

## Episode 7: Salary sacrificing

Let's talk about earning power — not just what you're making now, but how to make the most of it for your future.

Right now, during your peak earning years, you've got a great opportunity to make the most of your retirement savings. And one of the smartest ways to do it is through your super.

Anytime your employer pays super on your behalf, or you make contributions yourself, that money goes into a low-tax environment. Most super contributions are taxed at just 15% — for many people, that's much lower than the tax paid on regular income.

That means more of what you earn stays invested and can keep compounding over time. It's your money, simply working smarter.

If you can afford to, adding a little extra through salary sacrifice or a personal before-tax contribution can make a big difference. You're not only boosting your super, you're also reducing your taxable income. Think of it as using your peak earning years to give your future self a pay rise.

Because super is taxed at concessional rates, even small, regular contributions can make a real difference. An extra \$20 or \$30 a week can really add up over time — and you'll pay less tax on that money than if you'd kept it in your regular account.

Even when that money is invested, earnings from super investments are generally taxed at a lower rate — up to 15%. Outside super, investment earnings are taxed at your personal marginal rate. That's one of the reasons superannuation can be such a powerful vehicle for long-term growth.

Want to see which strategy best suits your situation? The ART app and Member Online have the tools, advice, and calculators you need to create the right strategy for your circumstances.

Your money is working hard for your future — save tax, grow faster, and take the wheel.