

# A new way to save super every day is here.



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We've created  
**SUPERSUPER™**,  
the first ever  
shop-and-save  
super program.

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**GuildSuper has created SUPERSUPER, the first ever shop-and-save super rewards program.**

**With SUPERSUPER, you can now help your employees achieve financial wellness, rewarding you with a happier, healthier and more productive workforce.**

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## **“47% of employees are suffering from financial stress”**

It's been well documented in studies conducted by PwC, that employees who are stressed about their finances are less productive and are twice as likely to miss work.<sup>1</sup> The financial wellbeing of your employees is consequently having a direct impact on the bottom line of your business.

- Employees who are stressed about their finances are 5x more likely to be distracted by their finances at work and are twice as likely to miss work (citing health issues caused by financial stress).<sup>1</sup>
- These same employees are less likely to think their employer cares about their financial well-being, whilst being more likely to leave for an employer who they believe does.<sup>1</sup>

1. Source: *Employee Financial Wellness Survey*, May 2018, PwC

# How SUPERSUPER works

Members who sign up for SUPERSUPER can purchase eVouchers, card vouchers or access online shopping partners, via the SUPERSUPER website. The eVouchers and card vouchers can then be used for everyday shopping at retailers such as Coles, Woolworths, Myer, David Jones, Kmart and heaps more.

The super contribution you receive from your shopping is calculated based on a percentage of every dollar you spend with a participating SUPERSUPER retailer. The percentage differs by retailer – up to a 30% contribution to your superannuation.

If a member were to pay \$100 for a \$100 eVoucher to shop at a supermarket that offered a 5% SUPERSUPER reward, in addition to receiving the \$100 eVoucher, they would automatically receive \$5 into their super account. Brilliant!

-  1. Sign up at [supersuper.com.au](https://supersuper.com.au)
-  2. Select the vouchers you want to purchase or the retailers you want to shop at online.
-  3. Pay using money you've transferred into your SUPERSUPER My Cash account, by debit or credit card.
-  4. Go shopping.
-  5. Watch your super grow!

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## Benefits of using SUPERSUPER



### Get paid just for doing your shopping

Access a huge range of great offers from hundreds of Australia's best-loved brands.



### Chocolate topping on your savings

Thanks to compound returns, the more you save with SUPERSUPER, the more you earn from having your super invested – which is like getting chocolate sauce on top of your chocolate sauce!



### Money for jam

After-tax contributions made to your super (i.e. your SUPERSUPER rewards) could result in an extra bonus of up to \$500 added to your super account from the Government Co-contribution (GCC) scheme.



### Buy a house sooner

The Government's First Home Super Saver Scheme (FHSSS) allows first home buyers to save a deposit using their super account. So you can use SUPERSUPER to help you save that house deposit faster!

## SUPERSUPER is a win/win for employees and employers

As a tool designed to improve the retirement outcomes of our members, SUPERSUPER is working to positively improve the financial wellbeing of employees, which in turn is working to deliver financial benefits to their employers – you.

With SUPERSUPER, instead of having to go without stuff, your employees can now use SUPERSUPER to automatically receive a super contribution from what they spend on their shopping.

Yes, shopping!



## The impact of SUPERSUPER

Claire is a typical GuildSuper member. She's 34, earns \$34K a year and has a current super balance of \$18K. She is currently projected to retire with a superannuation balance of \$141K – which is not great.

However, if Claire was to spend what she normally does using SUPERSUPER for a quarter, half or all of her shopping (without spending any more than she already does), Claire could add as much as an additional 75% to her retirement balance. That's huge!



Figures above are based on 34 year old, \$34,011 p.a. salary, current super balance \$17,761, retirement age 67, household spending of \$633.66 per week, average SUPERSUPER reward calculated at 7.59%, Contributions of SG, Govt Co-Contribution and SUPERSUPER only, 4.8% p.a. gross return, 1.6% yearly fee on balance, Insurance premiums not included, 2% p.a. price inflation and 3.2% p.a. wage inflation. Figures are displayed in today's dollars.

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## Business can also benefit from SUPERSUPER

When you bring SUPERSUPER powered by GuildSuper into the workplace, you're empowering your employees to create a more financially secure future for themselves and increasing their super awareness.

- 1 Reduce employee financial stress and positively impact your business bottom line. It's a win/win!**
- 2 Be viewed as an employer of choice, who is able to offer greater employee benefits – especially with first home buyers.**
- 3 Use SUPERSUPER to pay yourself super directly from your business and personal expenses, without increasing your operational costs.**

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## Be the employer that helps employees put more into their super

Register to receive your free Workplace Advertising Pack at [guildsuper.com.au/employer/supersuper-pack](https://guildsuper.com.au/employer/supersuper-pack) or contact your dedicated GuildSuper Relationship Manager.

Learn more at  
[guildsuper.com.au/employer/supersuper](https://guildsuper.com.au/employer/supersuper)

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