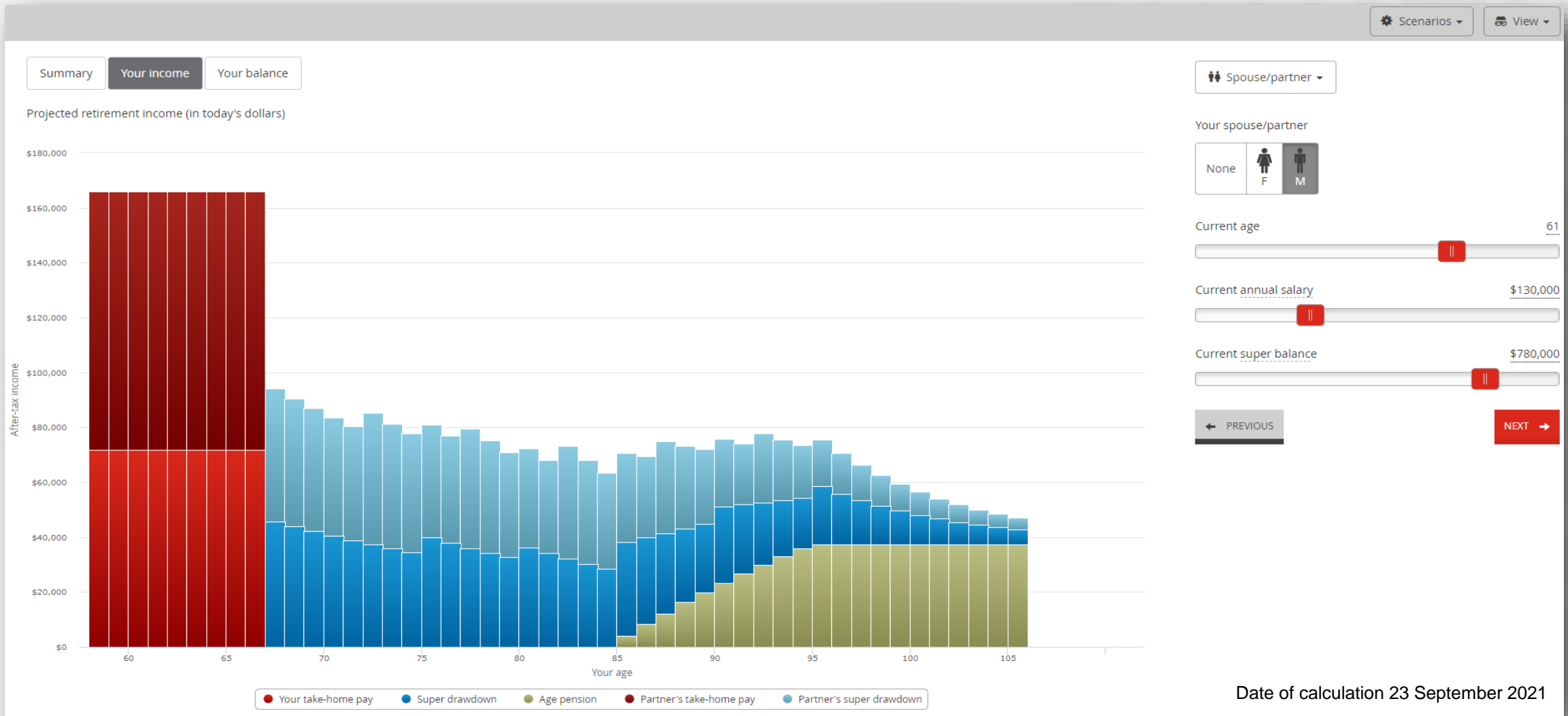
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Retirement calculator



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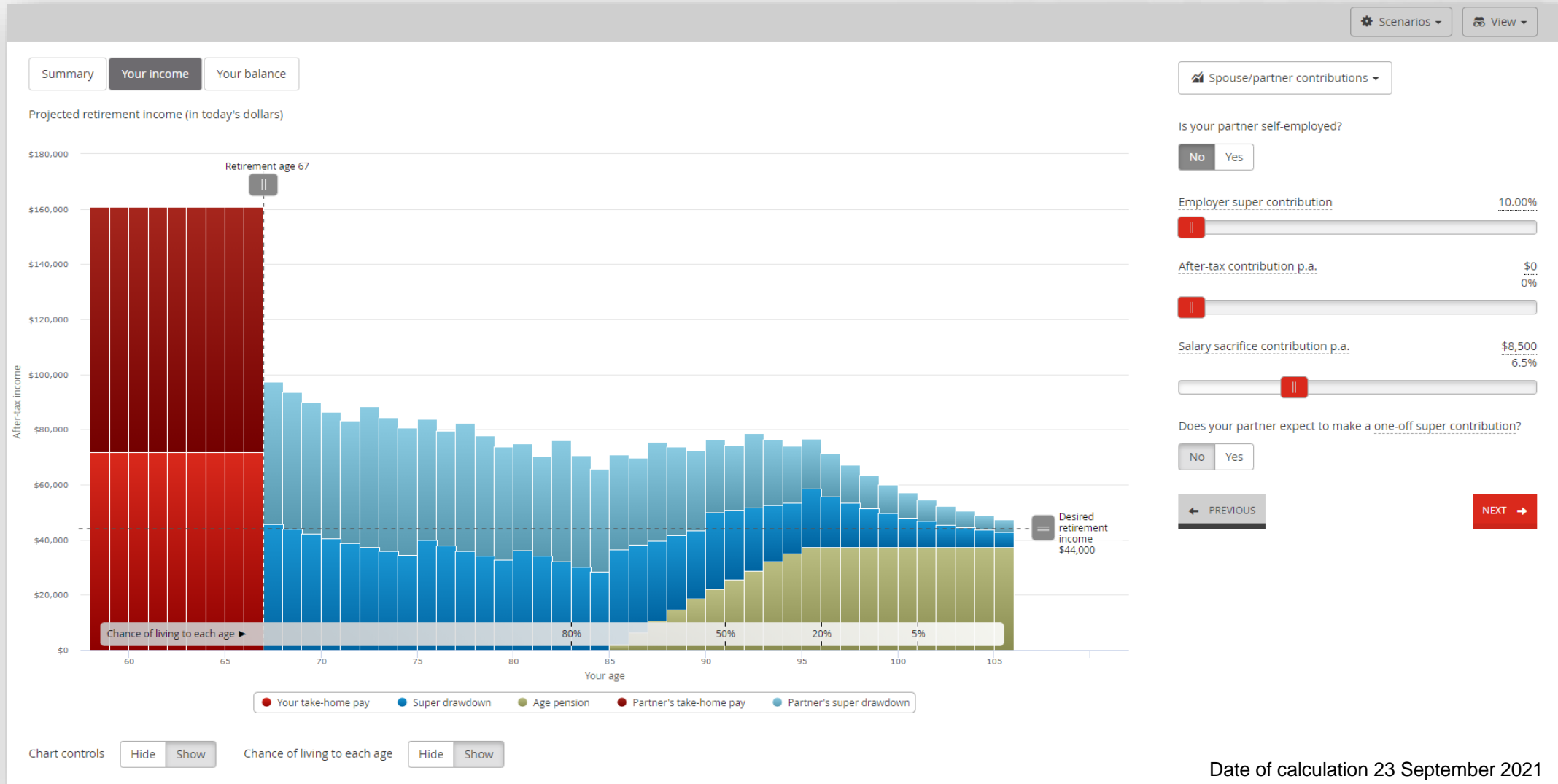
Retirement calculator



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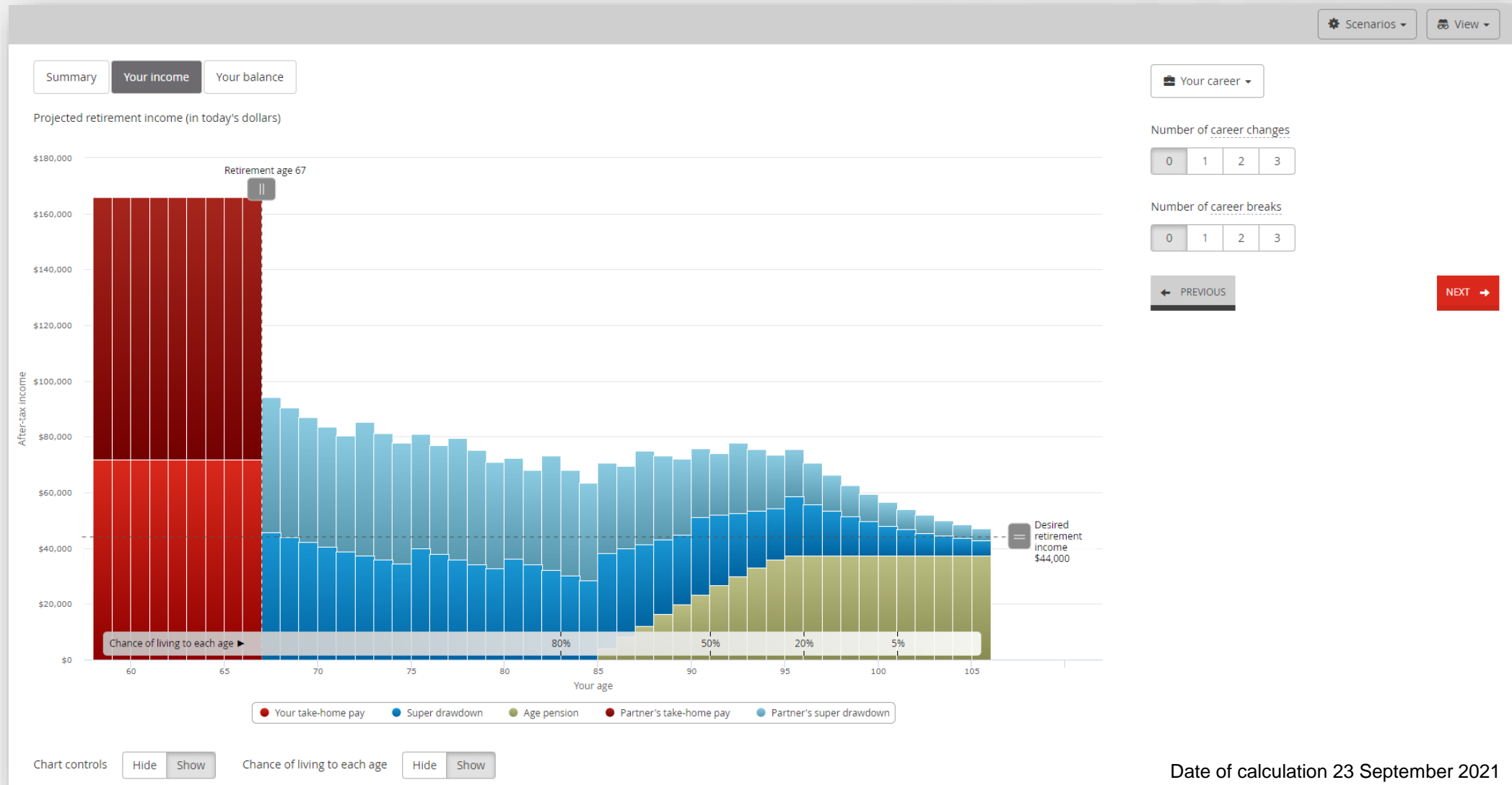
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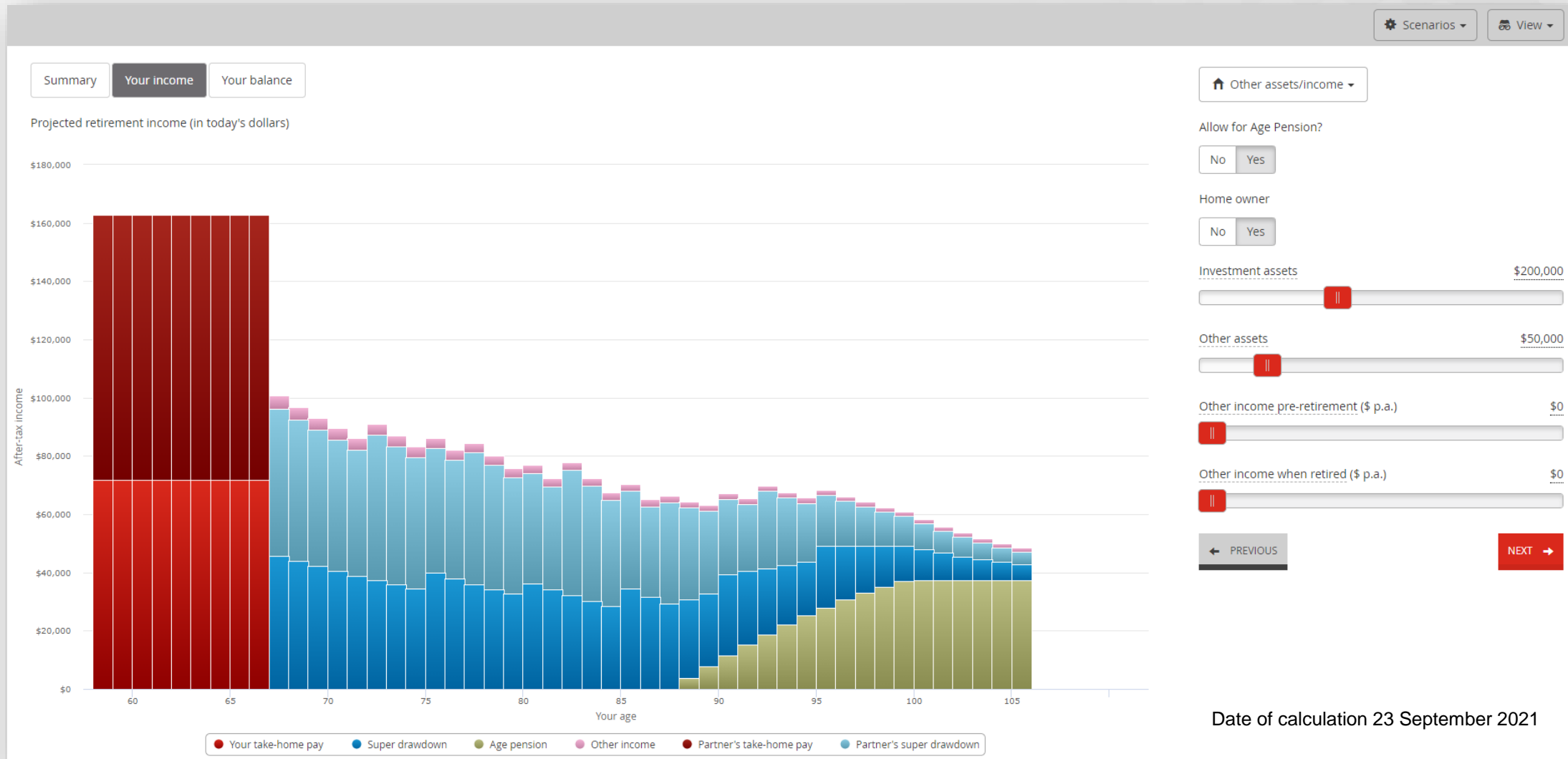
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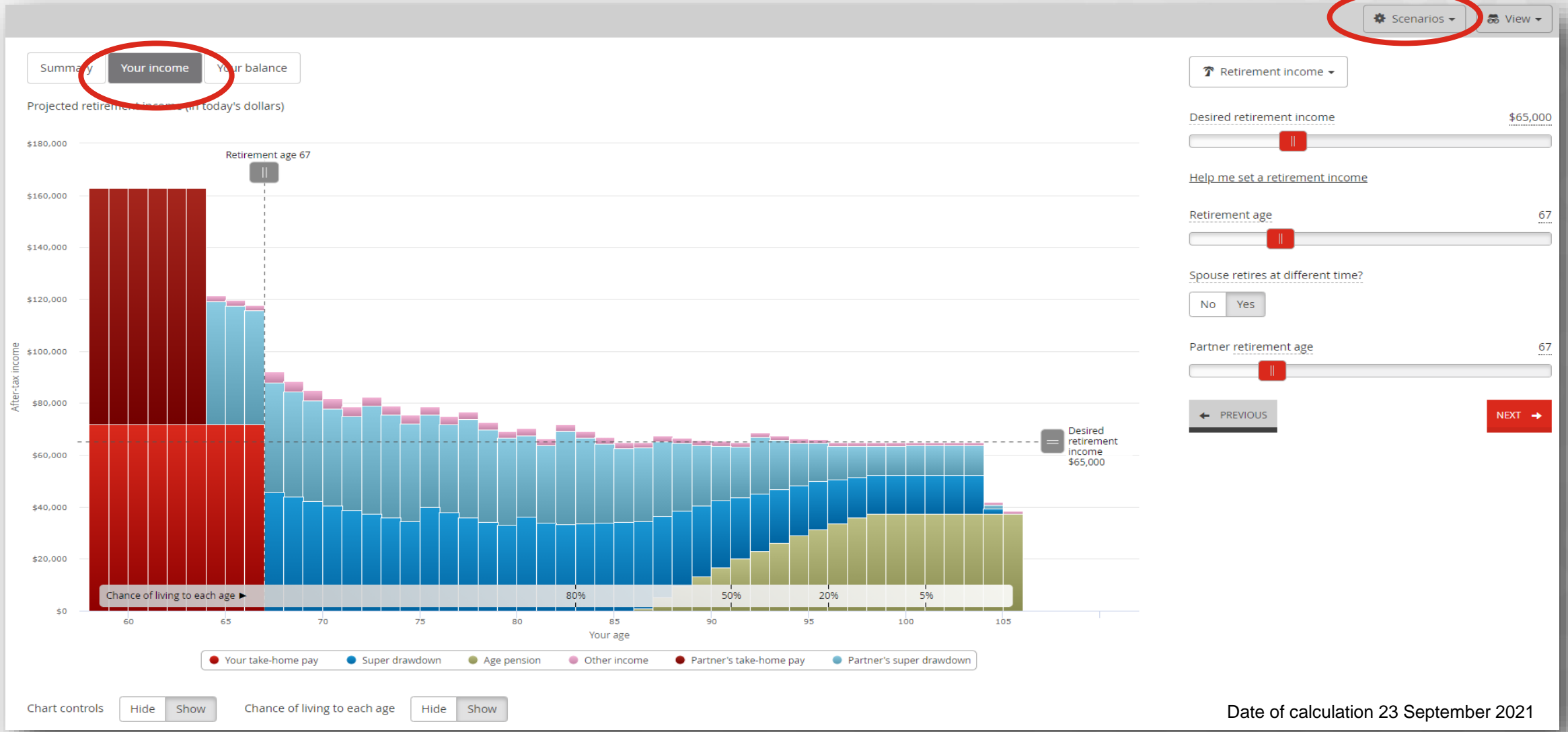
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Retirement calculator



RETIREMENT INCOME PROJECTOR

Retirement calculator



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RETIREMENT INCOME PROJECTOR

Your Summary



Summary Your income Your balance

NOW RETIREMENT BEYOND


NOW AGE 58

<p>58 years old</p> <p>\$72,000 net income</p> <p>\$680,000 saved in super</p>	<p>You</p> 	<p>PARTNER</p> 	<p>61 years old</p> <p>\$91,000 net income</p> <p>\$780,000 saved in super</p>
<p>\$1,460,000 total saved in super</p>			
<p>YOUR CONTRIBUTIONS</p>			
 <p>\$23,000 from your employers each year</p>	 <p>\$10,500 before tax each year</p>		

Summary Your income Your balance

NOW RETIREMENT BEYOND

RETIREMENT AGE 67



You might retire with
\$1,755,288
and live on at least
\$65,000
a year
(that's \$1,250 per week)

Summary Your income Your balance

NOW RETIREMENT BEYOND

BEYOND AGE 67+

Your super might last until age

104

Based on your age and sex, there is a

1%
chance you will outlive your super

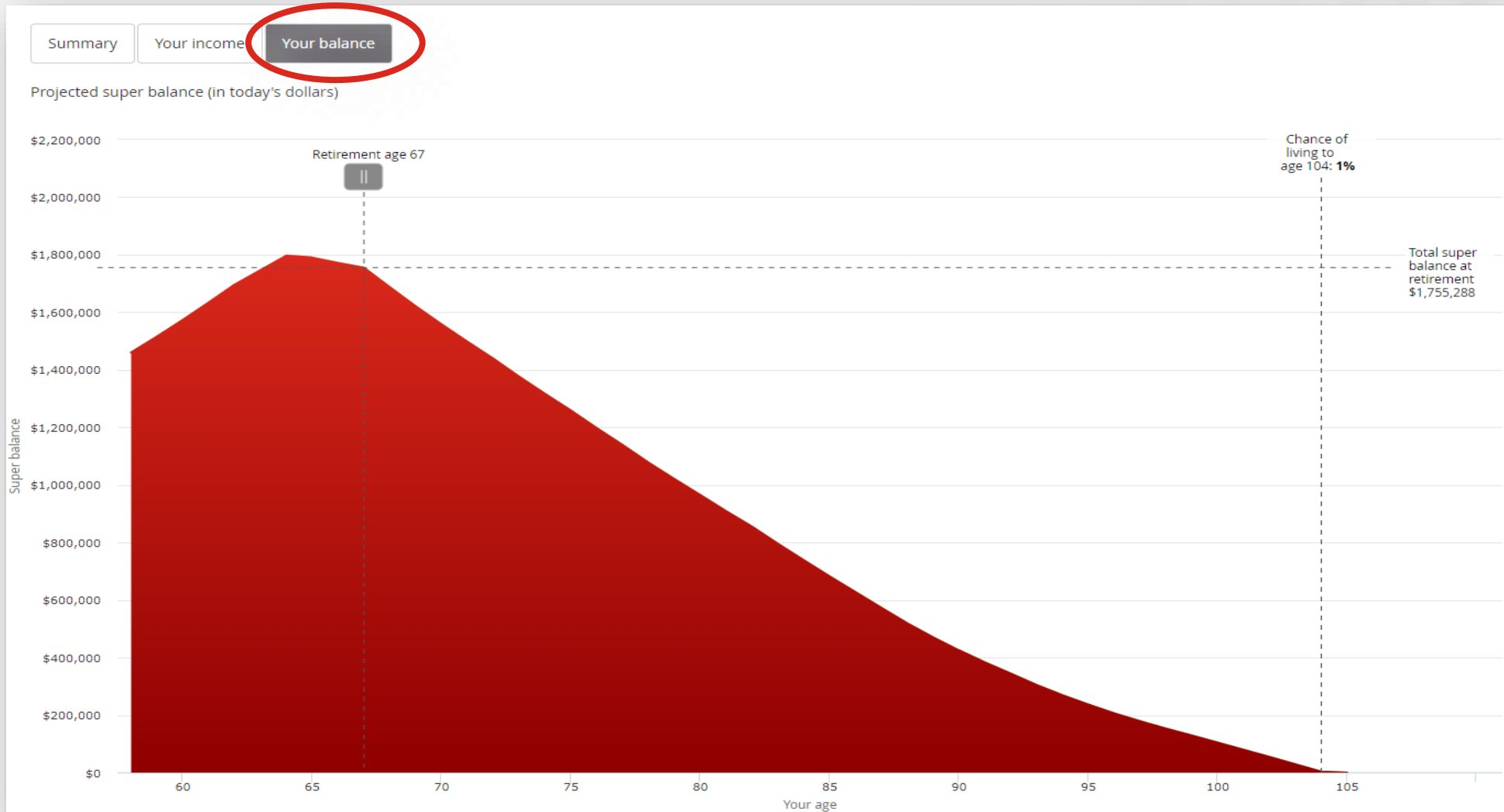




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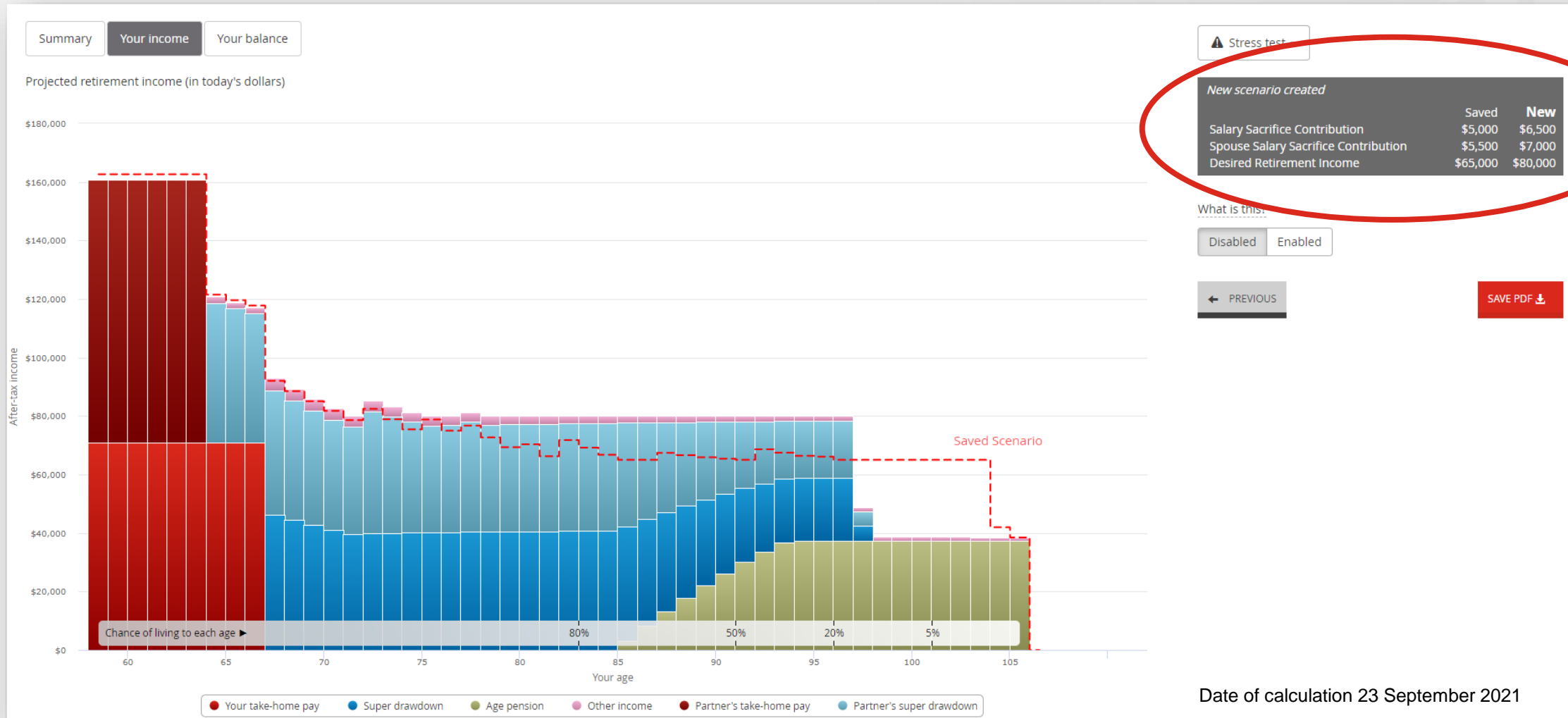
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Your Balance

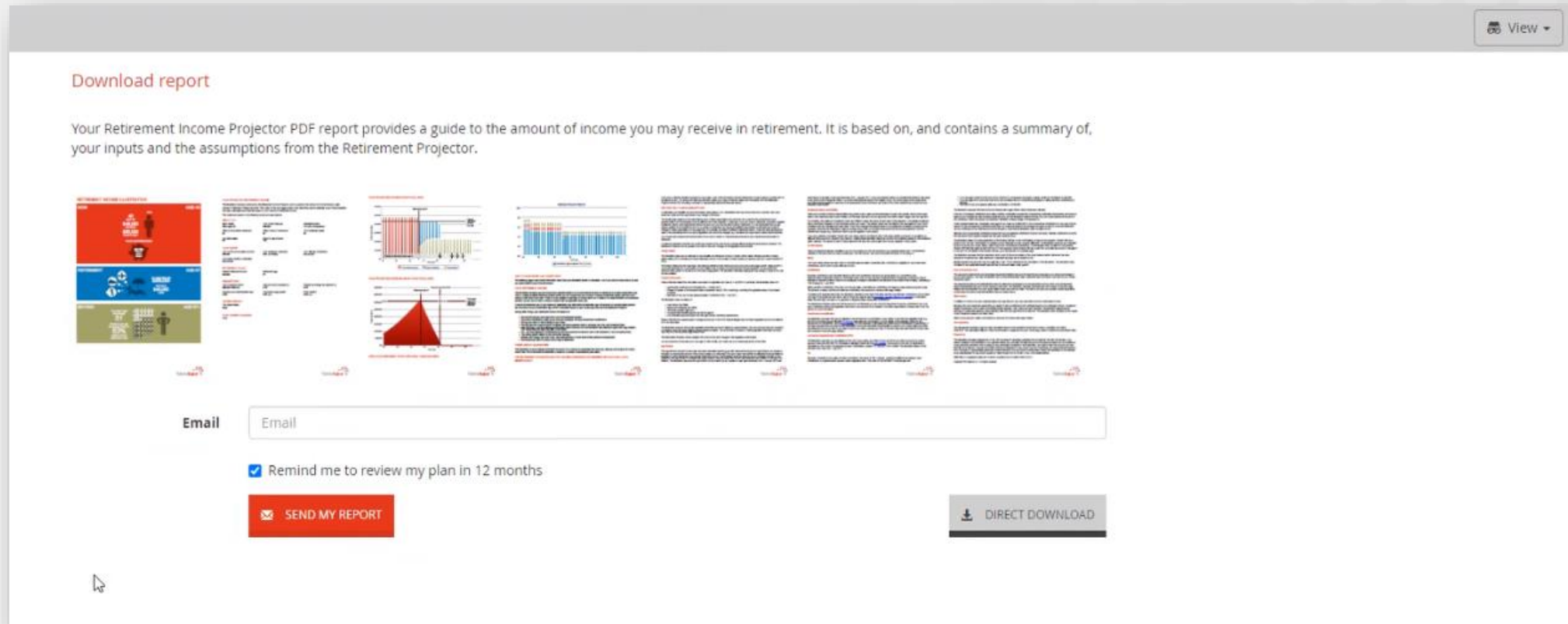


RETIREMENT INCOME PROJECTOR

New Scenario



Your Report



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April

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- Insurance 1,2,3
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