

# Voluntary Contributions



Nambawan Super is PNG's largest super fund. And we believe that everyone should have the opportunity to help secure their financial future.

In PNG, all people who receive employer superannuation also pay 6% of their salary into superannuation.

But, you can increase this employee contribution above that 6%. This known as voluntary contribution.

## A little more now, a lot more later

We've done the calculations and know even as little as K10 a week can really help boost your retirement savings.

YEARS CONTRIBUTING VOLUNTARILY	YOUR CONTRIBUTIONS	INTEREST EARNED	BALANCE
After 1 year	K520	K21	K541
After 10 years	K5,200	K2,634	K7,834
20 years	K10,400	K14,350	K24,750
<b>Total after 30 years</b>	<b>K15,600</b>	<b>K45,663</b>	<b>K61,264</b>

NB: case study assumes an average crediting rate of 8% each year

## Voluntary Contribution can help you get into your first home sooner

100% of employee's contributions can be used for housing purposes, known as Housing Advance. The more voluntary contributions you make, the more you will have to withdraw if you are eligible.

For more information visit your nearest Member Service Centre, or:

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