

## Superannuation simple when you look at it step by step

THE long-awaited Cooper review into superannuation was released last week.

The most common question I heard was, "Why is superannuation so complicated?"

Yet if you look at it step by step, there is really nothing too difficult about it.

### Money Matters

Noel Whittaker



Your employer is required to contribute 9 per cent of your gross

salary into a superannuation fund, and the government takes a 15 per cent tax from that contribution.

While your money is accumulating within your fund, the tax on its income is just 15 per cent per annum, which is less than your own marginal tax rate.

This means the money can grow faster inside super than if held in your own name, as the after-tax returns should be higher.

Because the government is giving you tax concessions to encourage you to save for your retirement, the money in your superannuation fund is inaccessible until

you retire after reaching your preservation age.

This is at least 55, but higher if you were born after July 1, 1960.

All withdrawals from super are tax-free once you reach 60, and when you start an account-based pension from your fund the fund itself becomes a tax-free fund.

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