

Go shopping, earn super.

Add to your super account each time you shop – without it costing you any extra.



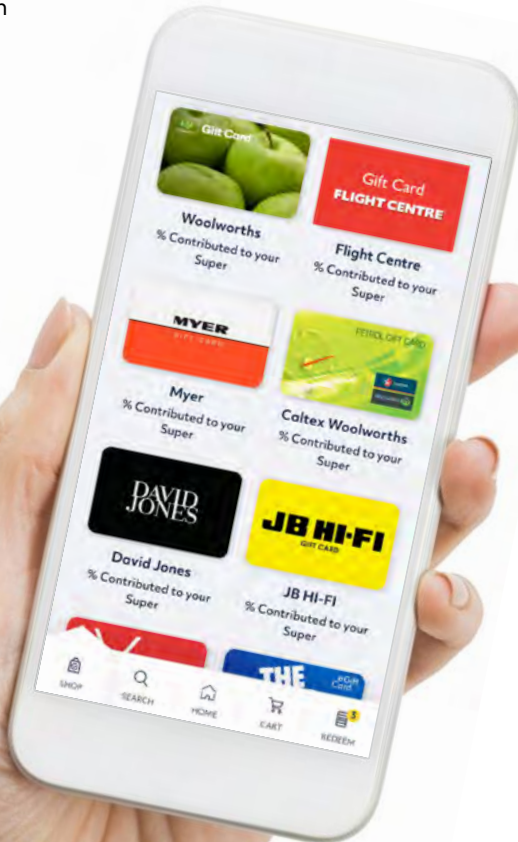
Shopping + Super = SUPERSUPER

SUPERSUPER is our award-winning shopping rewards program which is being offered exclusively to GuildSuper members.

Created by GuildSuper, SUPERSUPER has been developed to make super fairer and more accessible for all our members, especially women and their families. Women are more likely to be disadvantaged by gender pay imbalances and experience unpaid time out from the workforce.

Offering cash rewards from a huge range of popular retailers, which are then automatically added to your GuildSuper account, SUPERSUPER can help you to grow your super balance every time you shop.

It's as simple as that.



How SUPERSUPER works

GuildSuper members who sign up for SUPERSUPER can purchase eVouchers, card vouchers or access online shopping partners, via the SUPERSUPER shopping platform. The eVouchers and card vouchers can then be used for everyday shopping at a huge range of popular retailers.

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. GuildSuper members can sign up at guildsuper.com.au/supersuper
-  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!

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!



Working or not working, SUPERSUPER works for all

Because SUPERSUPER is based on what you're spending, not what you're earning, you can continue to save super when you're taking time out of the paid workforce to care for family.

Save \$600 a year? Yes please!

Alright, let's say you spend \$200 a week on groceries. Using SUPERSUPER, you could earn a potential \$43 per month in your super from this expense. Add to that \$50 spent per week on petrol using SUPERSUPER, and you could have yourself another \$10 per month in your super. So, just from groceries and petrol, you're already saving an extra \$600 a year to your super!

Imagine then, how much you could save to your super balance if you add to this your clothes shopping, hardware shopping, trips to the cinema, trips overseas...? With hundreds of your favourite brands making up SUPERSUPER, earning more to your super has seriously never been easier.

* Assumptions: Based on 5% reward from participating retailers.



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.

SUPERSUPER is great if...

... you're working

There's 100's of well-known retailer brands to choose from.

... you're not working

Contributions from your shopping rewards will help to keep your super balance growing.

... you're working for yourself

Pay yourself super regularly directly from your work and personal expenses.

Start shopping your way to a richer future

To access the SUPERSUPER program, you need to be a member of GuildSuper. This fund is open to anyone to join and there are no additional member fees for using SUPERSUPER, nor will your shopping cost you more at participating retailers.

Join GuildSuper at
guildsuper.com.au

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