

Superannuation... work smarter, not harder!

At Power2, we appreciate that selecting a firm to entrust with your accounting, financial services, business development and mentoring requirements is an important decision, intensified by rapid economic changes, increases in competitive pressures, and resource availability.

With our holistic approach, our professional team of **accountants** and **financial planners** are here to help you to make **good financial decisions every day.**

Contact us for a no obligation discussion.

This information is general advice only and does not take into account your personal objectives, financial situation or needs. Before acting on this information you should consider the appropriateness of the information in light of your own circumstances. When deciding whether to acquire or continue to hold a financial product, you should first obtain and consider the Product Disclosure Statement, which can be obtained from your financial adviser or directly from the product issuer.

Information current at time of writing.

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¹Australian Tax Office data at 30 June 2015.

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Making the most of your super

If you want to build a strong nest egg for later in life, then superannuation, for many people, is one of the best ways to accumulate wealth.

Let's face it; we all know it's difficult to think that far ahead, especially as today brings enough financial challenges and obstacles as it is. But with Australians living longer, you may end up spending more time in retirement than you will working - which is great so long as you have the income to sustain that lifestyle!

But before contributing extra money to your superannuation fund, it's important to understand the difference between "salary sacrificing" and "personal contributions" and the rules around "contribution caps".

You may also be eligible for the Government's Co-Contribution Scheme or the Spouse Contribution Rebate. We can tell you in simple, easy to understand terms, what strategy is right for you and how much money you will save.

And of course, the Government also provides attractive tax benefits to encourage you along the way, which can save you many valuable dollars.

Did you know?

- ◆ For 2015/16, the rate of Superannuation Guarantee (SG) is 9.5%
- ◆ If you've had more than one job during your career, you've more than likely got multiple superannuation funds and may wish to consider consolidating these into a single fund:
 - Potential fee savings.
 - Easier management.
 - Easier to keep on top of your investment strategy.
- ◆ ¹There are currently more than 6 million lost or ATO held superannuation accounts worth just over 16 billion!!!
- ◆ If you think you may have lost contact with a superannuation fund, you can find out simply and quickly if one of these accounts may be yours by phoning 13 28 65 or by using the ATO's online SuperSeeker.

Take the first step today by talking to one of our advisers. We can help you to structure your strategy for superannuation to ensure you gain the maximum benefits in your retirement and along the way.

