

Even a small amount every week will, over time, create a large amount of money for you. But you will need to **start right now** – because trying to catch up later (as Alan found out) is almost impossible.

If I start today, I will be many thousands of dollars further ahead than if I left it for a few years.

## Remember, AMIST Super is here to help YOU maximise your super

At AMIST Super, we know that everyone is different. That's why we try to offer as many options as possible to help our members get the most from their super.

### Get some advice

AMIST Super now offers members professional financial advice over the phone. So if you need some information about how to grow your super, whether you qualify for the various government super incentives, or anything else to do with your super, just call the **AMIST Super Hotline** on **1800 808 614** and ask for some help.

### But whatever you do, start now!

The good news is that you now have options that will certainly help you boost your super and provide a much better return in the future. But the most important thing to do is start today. Because putting it off could cost you many thousands of dollars.

### Still have questions?

Call 1800 808 614. We're waiting for your call.



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**\$30 is not a lot of money**  
....



**BUT \$72,500 is!!**

**Who would think just a few dollars would make such a huge difference?**

Superannuation is hardly at the top of your list of fun things to dwell on. But if you could score tens of thousands of dollars with very little effort – you'd probably be more interested. And all it takes is a small amount of discipline for a big payout. So what's the secret?

## Use the power of compounding to grow your super

Even your standard contributions will grow substantially over time. But with a little extra each week you can really turbo charge your returns. That's because you will be taking advantage of compound earnings... that is, earnings that are paid on earnings. Effectively, you will be receiving earnings on what you put in and also on the earnings that this amount in turn creates. Once underway, it just seems to accelerate! (Check it out at right.)

### Start it now! Here's how:

**Set up your own direct debit.** Just download the form on the AMIST Super website or call our Hotline on 1800 808 614 for step by step help. It's quick and easy.

**Arrange a direct payroll deduction.** What you don't see, you won't miss! Talk to your employer about setting up a regular deduction from your pay to your super. It could just be a few dollars a week – but over time this small payment can transform into a very large sum. It's simple and powerful.

**As easy as BPAY.** Make your extra payments directly online. This allows you to vary the amount depending on your circumstances. Quick and secure.

**By cheque or money order.** You can simply mail in your desired payment. Flexible and effective.

OK. So I skip a take away meal once a week. It's no big deal. Once I've put it away I don't really miss \$30.

Me too. But I had no idea that starting later would have such a huge impact. It's a shock.



Martin



Alan

## A tale of two contributions:

**Martin** is 25 years old and understands that compounding earnings is one of the most powerful factors when it comes to investing long term. So he adds \$30 extra to his super every week. By making a few small adjustments to his weekly spending, such as cooking at home rather than getting take away, he finds the money to add to his super. He makes extra payments for 15 years until he turns 40. His money is invested until he retires at age 66.

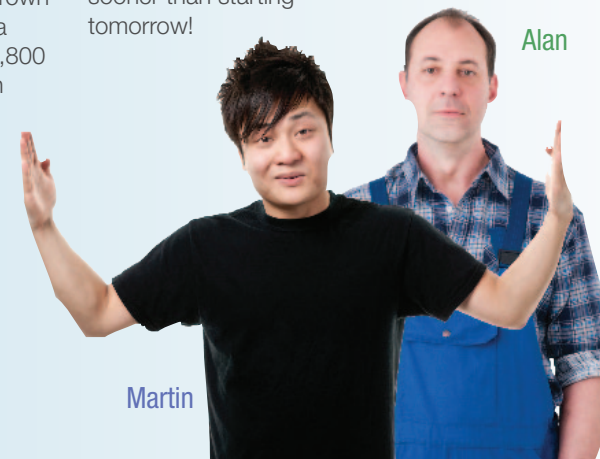
**Alan** is 35 and works with Martin. He also starts to make extra payments of \$30 to his super. Since Alan's money won't be invested for as long as Martin's, he continues to make extra payments for 30

years up to age 65, retiring at age 66. Martin and Alan invest their money in the same way and earn 7% a year. For simplicity and ease of comparison no allowance for deduction of fees, insurance premiums or tax has been made in the example.

In total, Martin pays a total of \$23,400 extra to his super. However, his money is invested for 41 years and his total extra savings have grown to be over \$236,000. Whereas, Alan's extra payments were double Martin's, being \$46,800 in total. But his money was invested for ten years less. So his final extra super was a little over \$163,500 – yet Martin's extra super is \$72,500 more than Alan's.

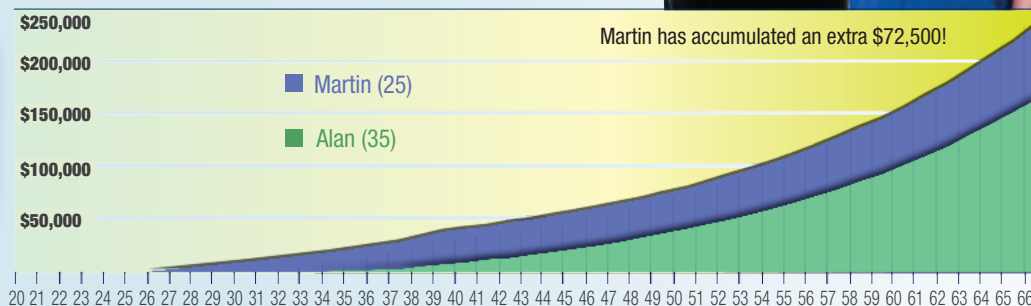
**Even by doubling his extra payments, Alan cannot make up the head start that Martin gained by starting early.**

This example shows just how much difference time makes to your super investment. Even small extra payments of \$30 a week can make a big difference to your final super and the sooner you start, the bigger the difference it makes. Starting sooner is the real secret to growing your super, so you make best use of compounding your earnings to really get a super boost. Starting today will always be sooner than starting tomorrow!



Martin

Alan



The people depicted in this example are fictional.

Assumptions: Extra payments are made from after-tax money. For simplicity, the compulsory employer contributions haven't been considered in this example. It also assumes no deductions have been made for insurance premiums or fees or tax on investment earnings.