



AUSTRALIAN  
CATHOLIC  
SUPERANNUATION  
RETIREMENT FUND

A photograph of a man and a woman sitting at a wooden table, looking at a laptop. The man is in the foreground, resting his head on his hand, and the woman is behind him, smiling. The scene is brightly lit, suggesting an indoor setting with large windows.

# ONLINE CALCULATORS

**Taking control of your financial future can be confusing and complicated. It doesn't have to be.**

Our calculators make it convenient to get an understanding of your super, help you plan for your retirement and take steps toward achieving your financial goals – all at a time and place that is convenient for you! Find them at [catholicsuper.com.au/calculators](https://catholicsuper.com.au/calculators)



## Salary sacrifice calculator

Putting a small amount of money away from your pre-tax salary can have a big impact on your financial future.

This calculator can help you understand:

- The difference between making before-tax and after-tax contributions to your super
- How salary sacrifice could influence your tax liabilities
- How salary sacrifice will affect your financial positions in the short and long terms.



## Benefit projection calculator

Your superannuation funds are part of a larger retirement strategy. Understanding your positions can help you make informed decisions and ask the right questions about your future needs.

This calculator is exclusive to our members and can automatically pull in many details from your superannuation account to give an accurate report.

This calculator can help you see:

- How much you might be able to save for your retirement
- How much will you have when you retire and how long it will last
- What you can do (i.e. contributions and investment options) to boost your retirement savings to achieve your desired future lifestyle
- How different factors like fees, Centrelink Age Pension and retirement age may influence your projected retirement income.



## Budget planner

Knowing where you're spending money can help you better plan for retirement and make your money last longer once you've retired.

Use this calculator to:

- Know where your money is going
- Understand if you are spending more than you can afford
- Get a sense of your priorities and ensure that you're spending appropriately



## Insurance calculator

Understanding your insurance coverage can help you better plan for your family's future - and save you money!

This calculator can help you understand:

- How much insurance cover your family may need in the case of disability or death
- The gap between your needs and your existing coverage
- How to optimise your insurance setup for your family's unique situation.



## Super projection calculator

Know someone who could use a review of their superannuation position?

This calculator can help you know:

- How much you might be able to save for your retirement
- What income you're likely to have after you retire and how long you can expect it to last
- How your super contributions, investment options, career breaks, fees, Centrelink Age Pension and retirement age may affect your projected retirement income
- What actions you can take to help boost your savings for retirement and achieve your desired future lifestyle.



## Risk profile calculator

Every investor is different. Some people want to see a high rate of growth and don't mind taking on the risk of a loss. Others would prefer a small return with very little risk of loss. The investments you select are guided by your risk profile.

Use this calculator to understand:

- What type of investor you are
- What kinds of investments are best for your preferences
- How long you should expect to be invested.

These outcomes are meant to be a guide only and may not accurately reflect your particular circumstances. There are no right or wrong answers.

Find our calculators at

[catholicsuper.com.au/calculators](https://catholicsuper.com.au/calculators)