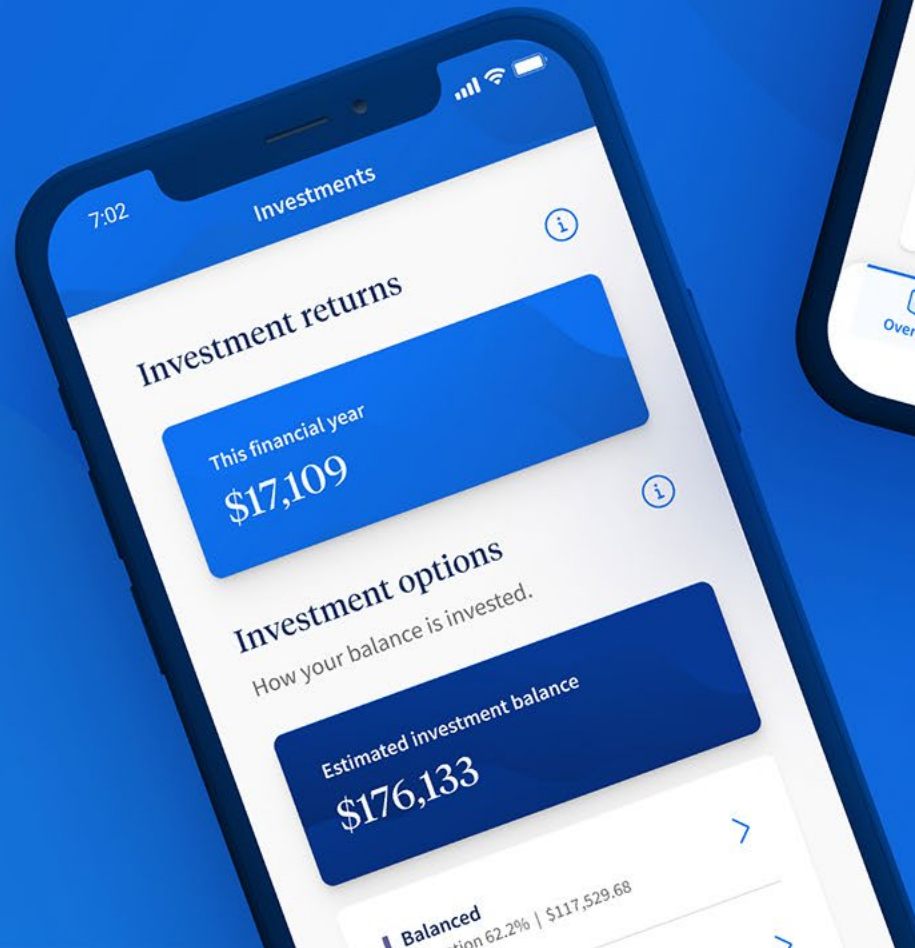


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Welcome

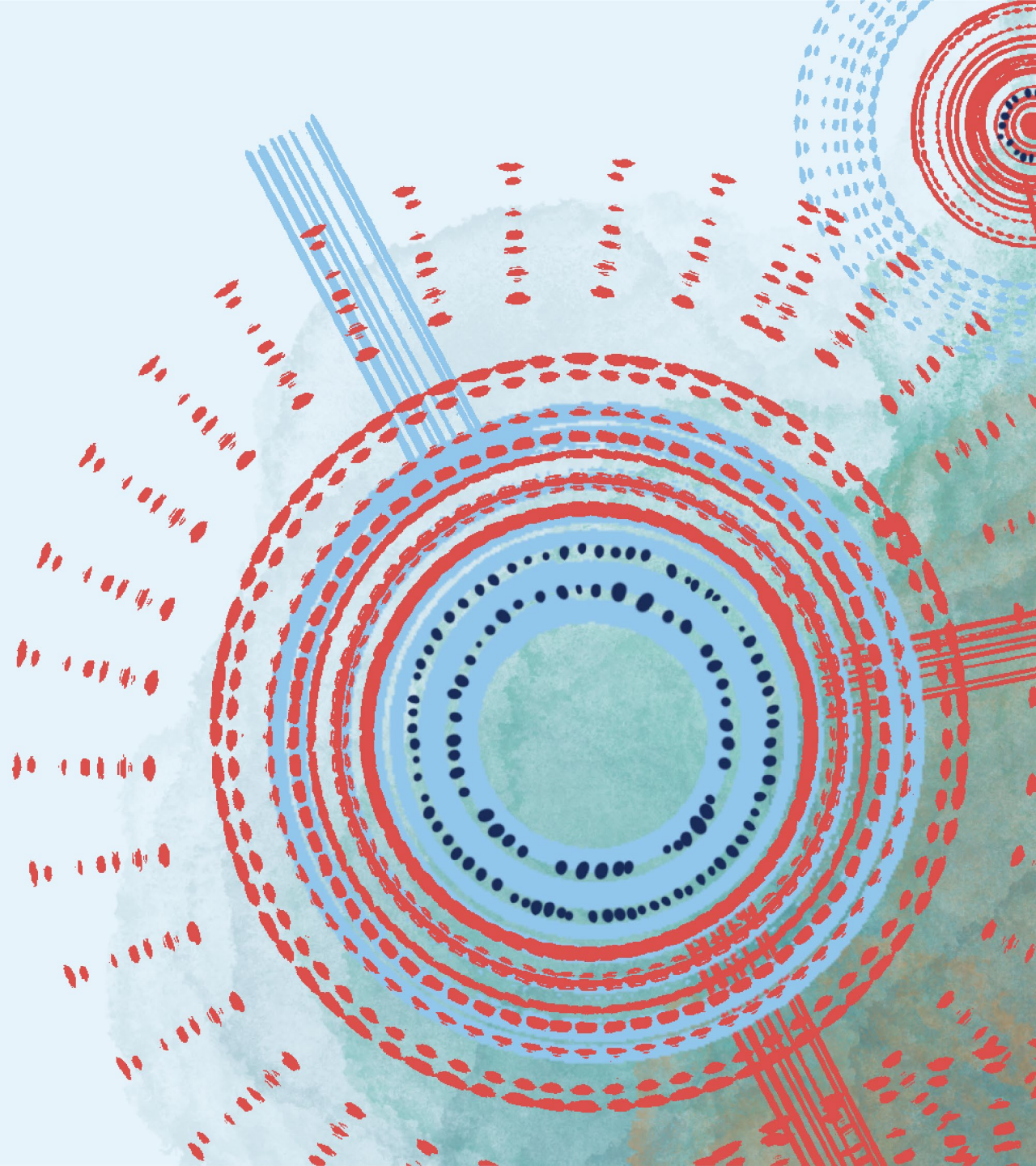


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We acknowledge the Traditional Owners of the country throughout Australia and pay our respects to their Elders – past and present.

'Bandak Boodjar' by Rhys Paddick





Managing your financial wellbeing

PRESENTER NAME,
PRESENTER TITLE

LAST UPDATED 20 SEPTEMBER 2024

Please note that the information in this webcast is accurate as of the date shown at the beginning of the presentation. The rates, caps, and thresholds mentioned are subject to change. For the latest information, please visit the ATO website.



Agenda



01 Understanding your spending

02 Managing debt

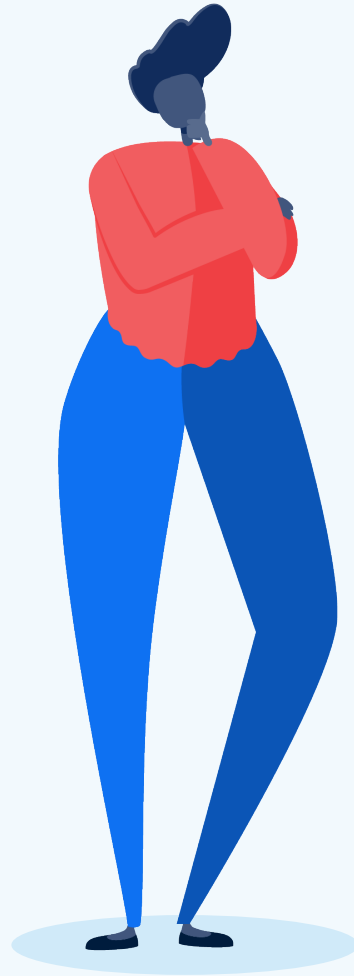
03 Investment basics

04 Protecting financial wellbeing

05 Retirement planning

Understanding your spending





Do you know how much you spend each month?

Do you spend more than you earn?

Financial stress

57% of households

have essentials such as grocery and utility bills weighing heavily on budgets

69% of households

Struggling or just making ends meet

1 in 3 Australians

experience a high level of anxiety, particularly associated with cost of living

Australians owe \$41 billion on credit cards

\$18.6 billion is accruing interest

Approx. 31% of mortgage holders

are at risk of mortgage stress (at February 2024)



Build the lifestyle you want at **any** stage of life



CAR



HOME AND
FAMILY



HOMEOWNER



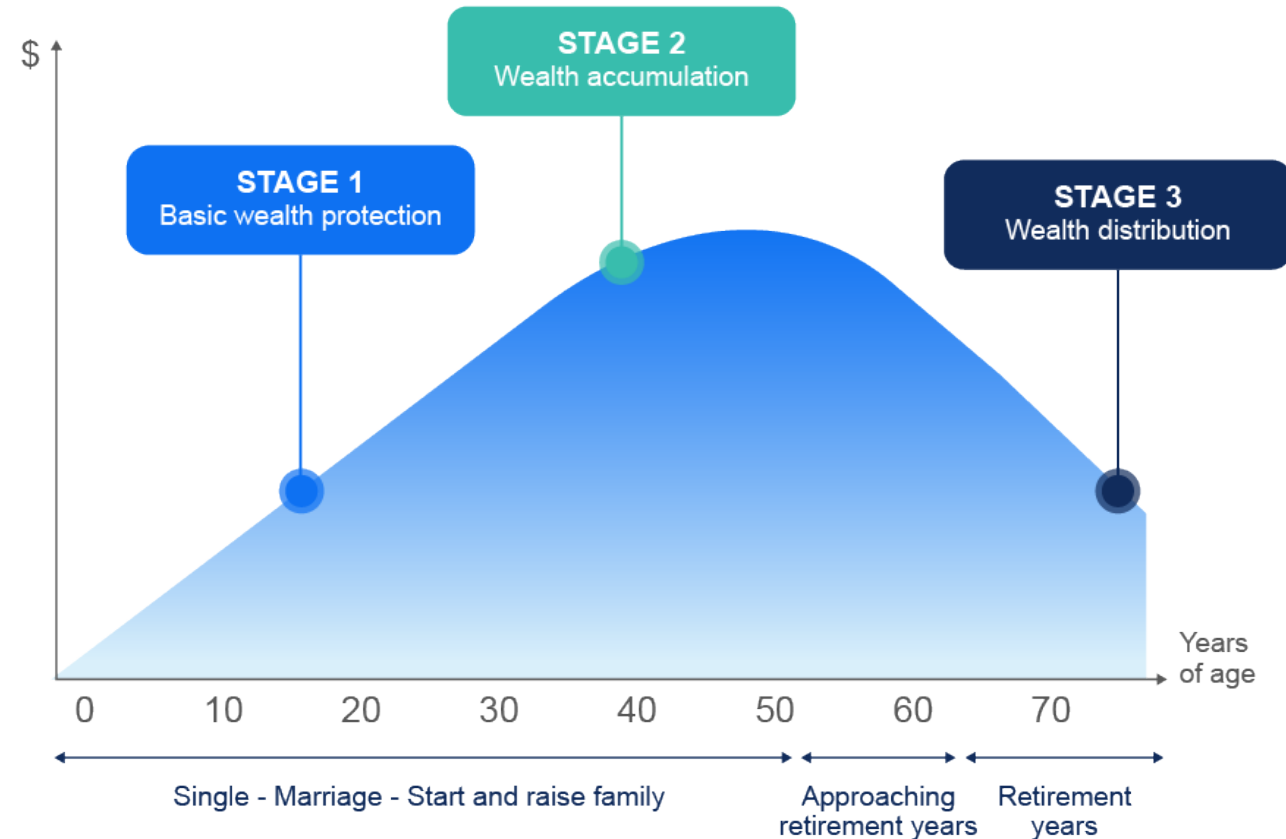
RETIREMENT
PLANNING



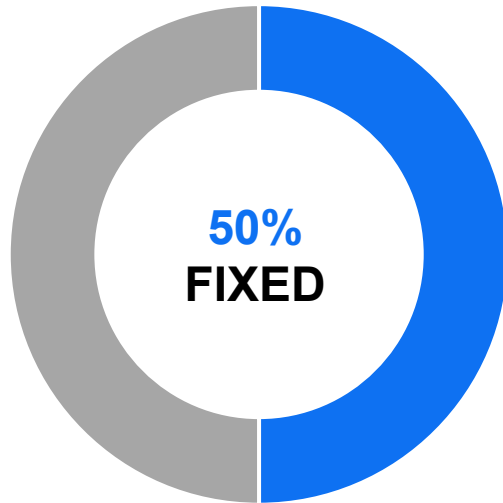
ENJOY
HOLIDAYS



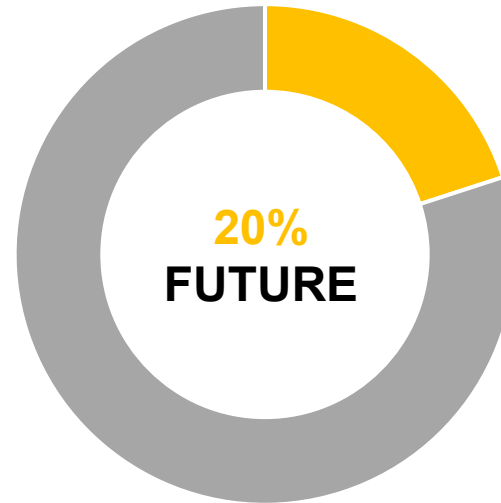
ESTATE
IN ORDER



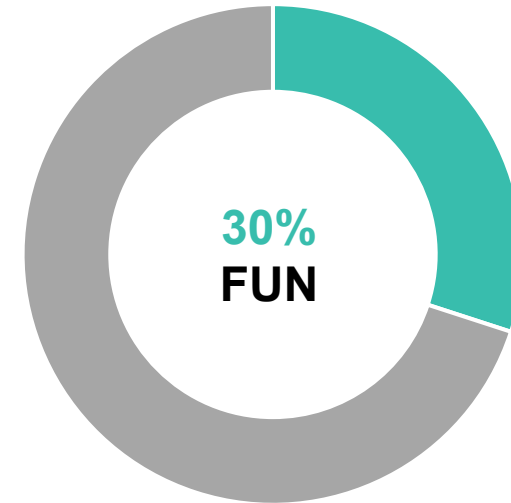
Manage your **money**



Housing
Utilities
Groceries
Transportation



Emergency fund
Salary sacrifice
Pay down debt
Retirement fund



Shopping
Eating out
Personal care
Everything else

Top tips



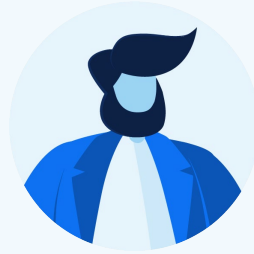
- 01 Have a plan
- 02 Spend less than you earn
- 03 Separate bank accounts for 'Fixed, Fun and Future'
- 04 Pay your 'Future' first
- 05 Talk money at home

Managing debt



Managing debt

CASE STUDY



	TIM	OLIVIA	RICK
Minimum repayment (month)	\$2,998	\$2,998	\$2,998
Extra payment each week	0	\$52	\$135
Loan term	30	25	20
Interest paid	\$579,191	\$466,452	\$359,717
Interest saved	0	>\$112,000	>\$219 000

Tim, Olivia and Rick all have a home loan debt of **\$500K**, **6%** interest and a term of **30 years**.

Managing debt

SPEAK TO YOUR LENDER TO:

- Defer payments for agreed period
- Arrange to make partial payments
- Interest only option
- Interest free option (credit cards)
- Access redraw facilities
- Restructure your borrowings



Top tips



01

Home loan debt comes out of your 'Fixed' fund

02

All other debts should come out of your 'Future' fund

03

The more you pay, the more you'll save

04

Ask for a better interest rate regularly

05

If meeting your commitments is difficult, speak to your lender

Investment basics



Investing **and super**

SUPER IS DESIGNED TO FUND RETIREMENT

INSIDE SUPER

- Employer and member contributions
- Concessionally taxed
- Investment choice
- Estate planning benefits
- Limited access
- Conditions of release

OUTSIDE SUPER

- Earnings and capital gains taxed*
- No pre-tax incentives
- Broadly no limits on contributions
- Proceeds *generally* must go to estate

*At your marginal tax rate which can be up to 47%

Investment objectives

CAPITAL PRESERVATION AND TIME

How long do you
have to invest?

RISK VS. RETURN

Wealth accumulation vs.
capital preservation

VALUES AND BELIEFS

Consider ESG issues in
addition to desired returns.

Asset diversification

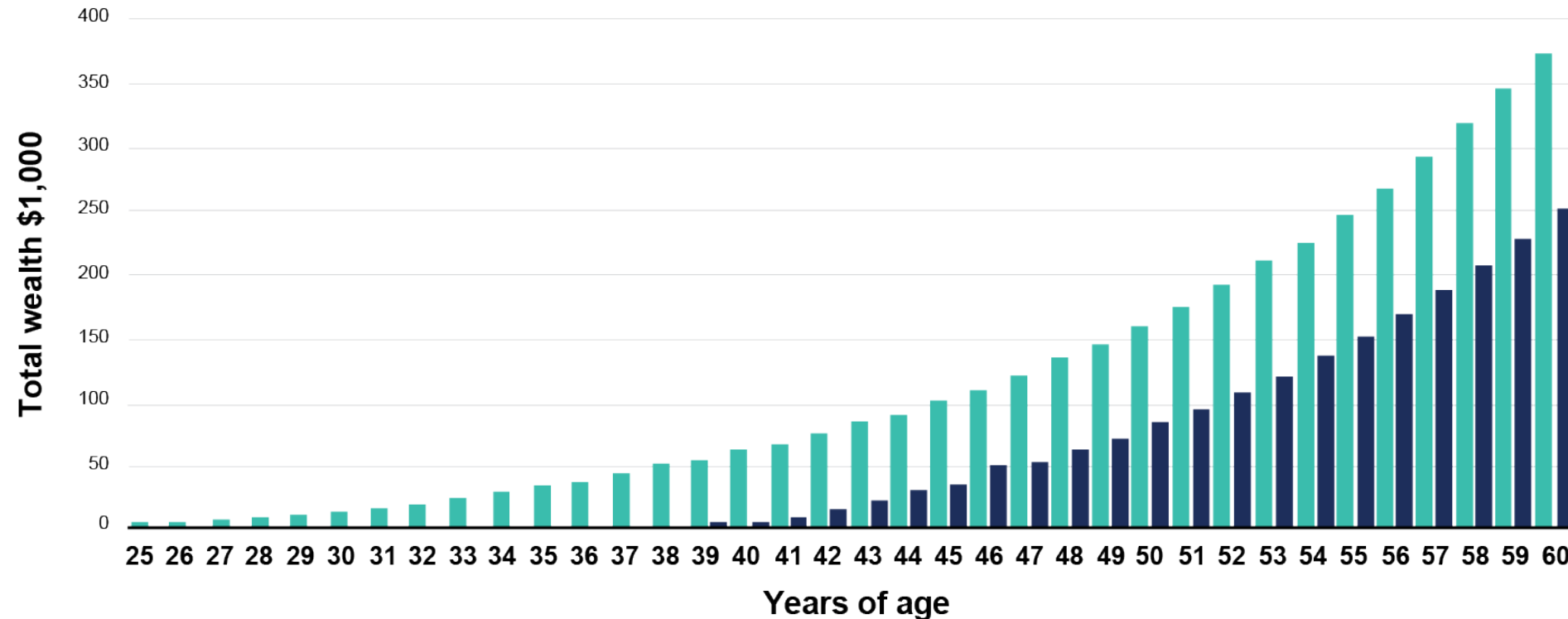
REDUCE RISK? DIVERSIFY YOUR PORTFOLIO

DIVERSIFICATION CAN BE ACHIEVED:

- Across asset classes
- Across markets and regions
- Across investment management styles



Benefits of compounding returns



REGGIE
\$247,115



SUE
\$372,204

For the purpose of this illustration, the modelling assumes an investment return of 8% p.a. No allowance has been made for taxation or investment fees and charges. Lower or negative investment returns (and/or periods of market volatility, and the factoring in of taxation or investment fees and charges would affect the analysis and could change the comparison. Both contributions (\$2,000 each year and \$5,000 each year) are assumed to be after-tax contributions. This example is for illustrative purposes only and does not relate to any of UniSuper's investment options. Figures are nominal values and have not been adjusted to reflect the likely impact of future inflation.

Top tips



- 01 Any investment should be working towards your objectives
- 02 Know your approach to risk
- 03 Understand how investing inside and outside of super works
- 04 Diversify: Don't put all your eggs in one basket
- 05 Don't forget about compound returns

Protect
financial
wellbeing



Why you need **insurance**

SOME FACTS

1 in 3 men and 1 in 4 women will be affected by cancer before age 75

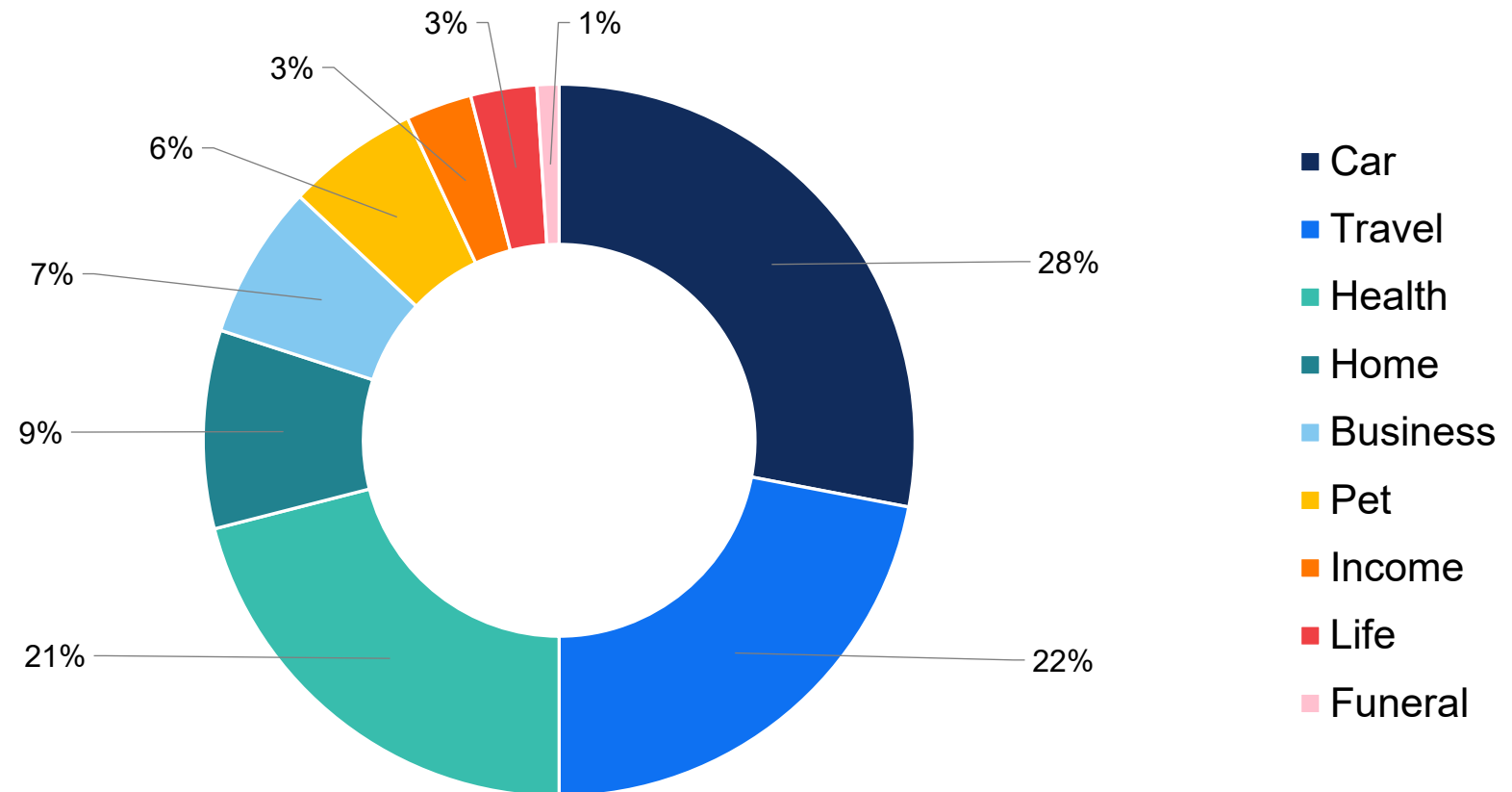
1 in 6 Australians will die before the age of 65

4.4 million Australians suffered from a disability last year

There are over **17,000 house fires** in Australia each year, and many homes under-insured

What's **important** to you?

INSURANCE PRODUCT QUERIES



The back up

PLAN B

- Death
- Total and Permanent Disablement (TPD)
- Income Protection
- Trauma



Estate **planning**

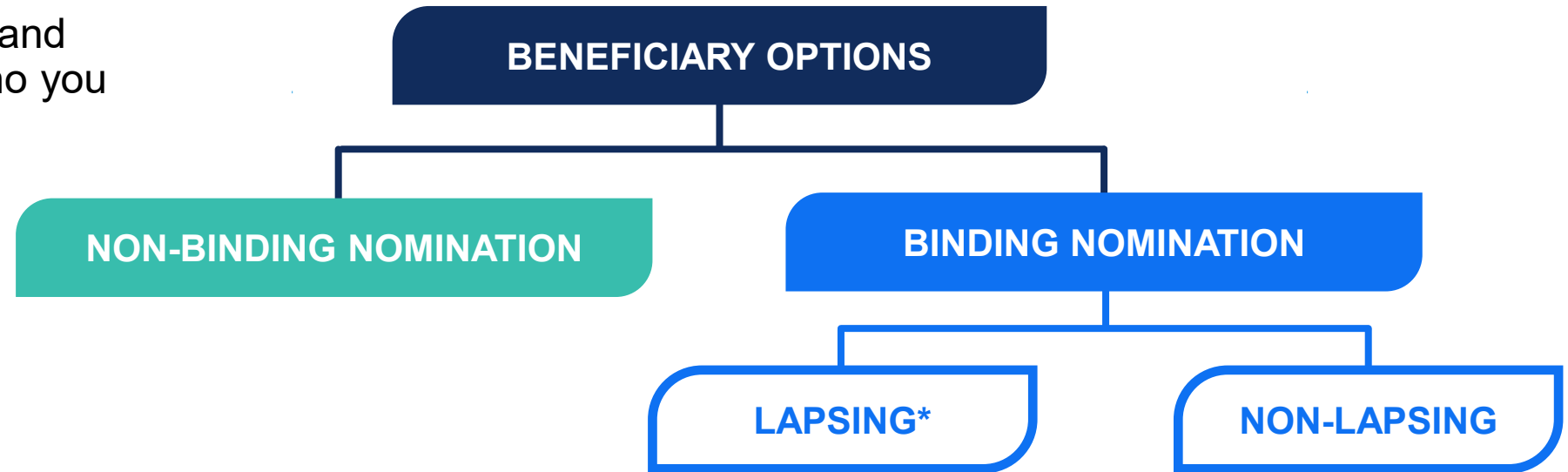
GETTING YOUR AFFAIRS IN ORDER

- Power of attorney
- Enduring power of attorney
- Advanced health care directive
- Will
- Binding death nomination



Who gets **your super** if it outlives you?

Save your loved ones' time and stress by letting us know who you want to leave your super to.



*Expires after three years

Top tips



- 01 Check your insurance arrangements
- 02 Make a back-up plan
- 03 Identify what's important to you
- 04 Get your affairs in order with an estate plan
- 05 Don't forget to nominate your beneficiaries

Retirement planning



Let's think about retirement

COMMON QUESTIONS
FINANCIAL ADVISERS
GET ASKED

“When can I afford it?”

“How much is enough?”

“What will it look like?”



Accessing **your super**

You can access your super when you reach your 'preservation age' — depending on when you were born, and when you retire.

DATE OF BIRTH	AGE YOU CAN ACCESS YOUR SUPER
Before 1 July 1961	Age reached
July 1961 to June 1962	Age reached
July 1962 to June 1963	Age reached
July 1963 to June 1964	Age reached
After 30 June 1964	60

How much do I need?

	MODEST LIFESTYLE	COMFORTABLE LIFESTYLE
Single	\$33,134p.a.	\$52,085p.a.
Couple	\$47,731p.a.	\$73,337 p.a.

	LUMP SUM REQUIRED FOR COMFORTABLE LIFESTYLE*
Single	\$595,000
Couple	\$690,000

	AVERAGE RETIREMENT BALANCE
Male	\$359,870
Female	\$289,179



ASFA Retirement Standard June quarter 2024 | *Figures assume home ownership and receipt of part Age Pension

Top tips



01

Consider your retirement plan

02

What kind of lifestyle are you looking for in retirement?

03

Register for our retirement considerations webcast if you'd like more information



How we can help

UNISUPER ADVICE

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This presentation provides general information which may not be suited to your situation. You should consider your personal circumstances before making financial decisions, because we haven't, as well as the relevant PDS, TMD and financial services guide on UniSuper's website.

Prepared by UniSuper Management Pty Ltd ABN 91 006 961 799 on behalf of UniSuper Limited ABN 54 006 027 121 the trustee of the fund UniSuper ABN 91 385 943 850

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