

Give your super mojo: consolidate & contribute







Consolidating your old super funds into **max** and throwing in a little extra cash along the way can make a big difference to your super. It all adds up, so if you're planning on having a snazzy retirement, start thinking about consolidating and contributing now.

Consolidate... and save!

Having multiple super accounts isn't just an administrative nightmare, it could be costing you precious dollars as well. But don't fret, **max** has set up a special team of Super Sorters who wrap up your super into the one easy, manageable **max** account.




Our Super Sorters will help you:

-  Chase down your lost super
-  Roll your old funds into your **max** account
-  Provide you with regular updates
-  Save you time and energy by doing all the hard work for you

...and best of all, the service is free to all **max** members!

Contribute...and grow!

Throwing a little bit of money into your super is one of the most tax effective ways to invest, especially with all that compound interest you earn over the years. Here are some ways that you can top up your super for later:

-  **Personal contributions** - make contributions from your after-tax income to your super account. These can be one-off, or you might want to start a regular savings plan.
-  **Salary Sacrificing** - make contributions from your pre-tax salary. This is great because you can massively reduce the amount of tax you pay on your salary and add the saving to your super
-  **Government co-contributions** - if you earn less than \$60,324 a year and make after-tax contributions to your super, you may be eligible to receive a co-contribution from the government. That's like free money!

Need some help?

Speak to one of the friendly **max Team** to get your super sorted once and for all. Call **1300 883 629** or email maxteam@maxsuper.com.au. There's also more info on our website www.maxsuper.com.au.

Oh, and one more thing

Everyone's different, so before making any decisions about your super, it's always a good idea to have a chat to your financial advisor or accountant.