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 have at least one 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

So, whether you are planning 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 an online space where you can access articles on the key aspects of your superannuation. The content will expand over time, making this a key reference source. Examples of the types of articles that can be found on the Wellness Hub include:
  - Asset classes typically available within superannuation
  - Investment risk and return in superannuation
  - Easy ways to grow your super
  - Superannuation and nominating a beneficiary

  You can access the Wellness Hub today by clicking here.
- **Retirement Planner**: This is an online calculator, within the Wellness Hub, that allows you to enter information about your individual circumstances. Based on this information, the planner will project your superannuation balance and retirement income inclusive of the Age Pension and other assets outside of super, under variable contribution and drawdown strategies.

  You can access the Retirement Planner today by clicking here.
- Where you currently have access to a professional financial adviser, they can work with you by taking a holistic view of your financial situation and exploring which retirement options may suit you best.

Retirement income options

- 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.
- **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

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If you need assistance to plan your retirement, please contact us.

Contact details

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