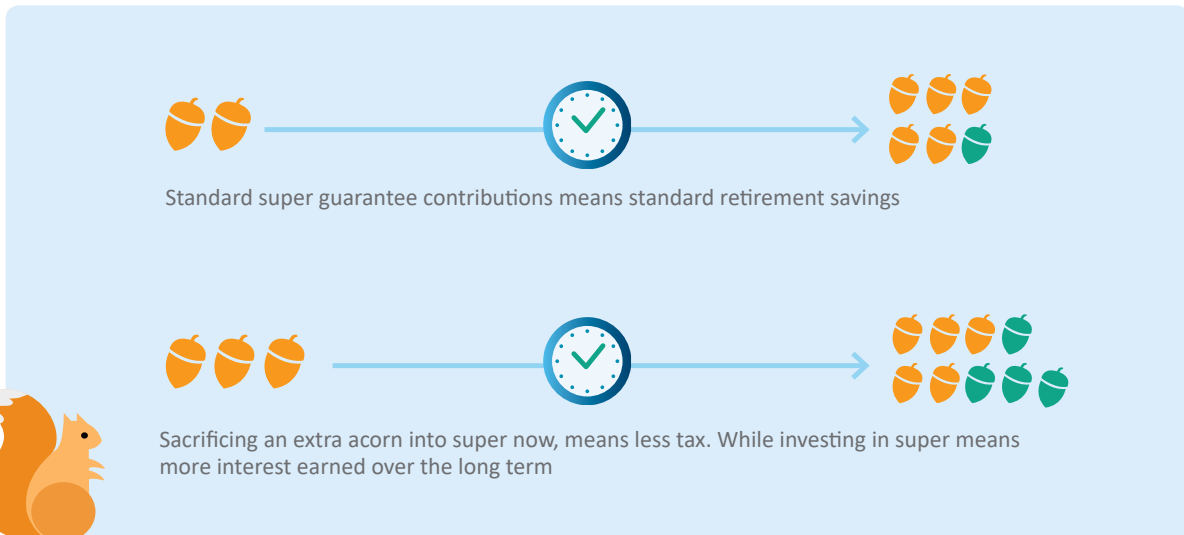
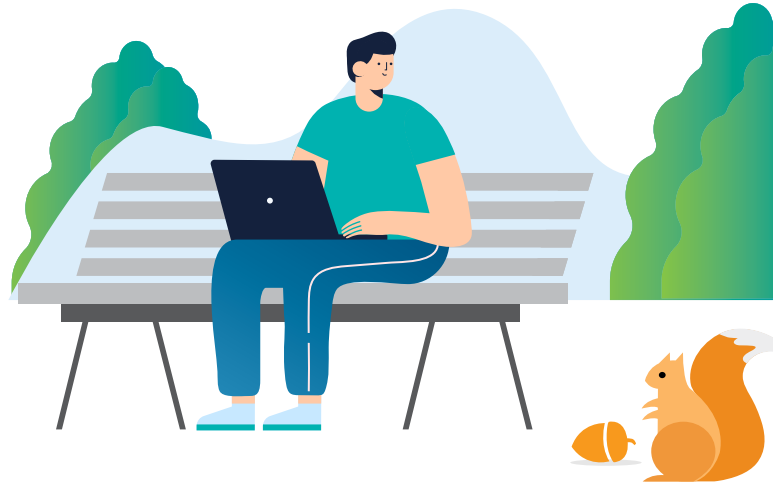


# Squirrel away more super

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.



## 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 \$25,000 of super guarantee payments (paid by your employer) and salary sacrifice contributions are taxed at just 15 cents 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."

smartMonday is a registered trading name of Aon Solutions Australia Limited ABN 48 002 288 646 AFSL 236667 (Aon), the sponsor of the Aon Master Trust ABN 68 964 712 340 (the Fund). The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. This document has been prepared by Aon on behalf of the Trustee. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the Fund.

Aon has taken care in the production of this document, the contents of which has been obtained from sources that it believes to be reliable. To the extent permitted by the law, Aon does not warrant, represent or guarantee the accuracy, adequacy, completeness or fitness for any purpose that this document may be used and accepts no liability for any loss incurred by anyone who relies on it. Past performance should not be considered a guide to future performance.

The information in this document is general in nature and should not be relied upon as personal advice as your personal needs, objectives and financial situation have not been considered. Before deciding whether a particular product is right for you, please consider the relevant Product Disclosure Statement or speak with your financial adviser. If you do not have a financial adviser, contact us to ask about the intra-fund advice services you can access through your membership.

© 2020 Aon Solutions Australia Limited

SBSM0085 Q.0720