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Super Boost Delivers \$400k Windfall for Women

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New analysis from industry super fund HESTA reveals the increased 12% superannuation guarantee will transform retirement outcomes for Australian women. The research shows female workers entering the workforce today could retire with \$712,000 in super, a staggering \$411,000 more than their counterparts who began careers in 1976. This dramatic improvement reflects decades of superannuation policy

enhancements, including the phased increase to 12% employer contributions.

HESTA's modelling accounts for real-world career patterns, including time out of the workforce for childcare and part-time employment periods. The comparison contrasts women benefiting from the full 12% rate throughout their working lives against previous generations who experienced lower contribution levels and later superannuation introduction. HESTA CEO Debby Blakey emphasized that these findings demonstrate superannuation's critical role in addressing women's retirement security.



The research highlights how compounding returns magnify the impact of higher contribution rates over a working lifetime. Even accounting for career breaks, the increased guarantee substantially narrows the gender retirement gap. Industry experts note this reinforces the value of maintaining the current superannuation framework rather than allowing early access schemes that erode long-term balances.

This data provides compelling evidence of Australia's superannuation system delivering on its promise. While challenges remain in achieving full retirement equity, the 12% guarantee represents a significant step forward. As these reforms take full effect, future generations of Australian women can look forward to substantially improved financial security in their later years – proving well-designed policy can create meaningful, lasting change. The superannuation success story continues to evolve, delivering ever-stronger outcomes for members.