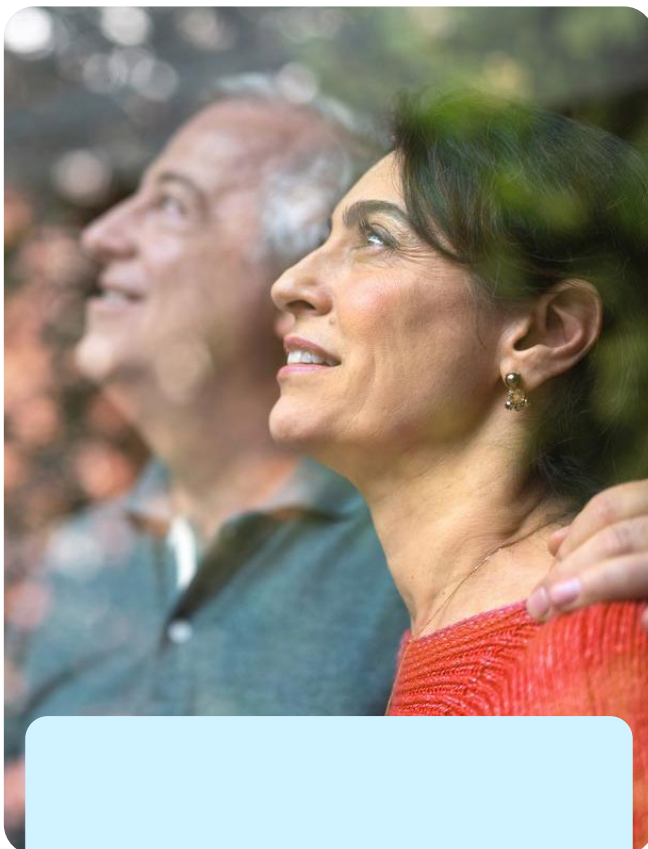


Retirement Ready Program



Understanding your retirement

[GET STARTED](#)



Building for your retirement

[GET STARTED](#)



Living your best retirement

[GET STARTED](#)

Introduction

Welcome to our Retirement Ready Program

Wherever you're at in thinking about your retirement planning, the webcasts in this program will help you get more out of your super for your future.

This workbook has been created to help you throughout the webinars we conduct and to help guide you in your own considerations.

We hope that you find the program valuable and that it helps you in your planning for retirement!



In our webcasts, wherever you see this symbol please refer to your workbook.

Use the navigation panel on the left hand side to click between programs or to go to the next and/or previous page.

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Understanding your retirement

Know the basics. What should you be thinking about?

In this first webcast you'll work through the top things to think about to prepare for your retirement.

- Your plans and how much super you might need.
- What part might the Age Pension, your super and other income play.
- How to help make sure your super is set up for retirement.
- How and when you could access your super.

+ KEY OUTCOMES

- ✓ Assess your income needs, consider your Age Pension eligibility.
- ✓ Does this meet your needs? Seek advice!
- ✓ What we'll discuss next.
- ✓ Now you have the basics, do you want to think about the opportunities you may have?

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Your goals and objectives

How much super you need all depends on things like whether you own your home, your health and aged care, and how long your money needs to last.

It's important you consider your own goals and objectives for retirement, when they may occur and how much they may cost.

Your goals and objectives

Goals	Date/Age	Amount (Annual or Lump sum)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Is there anything in your wider financial situation that may occur over the next five years that should be considered?
If YES provide details below.

Is there anything in your wider family situation that may occur over the next five years that will impact your financial situation?
If YES provide details below.

Is there anything else that may need to be considered for your retirement? (i.e. inheritances, major health concerns, property sales, aged care considerations for parents) If YES provide details below.

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Consider the retirement lifestyle you want

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★☆☆

Age Pension

The Retirement Standard says if you're on the **Age Pension** with no super, this means a budget lifestyle.

- ✓ No budget to repair home or car
- ✓ May need government help with electricity bill
- ✓ Specials at the RSL club or cheap takeaway meals

★★☆

Modest retirement

A modest lifestyle in Australia is considered better than the **Age Pension** and allows for basic activities.

- ✓ Repairs for a basic car and home, no renovations
- ✓ Basic private health insurance
- ✓ One holiday in Australia per year

★★★

Comfortable retirement

A comfortable lifestyle in Australia allows you to be involved in a wide range of activities.

- ✓ Decent car, and can renovate kitchen and bathroom
- ✓ Can afford to run the air-con
- ✓ Restaurant dining

Things to consider

Source: ASFA Retirement Standard, based on the March 2022 quarter, if you own your home (no mortgage) and are relatively healthy.

Accessing the government Age Pension

The Age Pension age is increasing to age 67, with eligibility based on when you were born. The government has recently proposed lifting the Age Pension age to 70, but this has not been legislated.

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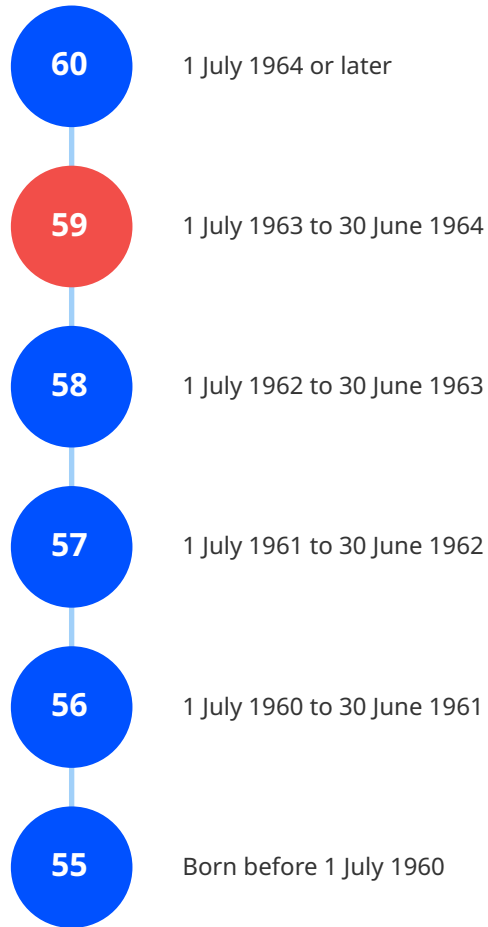
Date of birth	Age Pension age	Date Age Pension changes
1 July 1952 to 31 December 1953	65½	1 July 2017
1 January 1954 to 30 June 1955	66	1 July 2019
1 July 1955 to 31 December 1956	66½	1 July 2021
1 January 1957 onwards	67	1 July 2023

Your first cross-road... preservation age

'Preservation age' is the age at which you can generally first access your super.

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Learn more about the Age Pension and check your eligibility.
australianretirementtrust.com.au/retirement/retirement-planning/age-pension

Use the Retirement planner and calculator.
australianretirementtrust.com.au/learn/tools/retirement-forecaster#/personal-details/about-you

Consider if you need to make additional contributions or weigh up your investments – attend session 2!

Download the app.
australianretirementtrust.com.au/about/why-choose-us/mobile-app

Consider whether you want us to find any lost super.
australianretirementtrust.com.au/superannuation/find-lost-super

Consider whether you should combine your super.
australianretirementtrust.com.au/superannuation/consolidate

Call us on **13 11 84** if you need any help today.

Building for your retirement

You know what you want from retirement – how do you get there?

In this second webcast, you'll learn the strategies and opportunities to help set yourself up for life after work:

- How you could grow your super to and through retirement.
- Investment fundamentals, how we invest your super and a market update.
- About weighing up your insurance needs in the lead up to retirement.
- How tax could play into your decisions.

+ KEY OUTCOMES

- ✓ Consider how you may want to contribute to your super.
- ✓ Think about how you should invest as you approach retirement.
- ✓ Be able to consider the impact of the current economy and investment performance on your plans.

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Test your inner investor

Explore how your plans, goals and attitudes may influence the way to invest your super. australianretirementtrust.com.au/learn/education-hub/test-your-inner-investor

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Tell us your age:

Age Group	Score
<input type="checkbox"/> Over 65	1
<input type="checkbox"/> 50 to 65	3
<input type="checkbox"/> Less than 50	5

Tell us when you expect to retire:

Retirement Plan	Score
<input type="checkbox"/> I'm already retired or plan to in less than 5 years	1
<input type="checkbox"/> I'm planning to retire in 5 to 10 years	3
<input type="checkbox"/> I'll still be working for more than 10 years	5

[Next](#)

Score 27-33 Likely to have growth investor needs

- > Conservative
- > Moderate
- > Balanced
- > **Growth**

Your goal is likely to be focused on producing returns which are significantly ahead of inflation over the long term. You understand that this may mean that the value of your investment may have large falls in the short term.

[Doesn't sound like you? Retake quiz](#)

[Find out more about your investment options](#)

[What happens if I don't choose?](#)

TAKE THE QUIZ

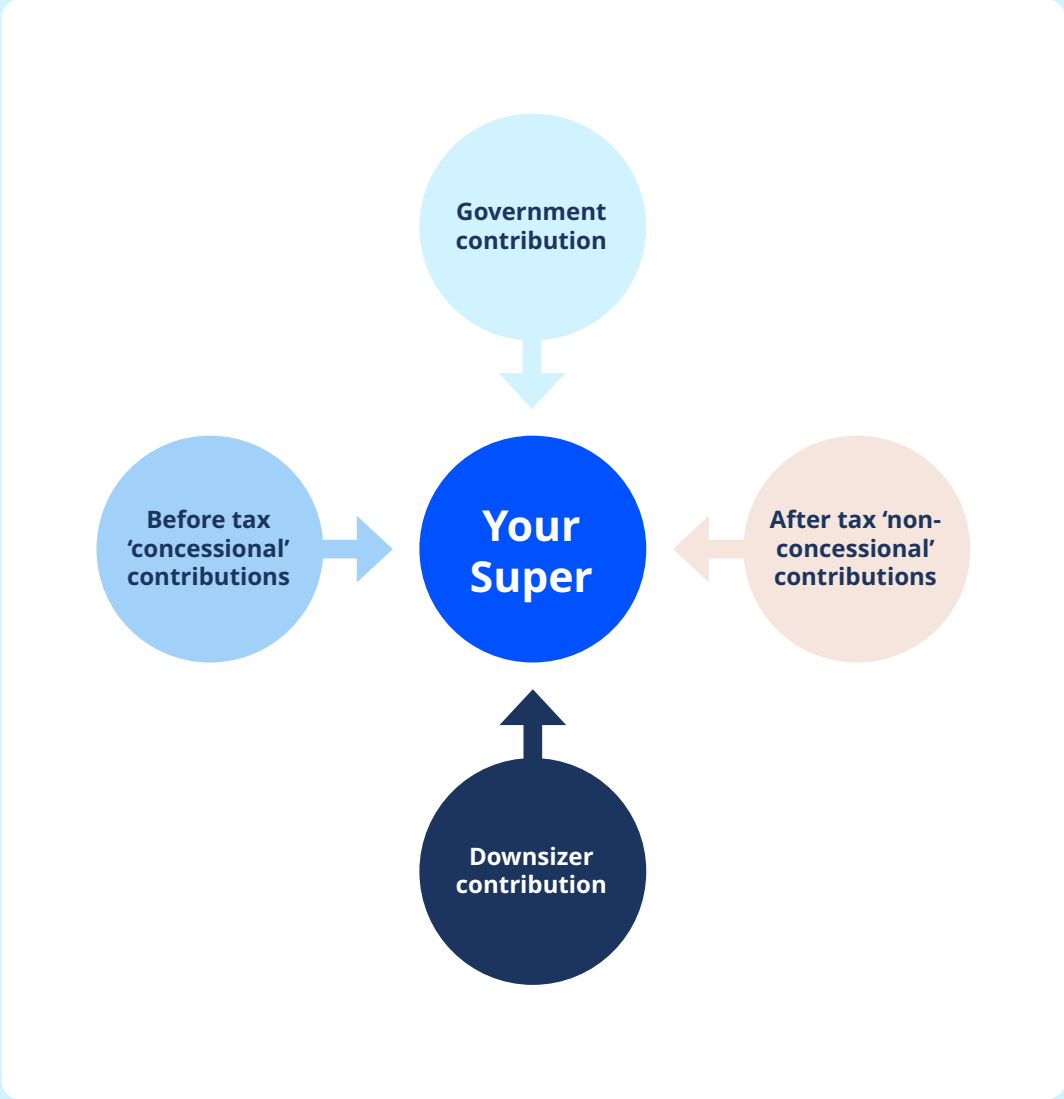
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Things to consider

Consider your contribution options

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Things to consider

Subject to caps and eligibility criteria. Find out more here australianretirementtrust.com.au/superannuation/contributions

Consider why your age matters

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Your age	The milestone	Your opportunity
55	New contribution opportunity	Downsize contribution becomes available
67	Work test applies to personal taxable contributions ²	You must work at least 40 hours within a 30 consecutive day period prior to contributing
75	Personal contribution opportunities cease	The ability to make personal contributions (or receive spouse contributions) ceases
N/A	Employer contribution opportunities cease	No age limit applies for employees to be eligible for Superannuation Guarantee (SG)

Things to consider

²An annual work test of 40 hours within 30 consecutive days must be met if over age 67* prior to making any personal contribution you wish to claim as a tax deduction.

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Explore how your plans, goals and attitudes may influence the way to invest your super.
australianretirementtrust.com.au/learn/education-hub/test-your-inner-investor

Consider if your super needs a boost through contributions – and what options are you able to use?
australianretirementtrust.com.au/superannuation/contributions

Get a better understanding of what cover you might need if anything happens to you.
lifeapp.groupinsurance.aia.com.au/australianretirementtrust/insuranceneeds.html#fund=australianretirementtrust

Use the Retirement planner and calculator by changing the investment or contribution assumptions.
australianretirementtrust.com.au/learn/tools/retirement-forecaster#/personal-details/about-you

Call us on **13 11 84** if you need any help today.

Living your best retirement

Consider what you want your retirement to look like, assess the income you may need and consider where this income will come from – including the Age Pension.

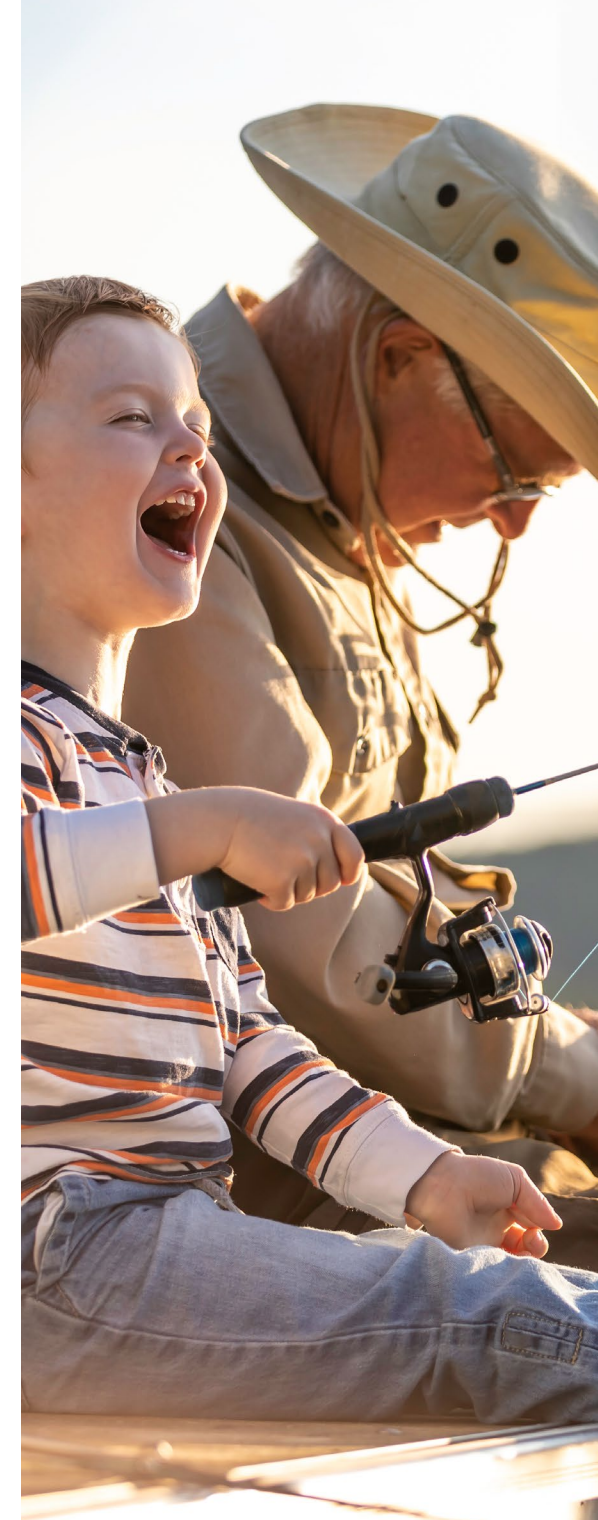
This third webcast will consider retirement fundamentals, including:

- What are your plans for retirement – is it planned, forced, or perhaps prolonged?
- What is your situation - single, couple?
- Do you know your income and goals for retirement?
- The three pillars, including income (including fixed income products) and investment outside of super.
- Age Pension, are you eligible and how will means testing apply to you?
- What part in retirement will your super play? Significant, topping up Age Pension, a small bonus?
- Accessing your super – preservation age, withdraw, income, keep.
- High level pro's and con's (withdraw vs income vs keep).
- High level tax considerations – general investments/income tax overview versus super.

+ KEY OUTCOMES

- ✓ Know how you can access your super.
- ✓ Understand the tax considerations that may apply to you.
- ✓ Be able to consider what may happen when you pass away.

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Choosing a retirement income account

If you have reached your preservation age and retired or if you are over age 65, you may want to consider commencing an account based retirement income account. It provides 3 key advantages:



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Things to consider

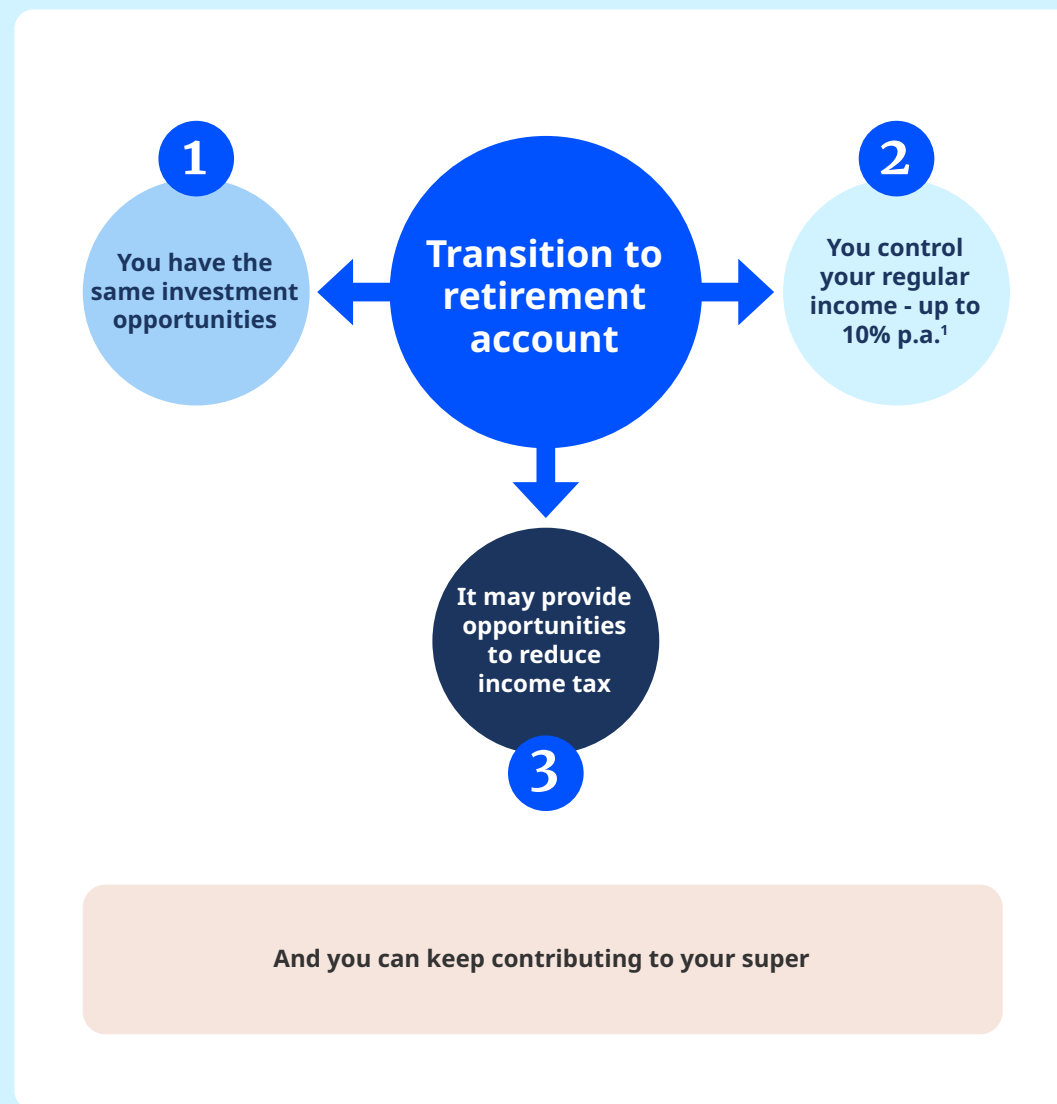
¹Tax-free if aged 60 or over. ²A 'Transfer balance cap' of \$1.9 million (from 2023/24) applies to the amount you can transfer to a retirement income account. ³Subject to eligibility criteria, including a 12 month minimum membership period.

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Not quite ready to retire?

When you **reach your preservation age**, but have not retired you may want to supplement your income with a transition to retirement income account.

Consider: You cannot take lump sums. Investment earnings remain taxable (at up to 15%).



¹Tax-free if aged 60 or over with concessional tax on your income under age 60.

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Understanding how tax may apply

It is important to consider how tax treatment may play a part in your decisions but it's first important to understand your accounts components.

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Things to consider

Tax implications on withdrawing from super

The application of tax on your **taxable component** of super should be considered.

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	Income payments from super	Lump sum withdrawals
Under preservation age¹	Tax free component is tax free, with the taxable component fully assessable at your Marginal Tax Rate	Tax free component is tax free, with the taxable component taxed at 22%
Preservation age¹ to 60	Tax free component is tax free, with the taxable component fully assessable at your Marginal Tax Rate - minus a 15% tax offset	First \$230,000* tax-free. Remainder taxed at lower rate of 17% and your Marginal Tax Rate
Over age 60	Tax free	Tax free

Things to consider

*Rates shown are for 2023/24 financial year. Medicare Levy included for Lump-sum withdrawals. ¹Preservation age increasing from 55 to 60, depending on date of birth.

Tax implications on your investments

Whether you keep your super in a savings phase or use it to start an income stream will have implications on the tax applied to your investment returns.

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	Tax applied to investment earnings ¹
“Accumulation” savings phase	Up to 15%
Transition to retirement income	Up to 15%
Retirement income stream	0%

Things to consider

¹The government has announced that from 1 July 2025, any superannuation balance over \$3 million will be taxed at 30%. ²A 'transfer balance cap' of \$1.9 million (from 2023/24) applies to the amount you can transfer to a retirement income account.

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Find out more about how you can access your super in retirement.

australianretirementtrust.com.au/retirement

Make a beneficiary nomination.

australianretirementtrust.com.au/forms-and-tasks/member-tasks/nominate-a-beneficiary

Use the Retirement planner and calculator based on how you intend to access you super.

australianretirementtrust.com.au/learn/tools/retirement-forecaster#/personal-details/about-you

Call us on **13 11 84** if you need any help today.

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