

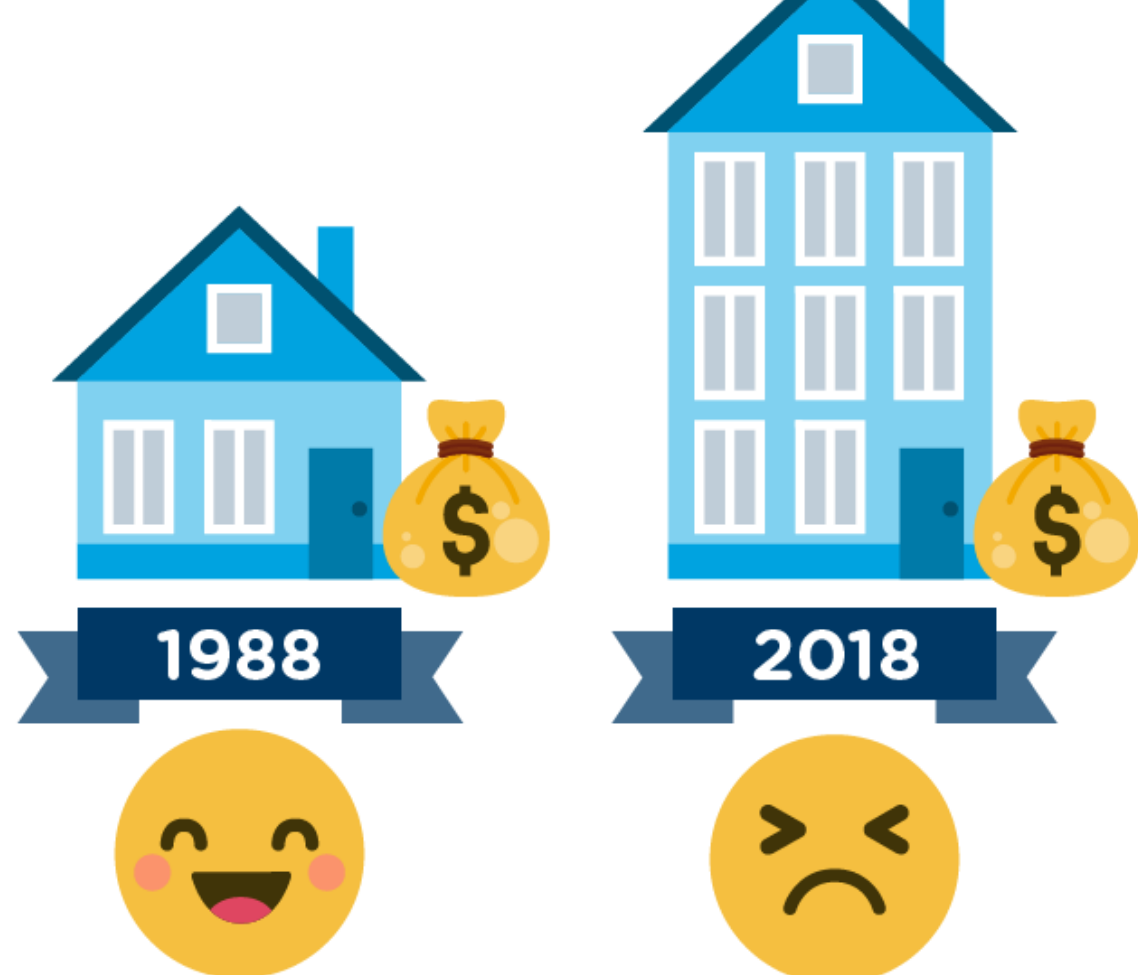
Show Me the Money

Delight your employees with a creative solution that gives them more cash but doesn't break your budget.

Australian employees want more cash in their pockets, but with a limited remuneration budget, organisations need to get creative when it comes to setting themselves apart.

Feeling the pinch

Aussie employees are feeling the tight pinch of minimum wage increases, while the costs of buying essentials and paying off the mortgage go up.



In Australia the household debt to disposable income ratio has climbed to **200% in 20 years**. With the wage growth at about **2.08%**, pay increases are barely keeping up with inflation.

What are we spending money on?

Depending on our stage of life and city we live in, Australians spend anywhere from \$849 to \$2,085 week on a variety of things:

ANNUAL SPEND	Single person icon	Two people icon	Family icon
Petrol (fuel and power)	\$1,248	\$1,820	\$2,808
Dining Take away Entertainment	\$6,344	\$12,428	\$17,472
Retail (clothing and footwear)	\$936	\$2,808	\$3,224
Sports Theatre Attractions	\$4,316	\$9,152	\$13,676
Travel	\$5,044	\$12,636	\$16,068

Source: moneysmart.gov.au

An everyday benefit can make an extraordinary difference

Allow employees to stretch disposable income with discounts from major retailers.



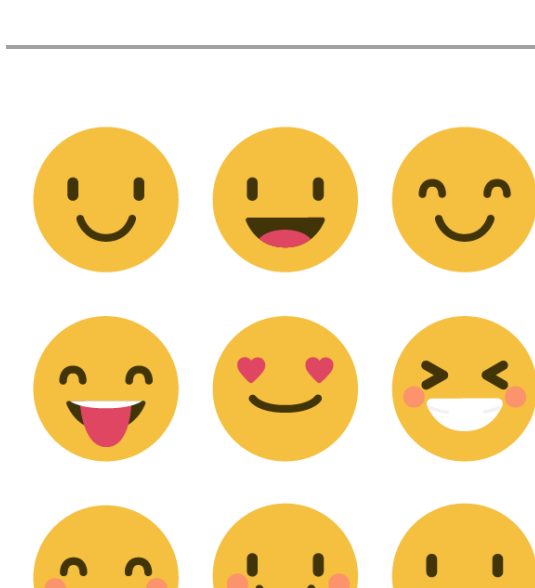
How much could your employees save? Create an enormous and tangible impact on their day-to-day lives.

	Single person icon	Two people icon	Family icon
Petrol (fuel and power)	\$214	\$225	\$911
Dining Take away Entertainment	\$533	\$500	\$422
Retail (clothing and footwear)	\$630	\$950	\$860
Sports Theatre Attractions	\$25	\$90	\$147
Travel	\$420	\$350	\$480
TOTAL ANNUAL SAVINGS	\$2,232	\$2,613	\$4,184

Source: Reward Gateway client statistics

Low cost for you, high impact for your people:

- Boost your employee value proposition
- Stretch employee disposable income
- Show your appreciation



Get a return on investment that will have both your CFO and your employees smiling:

The right employee benefit program provides an opportunity to **stretch your employees disposable income by 3-10%**, for less than 0.1% of payroll.

Find out more at rg.co/benefitsthatdelight