

Approaching retirement? Wondering what's next?



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Retirement is an exciting time to decide what matters the most to you and how you want to spend your life. The factsheet provides tips, tools and information on where to find support and guidance to maximise your lifestyle in retirement.

When can I access my super?

Superannuation is designed to help you save for retirement, so there are rules around when you can access it. Typically, you need to first reach your preservation age and then a condition of release to start accessing your super. To find out what your key super milestones are based on your age, visit [here](#).

(art.com.au/retirement/planning/when-can-i-retire)

How can I use my super in retirement?

When you are eligible to access your super, you have three options:



1. Start a super pension

Start a super pension (like an Australian Retirement Trust **Retirement Income account**) and start receiving regular payments from your superannuation.



2. Withdraw it

Withdraw as cash, all at once or in stages.



3. Leave it

Leave your super where it is for a while.

You can learn more on our [website](#).

(art.com.au/retirement/getting-ready)

Want to know more about your retirement income options?

If you are looking to make the most of your super, look no further than a Australian Retirement Trust **Retirement Income account**. You can receive regular payments into your bank account while the remainder of your savings stays invested. This means there's the potential for continued investment returns throughout your retirement. You can find more information on our **Retirement Income account** options [here](#).

(art.com.au/retirement/getting-ready/income-accounts)

Super and the Age Pension

The Age Pension is designed to provide income support to older Australians who need it. It can be used to supplement the income from your superannuation to help you to maintain a comfortable lifestyle in retirement. Learn more [here](#).

(servicesaustralia.gov.au/individuals/services/centrelink/age-pension)

Want a retirement bonus?

Our Retirement Bonus is a tax-free boost to the starting balance of a new Retirement Income account or amount used to start a Lifetime Pension. It's calculated as 0.5% of eligible funds that you transfer from any of Australian Retirement Trust's Accumulation or Transition to Retirement Income accounts. Find out more [here](#).

(art.com.au/retirement/getting-ready/income-accounts/retirement/bonus)

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Financial advice can help you make some big decisions

When you reach retirement, there is a lot to consider.



Contributions

What contribution options do you have available and can you put additional money into super within the government rules?



Your home

Do you own your own home and are you considering downsizing that home as part of your retirement? What can you do with the surplus funds to help fund retirement?



Your legacy

Who will you leave your retirement savings to: spouse, children, or other dependents? The answer could have tax implications.

These are important decisions, and we encourage our members to get advice to help navigate one of life's biggest, exciting but also daunting milestones. If you have a personal financial adviser, contact them for support. If you don't have a personal financial adviser, Australian Retirement Trust has qualified financial advisers¹ who can help you over the phone with simple advice about your Super Savings account. This service is included with your membership². If you need financial advice about more than just your super, we may refer you to an accredited external financial adviser³. Advice of this nature may incur a fee. You can find out more about financial advice options at art.com.au/advice/options. Call us today on **13 11 84** or you can request call back [here](#).

(art.com.au/contact-us/request-a-call-with-a-qualified-financial-adviser)

If your super is not with Australian Retirement Trust, contact your super fund and ask them about their advice options.

¹ Employees in the Australian Retirement Trust group provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by Australian Retirement Trust. ² Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS) is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide (pdf) for more information. ³ Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. Australian Retirement Trust is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

What can you expect from a financial advice appointment?

At an advice appointment, your financial adviser will want to learn more about you, your goals and your dream retirement lifestyle. Following your appointment, a written Statement of Advice will be sent to you which will include recommendations on how best to achieve this lifestyle. For further information on what you can expect as part of the financial advice process please visit our [website](#).

(art.com.au/advice/preparing-for-appointment)

How long will your super last?

Our Retirement Planner and Calculator can help you estimate how long your superannuation balance might last you in retirement based on your desired annual income in retirement, which you can think of as a regular pension or income drawdown. Try it now [here](#).

(art.com.au/learn/tools/retirement-forecaster)

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Are you mentally prepared for retirement?

Retirement is not purely a financial event. As an important life transition, it can provoke mixed feelings of excitement and apprehension for many.

The following SuperFriend website may help guide you through the transition to retirement. You may find the support avenues, reading material and professional services useful. To find out more visit [here](#).

(superfriend.com.au/resources/retirement-transition-resources/retirement-planning-tool)

Is a death benefit nomination to your super important?

You can find out how important a death benefit nomination is for your super and learn how to nominate a preferred, binding or reversionary nomination [here](#).

(art.com.au/superannuation/beneficiaries)

Please note, making a reversionary beneficiary nomination may affect your Centrelink entitlements and may have tax implications. We recommend you speak to a financial adviser prior to choosing this option.

Want to download our mobile app?

Have your account details at your fingertips, get super notifications and more with the Australian Retirement Trust app. Simply follow the four-step process [here](#).

(art.com.au/about/why-choose-us/mobile-app)

We're here to help

Still have questions? You can call us on **13 11 84** between 8:00am to 7:30pm AEST, Monday to Friday.

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