

## Employer Superannuation as a Benefit

AXIS Fact Sheets indicate approved products based upon a detailed examination of design capability and performance. The most common reason why other employer super platforms were not approved is generally scale (FUA under \$30 billion). Attention is given to cost structure, product functionality, MySuper Investment Default design and performance and then the potential improvement in projected income in retirement if the product's investment choice menu is used.

## The AXIS Assessment

CORPORATE PRODUCT ASSESSED	BT SUPER FOR BUSINESS	APPROVED
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- This is a new employer super platform introduced to market in early 2020
- The investment choice menu for BT Super for Business is limited
- The majority of member clients within BT Super for Business are dependent upon the performance of BT's MySuper Investment Default, a peer group comparison based upon projected income in retirement to age 67 being:

Projected Income in Retirement to age 67 Based on MySuper			
Age	25	35	45
BT Super for Business	\$26,400	\$23,000	\$21,700
Comparable Product	\$31,400	\$27,000	\$25,100
Performance Variation	-19%	-17%	-16%

*The projection is just an estimate, not a guarantee. The actual money you receive in your retirement may be very different from this estimate and can be impacted by a number of factors such as the investment option you choose, investment returns, fees, contribution levels, withdrawals etc. Amounts shown are in today's dollars and exclude any non-superannuation assets or entitlement to age pension. Current tax and superannuation laws remain unchanged.*

Source: Approved Product List, AXIS Financial Group Pty Ltd, AFSL 233680

Assumptions: [www.axisfg.com.au/june2020assumptions](http://www.axisfg.com.au/june2020assumptions)

**Please Note:** By using the available investment choice menu on BT Super for Business, it is possible to construct an investment portfolio to outperform the MySuper Investment Default by up to 26% on projected income in retirement to age 67 and in today's dollars.

## Your next steps?

To understand even more whether your superannuation product is delivering an optimised value consistent with superannuation as a remuneration benefit:

1. Speak with an AXIS consultant (Free call on 1800 111 299), or
2. Visit our website at [www.axisfg.com.au](http://www.axisfg.com.au), or
3. Visit the AXIS Financial Group LinkedIn page.

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