

Contribute extra

See the difference extra contributions can make to your super in retirement.



Tom



Jill

Meet Tom and Jill



Aged 25 and plan on working until age 67



Each earns \$55,000 before tax per annum



Both start with no money in their super account

Here's how much they'll each have when they retire based on how much they put into super*

\$429,182

Tom

Contributes \$0 extra to his super from age 25

+ Super guarantee

\$556,131

Jill

Contributes an extra \$30 a week to her super from age 25

+ Super guarantee

If you can afford it, making extra contributions is a great way to boost your retirement savings. With the effect of compound interest - which is interest earned on interest - even a little extra now can go a long way tomorrow.

See the benefit of contributing just a small amount extra for Tom and Jill.

It's never too early or too late to start contributing extra.



Contribute extra today

You can put extra money into your account via BPAY®.

Log in to your HESTA online account at hesta.com.au/login to get your BPAY details.

*Registered to BPAY Pty Ltd ABN 69 079 137 518.

*Assumptions based on: Superannuation Guarantee (SG) rate at 12% from 1 July 2025 onward. Rate of return on investment of 6.20% p.a. after investment fees and costs, transaction costs and taxes. The final amount does not take into consideration any administration or additional fees. All figures are rounded to nearest dollar. Relevant after-tax contribution per week, assumes government co-contribution (if eligible) payable to age 67. Contributions received quarterly. LISTO received at the end of each year. Tax on SG contributions applied at 15%. Before-tax salary and contributions are indexed at 2.5%. Inflation applied at 2.5% to calculate Future Value, all figures in today's dollars.

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