

# Helping you set and achieve your goals for the future



## Your guide to GoalTracker

**With the right tools and a guide to help you along the way, together we can achieve your goals for a great life after work.**

This guide is designed to help you navigate through the suite of online tools and services available through GoalTracker. You'll also find helpful tips throughout the online tool to provide you valuable guidance.

By telling us more about you and your goals for a great life after work, we can build your super around you.

### How to get started

- 1** **Log on** to your online account
- 2** Go to GoalTracker in the *My Account* menu to get a clearer picture of your future.

### Not registered for online access?

Simply **register online** using your member number.



# Get a clearer picture of your future in two simple steps

## Step 1

### Tell us more about you

To estimate how much money you'll receive each year in retirement, we'll ask you questions about your other super savings, future contributions, other assets you've set aside to fund your lifestyle in retirement and more.

Based on what you've told us you're heading for a retirement income of

**\$28,000** p.a. □

This equates to a lump sum of \$227,978

Your details		Edit
Gender	Male	
Age	56	
Current balance in this account	\$34,173	
Other super	\$0	1
Annual Salary	\$150,000	2
Annual Additional Contributions	\$0	3
Own home in retirement	Yes	4
Other assets	\$0	5
Retirement age	67	6

**Other things we take into account**

Include age pension	Yes	7
Couple in retirement	Yes	

The results of this projection should not be relied upon for the purpose for making a decision in relation to a financial product. You should consider getting financial product advice. You can change or model different assumptions in the simulator component of this tool.

#### 1 Other super savings

Knowing how much you've saved in super so far allows us to estimate how your total super savings will grow.

#### 2 Compulsory employer contributions

Knowing how much you earn per year before-tax allows us to estimate how much money your employer will contribute to your super. If you're taking a break from the workforce, enter \$0.

#### 3 Additional contributions

We will show you the amount of additional contributions you have made in the last 12 months and you can tell us if you'll continue to contribute at this rate.

#### 4 Home ownership

This information allows us to estimate age pension entitlements, as well as customise your lifestyle categories in step 2.

#### 5 Other assets and one-off expenses (excluding your own home)

Include the net value of other assets you have set aside to fund your lifestyle in retirement. If you share any assets or one-off expenses with a partner, only include the value of your share.

#### 6 Retirement age

Choose the age you wish to draw an income from your super. Note: You must reach your **preservation age** before you can access your super.

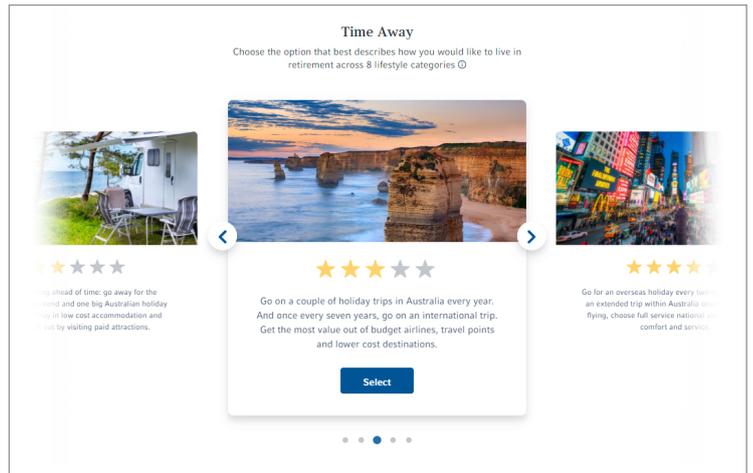
#### 7 We have made a few assumptions, like you'll receive the age pension and you'll have a partner in retirement. If this is incorrect, please update this information.

## Step 2

### Set a meaningful goal

Now the fun part. Determining the lifestyle you want to live in retirement.

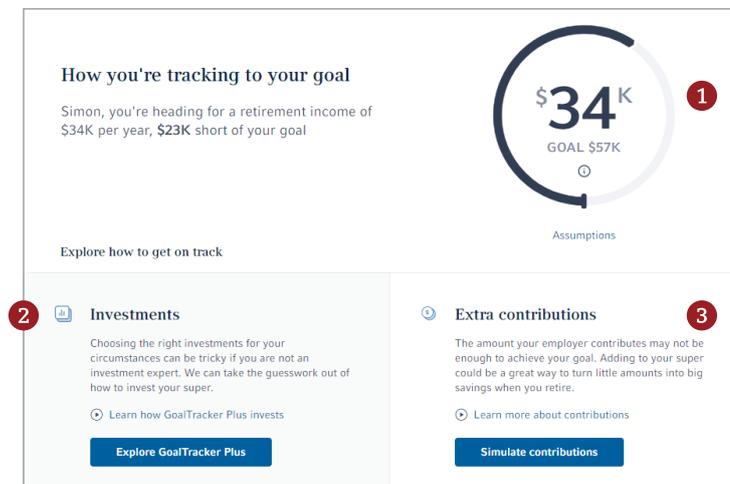
To help you visualise your future, we take you through a range of lifestyle categories including travel, leisure, dining out and more. Within each category, you choose whether you expect to cover the basics, live comfortably or be aspirational in retirement. Based on your selections, we work out how much money you'll likely need to fund that lifestyle, and that's your retirement income goal. We will also show you if you're on track to get there.



## Next steps

Once you've set your retirement income goal, we can help you to achieve it by building your super around you.

You'll get your very own Tracker, personalised To Do List and suggestions along the way to help you get and stay on track. We can also manage how your super is invested based on your personal situation, so you don't have to worry about it.



### 1 Easy management

Check how you're tracking to your retirement income goal at any time.

### 2 Personalise your investments

For no additional cost<sup>1</sup>, we can build and manage your very own investment strategy to improve the chance of achieving your goal with **GoalTracker Plus**.

### 3 Tools to get on track

Using the *Simulator* section of the online tool, see how adding a little extra now could can turn into big savings over time and help you get closer to your goal. Or if you want to speak with an expert, call us on 1800 555 667.



## Chant West has awarded GoalTracker Best Fund Innovation 2020

For more information about the methodology used by Chant West, see [chantwest.com.au](http://chantwest.com.au)

## We're here to help

Email us at [goaltracker@russellinvestments.com](mailto:goaltracker@russellinvestments.com)

Call us on **1800 555 667** (9.00am – 5.00pm)

### IMPORTANT INFORMATION

<sup>1</sup> There is no additional cost to you for ongoing advice on your investment strategy. Depending on how your current investment choices compares with the GoalTracker investment option, your investment fee could increase or decrease. For more information, refer to the Product Disclosure Statement ('PDS')

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