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Gen reveals what just $25 a week can do for your super.

**Genevieve Frost, Works with advisers and members on investments and superannuation:**

Ok I’m going to talk to you about numbers in this video. Wait. Wait. If that’s not your thing don’t stop watching just yet. I’ll give you the big reveal upfront. Because this is so important I can’t risk you not hearing it.This is the secret sauce you need when deciding what to do with your precious cash.

And here it is:

Every dollar in your super has the potential to earn you money.

Every dollar sitting in your bank account is potentially earning very little – if anything at all. And let’s be honest money in your wallet (or on your phone) is at risk of getting spent.

But why is your money in super potentially worth more than the money in your pocket or even in your savings account? One big reason is that your super is a long-term investment.

Some or all of your money in super could be invested in things like shares and property, so you have the potential to earn higher returns compared with money that’s in your pocket or in a savings account.

Let me show you what I mean. This graph shows how much money you could have made if you put $10,000 in a high interest savings account and left it there over the last 10 years. That’s the black line you see on the screen.

This dotted line shows the money you could have made from $10,000 in a super balanced share portfolio over the same period. You can see the difference can be significant. In this example, you’d earn an additional $4,200 over the 10 years by investing in the super balanced portfolio.

So it’s important to think about where your money will work hardest for you. Of course everyone’s circumstances are different, so make sure you get some help if you need it. And you definitely don’t need big amounts to make an impact.

Let’s add another line to our graph. This dashed line shows what happens if your super is invested in that balanced fund AND you contributed an additional $25 a week to your super over the same 10 years.

In this example, by making these additional contributions into that super balanced fund, you could have about an additional $13,500 in your super. AND that’s almost $18,000 more than leaving your money sitting in a high interest savings account over the same 10 years.

And yes you may be thinking ‘ok, but I don’t need super to make the <dotted> and <dashed> line happen, I can invest my money without putting it in super.

And you’re right. But with super you have the potential to save on tax as well.

Put really simply you may reduce the amount of tax you pay on your salary. And as an added bonus, you’ll also get to keep more of your investment earnings in super than you would with an investment outside super.

So now that you know the secret sauce what’s next?

First off, remember those lines on the graph and have a think about where your money is and where some extra cash could do some good.

And go online and have a play with the retirement calculator. You’ll get to see what a difference your $25 extra dollars a week could make.

Jump online today.

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