

SunTracker Financial Advice

Dream | Plan | Achieve



Step 1:

Dream

It all starts with a dream. The dream you want to live when you stop working. So let's talk first about where you want to be, so we can find the best way to get you there.

Step 2:

Plan

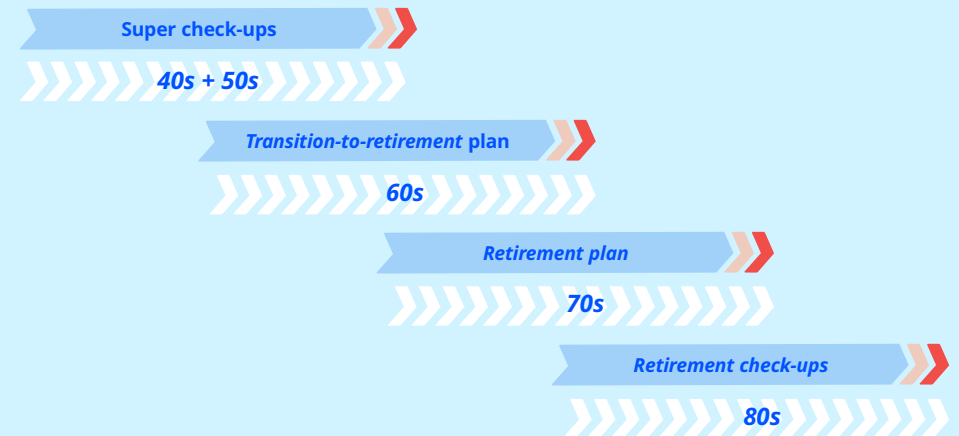
Dreams without a plan are just wishes. And your unique retirement dream needs a plan that's made just for you. Not a one-size-fits-all solution, but a personal plan tailored to you.

Step 3:

Achieve

Success doesn't happen by chance. It takes a watchful eye and dependable support to help you get where you want to be.

With Australian Retirement Trust's *SunTracker* financial advice, we can help make those dreams a reality.



Talk to us.

Call us on **13 11 84** to get started with *SunTracker* financial advice.

Help to make your retirement dreams a reality

Travel, hobbies, sea change? Just more time living and less working? No matter how close retirement is, you probably have some idea of when you'd like to stop working and what you'd like to do when that happens.

But do you have a plan for how to get there? Does it seem too much trouble, too costly and too hard to find someone you trust to help?

One thing's for sure, if you don't plan for the future you won't be prepared for it. But with the right advice from a partner you know and can trust, you can relax and feel confident you're on the right track.

That's where Australian Retirement Trust and *SunTracker* financial advice comes in. With our help and support you can get on track to make your dreams a reality, whatever they may be.



Dream | Plan | Achieve

SunTracker Financial Advice — here's how it works

SunTracker financial advice helps you picture the lifestyle you'd like in retirement. You and your Australian Retirement Trust financial adviser will talk over the phone about where you want to be when you stop working. Then you'll learn about the things you can do now so you're ready for the best years of your life.

And don't worry, you won't need to understand complicated numbers or come up with a specific dollar amount you think you'll need. Your financial adviser will develop a plan specifically for you based on your dream retirement lifestyle. You can read more about different retirement lifestyles later in this booklet.

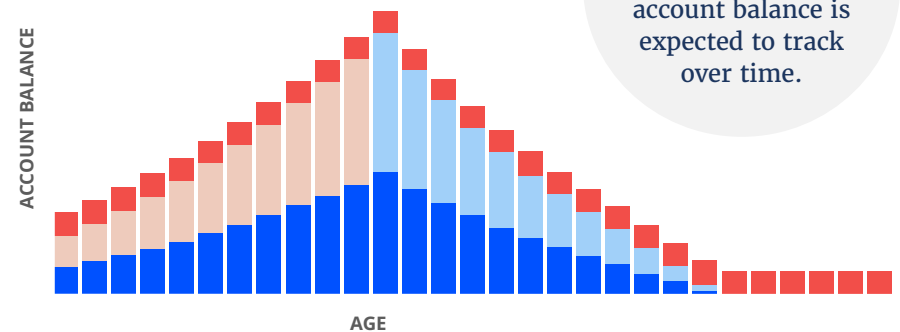
We'll talk to you about:

- Where you want to go.
- Where you are headed.
- If you are on track.
- What you can do if you're not on track.

While you're working

While you're still working towards your retirement, a *Super check-up* will summarise what you and your financial adviser talked about. It's short, simple to follow and easy to action.

You'll receive a personalised chart showing how your account balance is expected to track over time.



If you are thinking about retiring

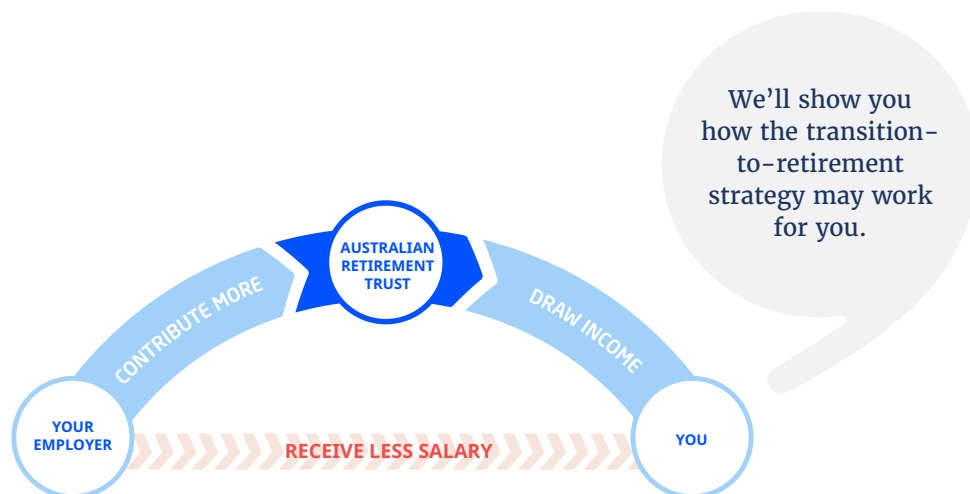
If you're ready to slow down or stop working, we'll design a plan for your financial options in retirement and explain the steps to get you there as smoothly as possible.

Australian Retirement Trust's *Income accounts* feature lower administration fees, a track record of stronger long-term investment performance, flexible payments, a choice of investments and easy account management.

You may be able to use the transition-to-retirement strategy

Did you know you may be able to start to use your super while you're still working? After talking with your Australian Retirement Trust financial adviser, and if the strategy is right for you, a *Transition-to-retirement plan* may cover:

- How the transition-to-retirement strategy works.
- Accessing your super through a Australian Retirement Trust *Income account*.
- The difference to your super balance.

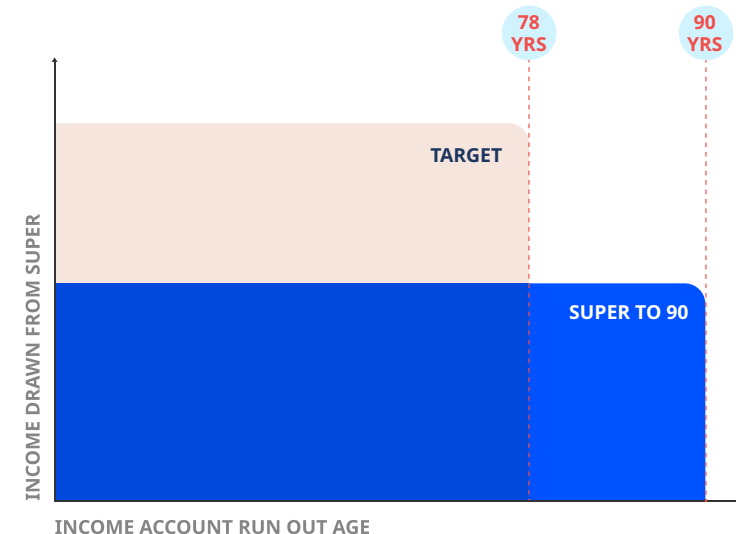


When you're ready to stop working

Consider your future with a detailed *Retirement plan* that may cover:

- How much money you'll have to live on.
- The amount of the government age pension you'll receive.
- How long your super money will last.
- How your other assets and investments fit in.

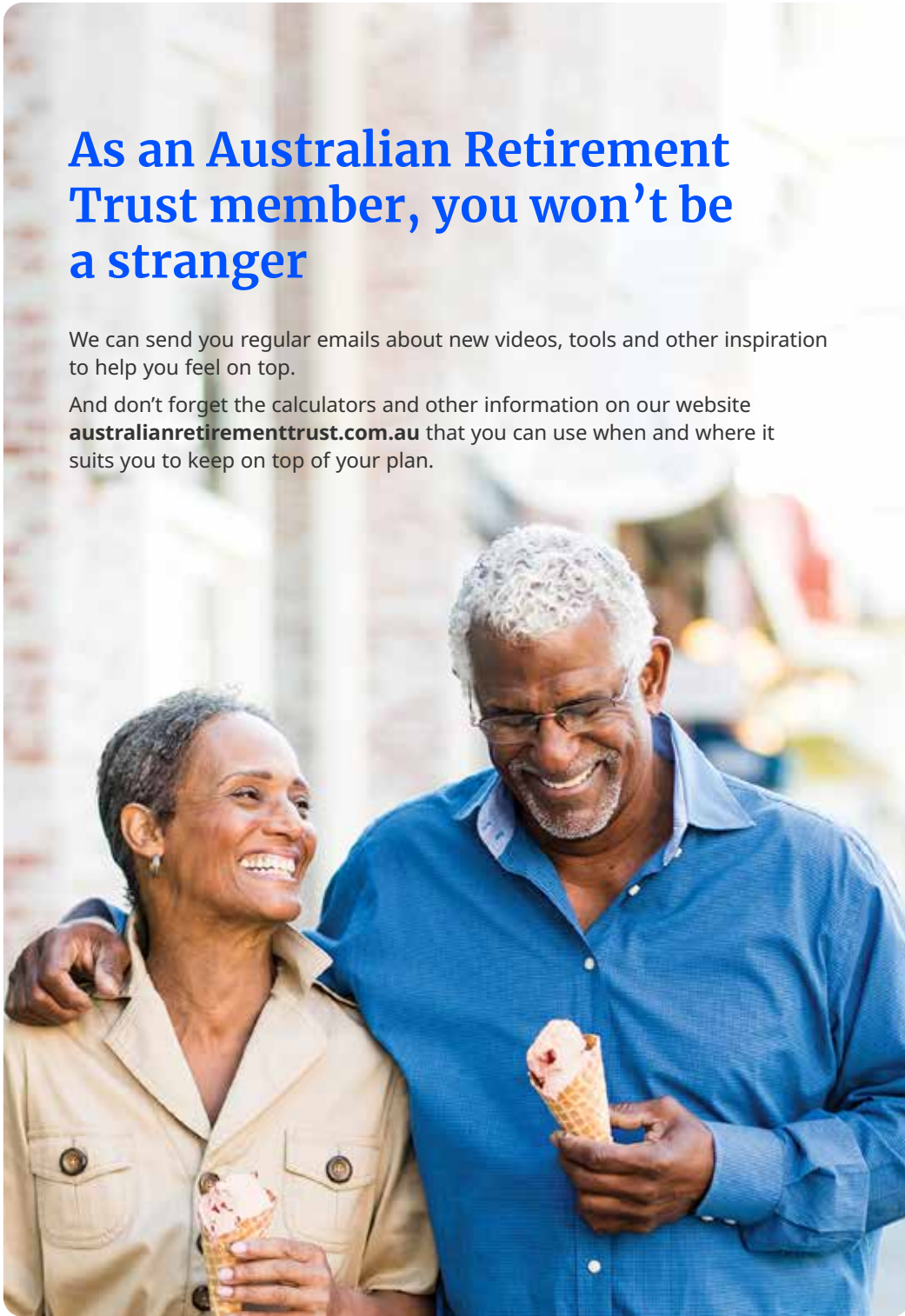
We'll estimate your regular income in retirement and how long your money will last.



As an Australian Retirement Trust member, you won't be a stranger

We can send you regular emails about new videos, tools and other inspiration to help you feel on top.

And don't forget the calculators and other information on our website australianretirementtrust.com.au that you can use when and where it suits you to keep on top of your plan.



If your situation changes

Make sure you stay on track and that your plan keeps up with you.

As you get closer to finishing work, you may consider a *Transition-to-retirement plan* or *Retirement plan* to help you smoothly move into the lifestyle you imagine when you stop working.

Once you retire, or if you're already there, a *Retirement check-up* could help track your progress in relation to your lifestyle needs.

It won't cost you anything more

As an Australian Retirement Trust member, advice about your *Super Savings* account is included with your membership.¹

Our advice team¹ can give you simple advice about your Australian Retirement Trust account, quickly over the phone.

For more comprehensive advice, we may refer you to an accredited external financial adviser.² Advice of this nature may incur a fee.

So call us to get started

Our retirement specialists can help you get started with a *SunTracker* plan.

Call us today on **13 11 84**.

1. Australian Retirement Trust employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by the Australian Retirement Trust. Eligibility conditions may apply.

2. Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. For more comprehensive advice, we may refer you to an accredited external financial adviser. Advice of this nature may incur a fee. 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.

Your dream retirement lifestyle

If you don't have a picture of what the future looks like it's hard to work towards it. We encourage you to picture yourself in relation to one of four retirement lifestyles. You'll find them described in the next pages of this booklet.

Of course, you'll have specific ideas about exactly how you want to live and what you want to achieve when you stop working depending on whether you're single or part of a couple, have children or grandchildren, and the specific hobbies or interests you're passionate about.

Still, these lifestyle pictures give you an idea of the sorts of things you'll be able to do with different retirement incomes.

And, simple strategies you put in place now may improve your position and create an even better picture for the future. You deserve it and we can help you get there.



No. 1: DOING OK	No. 2: COMFORTABLE	No. 3: DOING WELL	No. 4: PREMIUM
★★★★★	★★★★★	★★★★★	★★★★★
Lifestyle 1	Lifestyle 2	Lifestyle 3	Lifestyle 4
👤 \$27,500 p.a. 👤👤 \$40,000 p.a.	👤 \$36,500 p.a. 👤👤 \$50,000 p.a.	👤 \$44,500 p.a. 👤👤 \$61,500 p.a.	👤 \$58,000 p.a. 👤👤 \$77,000 p.a.
			

No. 1: DOING OK



Lifestyle 1

👤 \$27,500 p.a.

👥 \$40,000 p.a.

Lynne and Hiroshi

Hiroshi has been retired for five years and lives with his wife Lynne in the house they raised their family. They have two adult children and four grandsons, own their home and receive a full couple's age pension from the government.

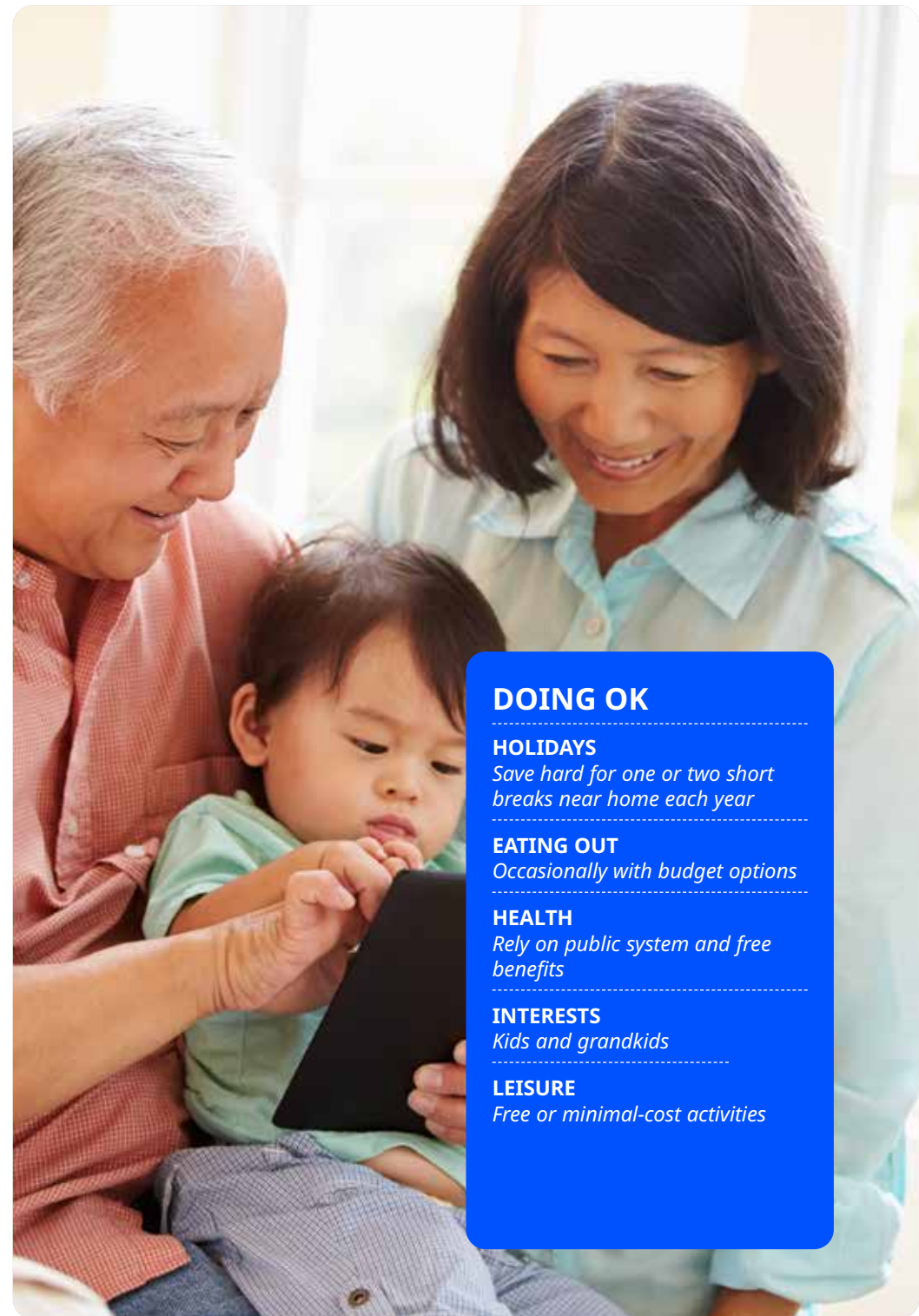
Lynne and Hiroshi retired with a small super benefit when Hiroshi reached 65. It allowed them to upgrade their car and some appliances, plus give them a small super pension to add to the government age pension. They don't have any debts to pay but budget carefully, and rely on the healthcare and other benefits of the age pension.

We love it when our grandsons come to visit. I have a lot more time to do things with them than I did with my own kids because I was always working then.

I play bowls a few times a week now. I think Lynne wishes I played more as she and her mates seem to find more than enough to do with their walks, coffee catch-ups and craft afternoons.

We both love our couple of weeks' holiday down the coast each year. We've been staying in the same place for years, nice and quiet and we can walk to the local club and the beach.

We look after ourselves and walk together every morning. We also go to the RSL a bit and we see a few of our friends there. We're lucky to spend lots of time with our sons. They're always shouting us dinner, taking us to the footy or having us over.



DOING OK

HOLIDAYS

Save hard for one or two short breaks near home each year

EATING OUT

Occasionally with budget options

HEALTH

Rely on public system and free benefits

INTERESTS

Kids and grandkids

LEISURE

Free or minimal-cost activities

No. 2: COMFORTABLE



Lifestyle 2

👤 \$36,500 p.a.

👥 \$50,000 p.a.

Jackie

Jackie lives on her own and has two adult children, but no grandkids — yet! She's recently moved into her new unit. Jackie has a self-funded pension but also receives a part pension from the government.

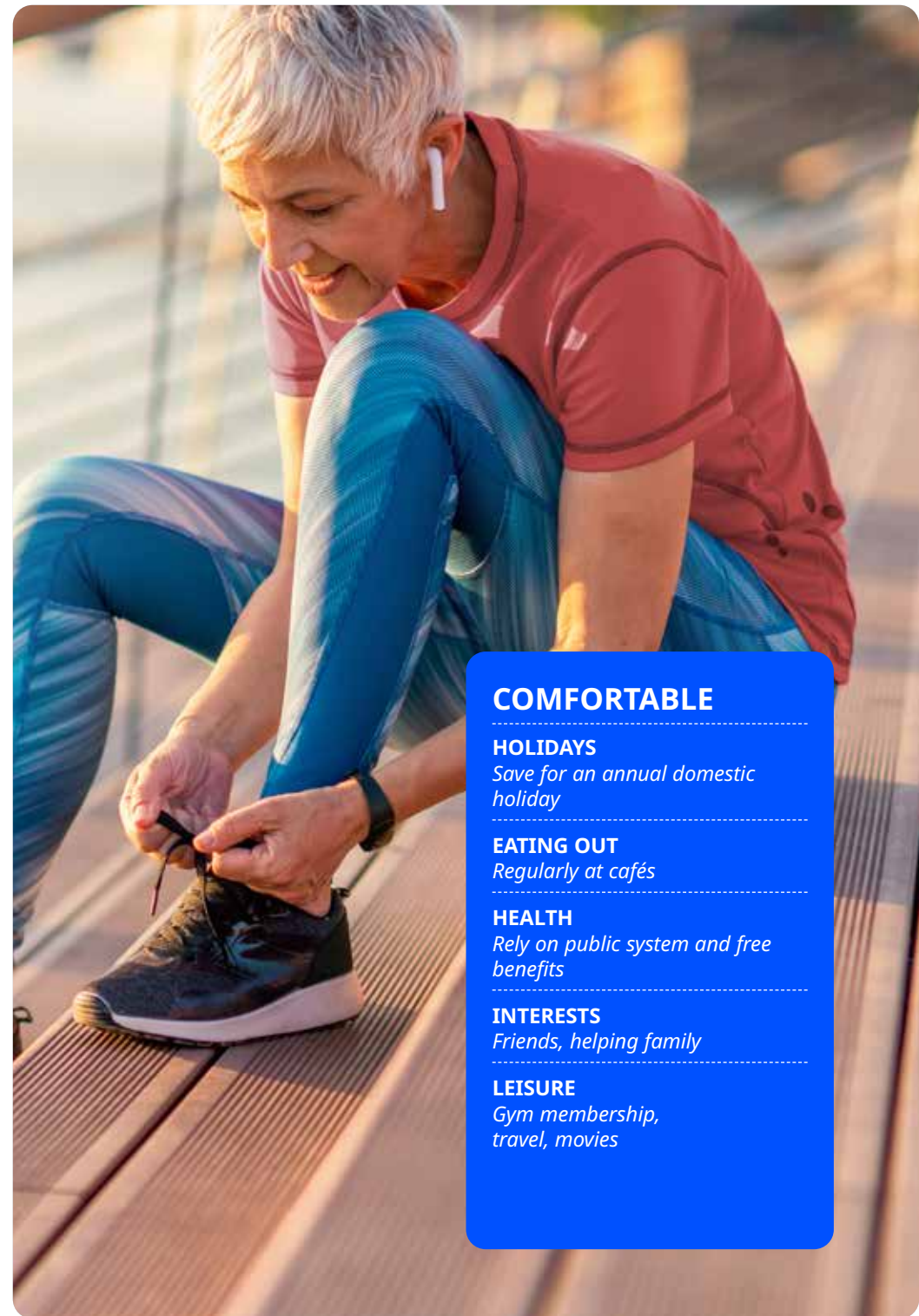
The sale of Jackie's house allowed her to buy a new unit and car, and have no outstanding debts. The combination of her super and the age pension pay her regular expenses and, with some careful saving, occasional luxuries as well.

I'm retired now although I feel like I'm busier than ever. I worked for the local school since both my kids were there but last year I decided to stop working and focus on me — I should have done it earlier!

I'm lucky I have a lot of friends close by — many of us have known each other for years. Three of us are planning a trip to the Margaret River at the moment. And, in fact, we're already planning a trip to the Barossa Valley for next year!

I say I'm busy now but I'm looking forward to making time for grandkids soon. I'd like to be able to help my kids out by looking after their children. Both my kids are fairly close and I bought a new car when I downsized my house so I can get myself over there whenever I'm needed.

I like to keep fit and active and I've actually joined the local gym. It's a bit of a luxury, but I can afford it now so I figure why not — it's time I spent some money on myself!



COMFORTABLE

HOLIDAYS

Save for an annual domestic holiday

EATING OUT

Regularly at cafés

HEALTH

Rely on public system and free benefits

INTERESTS

Friends, helping family

LEISURE

Gym membership, travel, movies

No. 3: DOING WELL



Lifestyle 3

 \$44,500 p.a.

 \$61,500 p.a.

Macelina and Joe

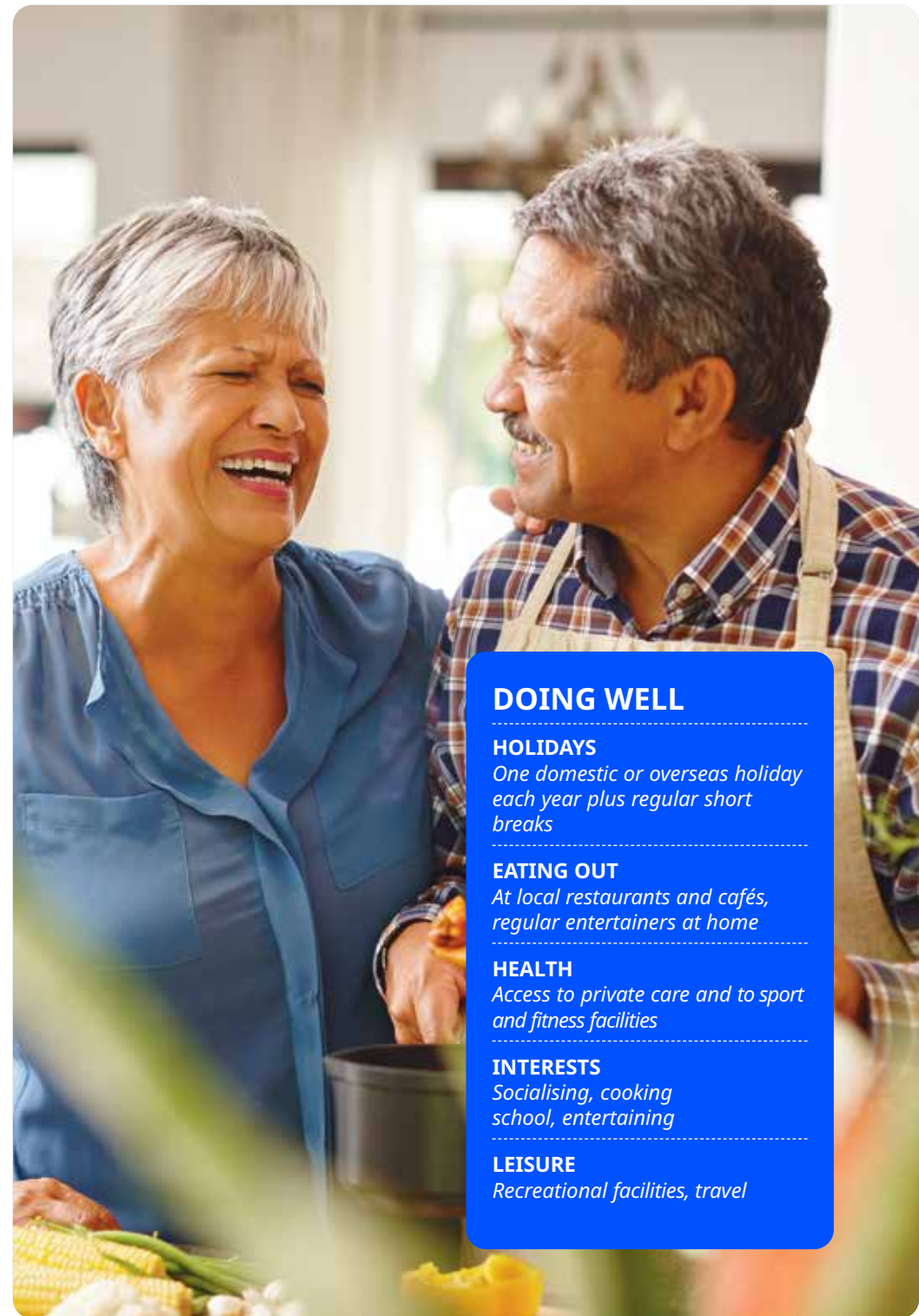
Macelina and Joe have both recently retired. Joe had always worked for himself while Macelina worked in office administration. They lived in regional Victoria but have moved to the Sunshine Coast. They are funding their retirement through a super pension and an investment property.

Joe and Macelina sold their business, which paid for their retirement village title. There were also additional proceeds that they invested into Macelina's super. With the money from the business, plus extra they'd been directing into Macelina's super, they now live on a pension from her super fund. The rental income from their house in Victoria allows them to travel and pursue their hobbies.

I've been looking forward to retirement for a long time. Joe was less enthusiastic, he'd have worked forever I think. Now we've made the break I think he's enjoying it more than me! We've moved into a retirement village which I was a bit unsure about at first, but we've made some great friends – people in the same position as us.

We've still got the house back in Victoria so that'll give us a reason to get back to see our old friends from time to time, but to be honest we don't miss the place too much. The rental income does give us the money for extras like a holiday each year. There are a lot of places we both want to visit.

We're really comfortable here. We've got a nice new car and we've set ourselves up with some lovely furniture and gizmos that make life fun. I've started cooking school too. I've always liked to cook but now I can do it for fun and experiment a bit.



DOING WELL

HOLIDAYS

One domestic or overseas holiday each year plus regular short breaks

EATING OUT

At local restaurants and cafés, regular entertainers at home

HEALTH

Access to private care and to sport and fitness facilities

INTERESTS

Socialising, cooking school, entertaining

LEISURE

Recreational facilities, travel

No. 4: PREMIUM



Lifestyle 4

👤 \$58,000 p.a.

👤👤 \$77,000 p.a.

Robert and Rosa

Robert and Rosa are enjoying the good things in life. Robert is still working part time and channels a large part of his salary into his super while he draws a pension from the benefits he's already accumulated. Rosa volunteers at a community centre and plans the couple's regular holidays.

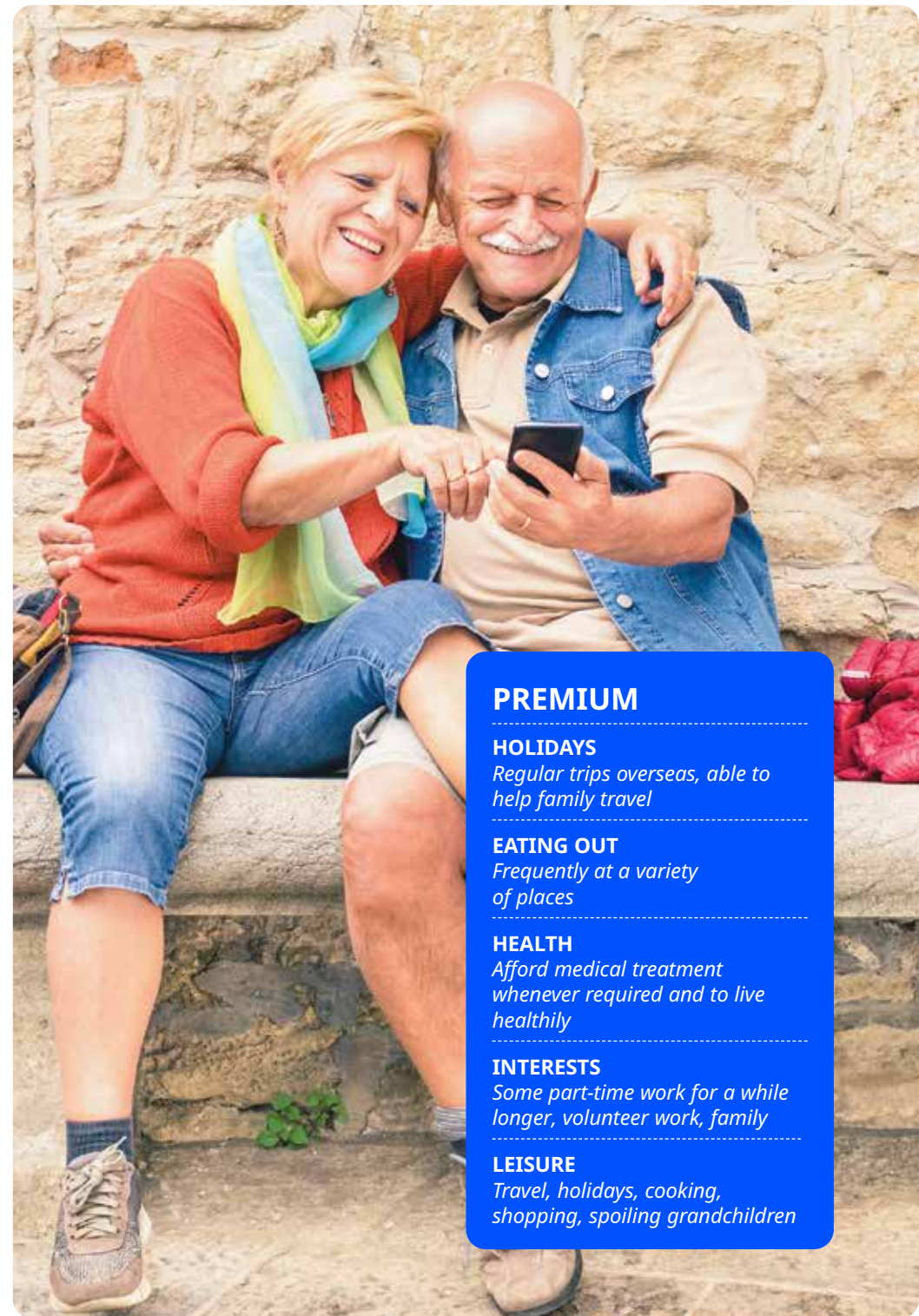
Robert is directing some of his salary into super while drawing out a lesser amount that maintains his take-home pay. If he does decide to stop working completely, the couple will live on a self-funded retirement pension from Robert's super.

We've always taken the time to look at what's ahead and I can tell you I'm glad we did. We're not multi-millionaires or anything, but we'll be really well placed for when I'm ready to fully retire — though I still love work so can't see that happening anytime too soon.

Rosa likes what she's doing now too, though I think she'd like me to join her volunteering one day. We're both lucky that it doesn't take much planning to be able to take off on a break really whenever we want to. We've got grandkids in Sydney and also one in Rome — our son works over there. Gives us a great excuse to visit.

We eat out a couple of times a week. Usually just little places but we splash out a fair bit too, I suppose. Now when we eat at home we actually enjoy the cooking and even shopping for the ingredients — we're regulars at the organic markets.

We've worked hard and it's great now that all that work and planning has paid off — we've never had it better.



PREMIUM

HOLIDAYS

Regular trips overseas, able to help family travel

EATING OUT

Frequently at a variety of places

HEALTH

Afford medical treatment whenever required and to live healthily

INTERESTS

Some part-time work for a while longer, volunteer work, family

LEISURE

Travel, holidays, cooking, shopping, spoiling grandchildren



Australian Retirement Trust

13 11 84

australianretirementtrust.com.au

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ABN 60 905 115 063

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Australian Retirement Trust members are eligible to receive financial advice about their super. This advice is provided over the phone, where the cost of the advice is included as part of their Australian Retirement Trust membership. Additional fees may apply depending on the complexity and frequency of the advice interaction.

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