

Planning for your retirement – we're here to help

Our retirement income strategy

Deciding when to retire is a big decision and one that is different for everyone

Most members share a common goal and that is to make sure they have the right level of income and flexible access to that income throughout their retirement. It can be a bit of a balancing act.

Planning is easy with the right support

Whether you are planning for your retirement or are already retired, there are a range of assistance and retirement income options to support your individual retirement journey.



Assistance

- **Wellness Hub:** This is a free online space where you can access articles on the key aspects of your superannuation and links to online calculators. New articles are uploaded regularly throughout the year, making this a key reference source. Examples of articles that can be found on the Wellness Hub include:
 - Income options in Retirement
 - Market Volatility and Your Super
 - Investment risk and return in superannuation
 - Planning for your retirement
 - Superannuation and nominating a beneficiary
 - Downsizer contributions

You can access the Wellness Hub today by clicking [here](#).

- **Financial Advice:** For products with an advice offering, a financial adviser can work with you to take a holistic view of your financial situation and explore suitable retirement options.

Retirement income options

When thinking about retirement income, there are a number of options and factors to consider, including different pension products and Government support.

- **Lump sum:** Some members may consider withdrawing their super to receive their benefit as a partial or full lump sum payment. A lump sum may enable you to pay off debt, invest your money or afford things you previously could not afford. However, withdrawing super as a lump sum may impact the amount of income you receive during your retirement, your eligibility for the Age pension, and the amount of tax you pay including on any investment earnings if you invest the money. We encourage members to seek advice before deciding to withdraw their super as a lump sum.
- **Account-based pension:** This is a flexible retirement income stream purchased with superannuation savings. An account-based pension provides flexible access to expected retirement income through either regular drawdowns, or one-off payments. If your product does not currently offer an account-based pension, we are committed to exploring this option for members.
- **Commutable Defined Benefit:** The members of Rexel Australia Superannuation Plan (Category C) can commute or vary their pension before its commencement. This can provide flexible access to funds in retirement.
- **Age Pension:** Based on your assets and income, you may be eligible for all or part of the Government Age Pension. If eligible, the Age Pension can provide you with an indexed income for life, regardless of market fluctuations.

You can find out more information on the Age Pension by clicking [here](#).

If you plan to retire in the next 12 months or need assistance in planning your retirement, please contact us to discuss your options.

Contact details

About Diversa: We are an innovative and proactive participant in the superannuation ecosystem, supporting the strategic objectives of our funds, and facilitating positive member experiences and outcomes. We are committed to investing in our people and our technology to drive continuous improvement in our service offering and ultimately for the benefit of our members.

Phone number: (03) 9097 2800

Disclaimer: The information in this document is general information only. It has been prepared without taking account of your personal circumstances, financial situation or needs. You should consider the disclosure documents¹, and obtain appropriate financial and taxation advice, before deciding whether we are right for you.

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¹ The relevant disclosure documents include the product disclosure statements ('PDS'), financial services guides ('FSG') and target market determinations ('TMD'). These documents are available on the Diversa website for each superannuation product <https://diversa.com.au/funds/>