



Maximising Your Super

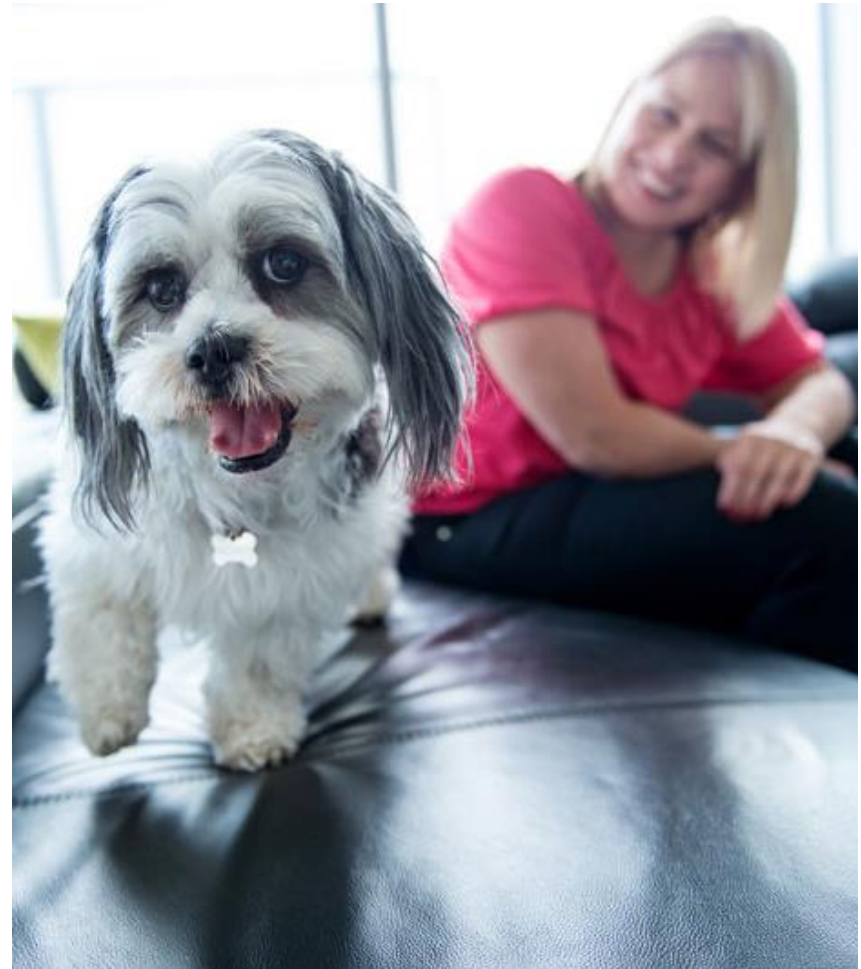


Important Notice

Any advice in this presentation has been prepared without taking into account your objectives, financial situation and needs. You should consider whether it is appropriate having regard to your personal circumstances before making any financial decisions.

If you are considering acquiring a financial product you should obtain the relevant product disclosure statement before making any decision.

Any information about taxation in this presentation is factual information or general advice only and does not consider the application or interpretation of any taxation laws to your personal circumstances. If you require taxation advice you should seek advice from a registered tax agent or a registered tax (financial) adviser.



Agenda



How much do I need?



Considerations for retirement



Why Super?



Accessing super



Age Pension



Boost your super








TelstraSuper assistance



Questions

How much do I need?

	Comfortable \$60,457 a year (per couple)	Age Pension \$31,995 a year (per couple)
	Afford bottled wine	Home brew alcohol
	Own reasonable car	No car
	Good clothes	Basic clothes
	One holiday in Australia	Short breaks or local day trips
	Regularly eating out at restaurants	Only club special meals or inexpensive takeaway

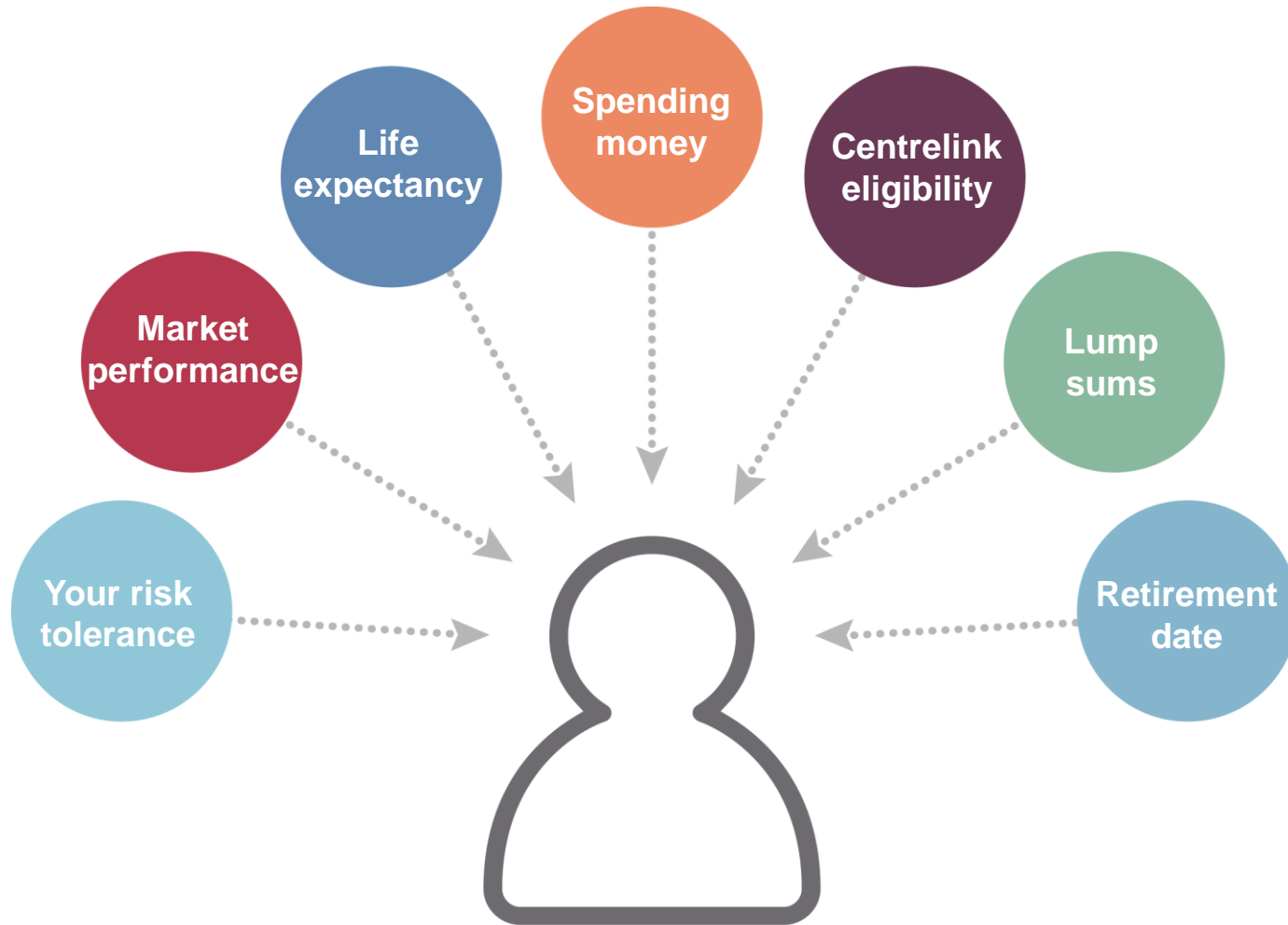
Source: ASFA <http://www.superguru.com.au/retiring/how-much-super-will-i-need>

Considerations for Retirement



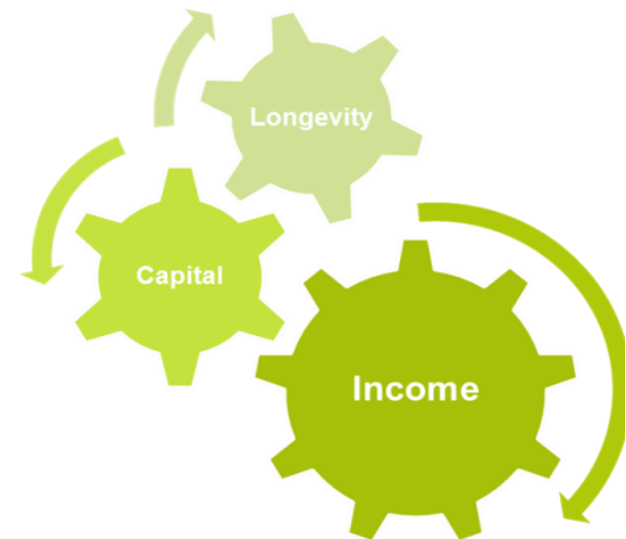
Current as at June 20, 2018. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

Considerations for Retirement



Retirement: A time of change and uncertainty

- No more employer income
- Potential for multiple income sources
- Realistic retirement lifestyle expectations
- Some unknowns that need to be considered:
 - Long term health
 - Life expectancy
 - Future accommodation needs
 - Age Care requirements
 - Family
 - Estate Planning

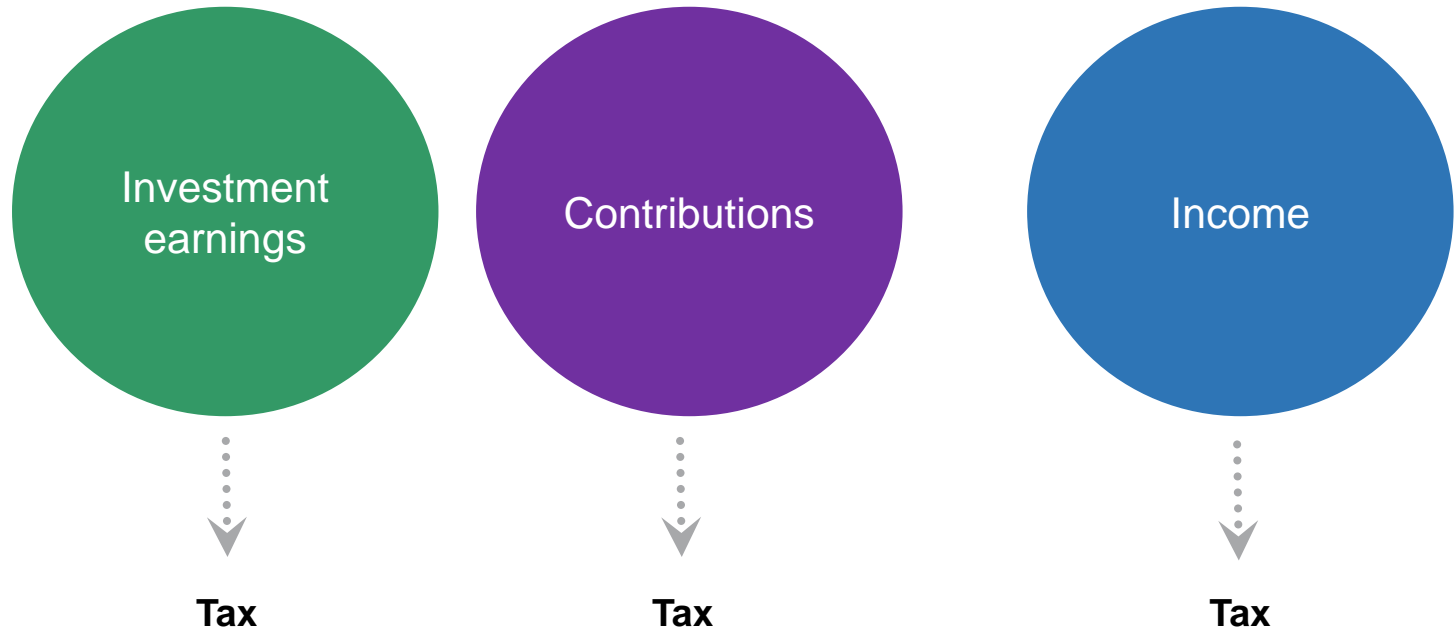


Why Super?



Current as at June 20, 2018. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

Why Super?



Outside super

Up to 47%

Up to 47%

Up to 47%

Super

Up to 15%

Pre-tax @ 15%^

Tax Free from 60

^30% for members with an eligible income over \$250,000 p.a.

Why super is a good place to save for retirement



You can save on tax:

- Pre-tax contributions to super are taxed at 15%
- For most people that's less than the tax on their take home pay
- Investment earnings are taxed at up to 15%

Once you turn 60, your super is tax free when you access it as:

- Lump sums
- Income streams

But there are contribution limits:

Contribution caps	
Pre-tax (concessional)	\$25,000 per annum
Post-tax (non-concessional)	\$100,000 per annum ^{*^} \$300,000 over 3 years ^{^#}

* Must satisfy work test if aged 65 and over

[^] Subject to \$1.6 million total super balance cap

[#] Not available from age 65

Accessing super



Current as at June 20, 2018. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

When can I access my super?

Date of birth	Preservation age	Commencing
Up to 30 June 1960	55	
1 July 1960 to 30 June 1961	56	Current
1 July 1961 to 30 June 1962	57	1 July 2018
1 July 1962 to 30 June 1963	58	1 July 2020
1 July 1963 to 30 June 1964	59	1 July 2022
From 1 July 1964	60	1 July 2024

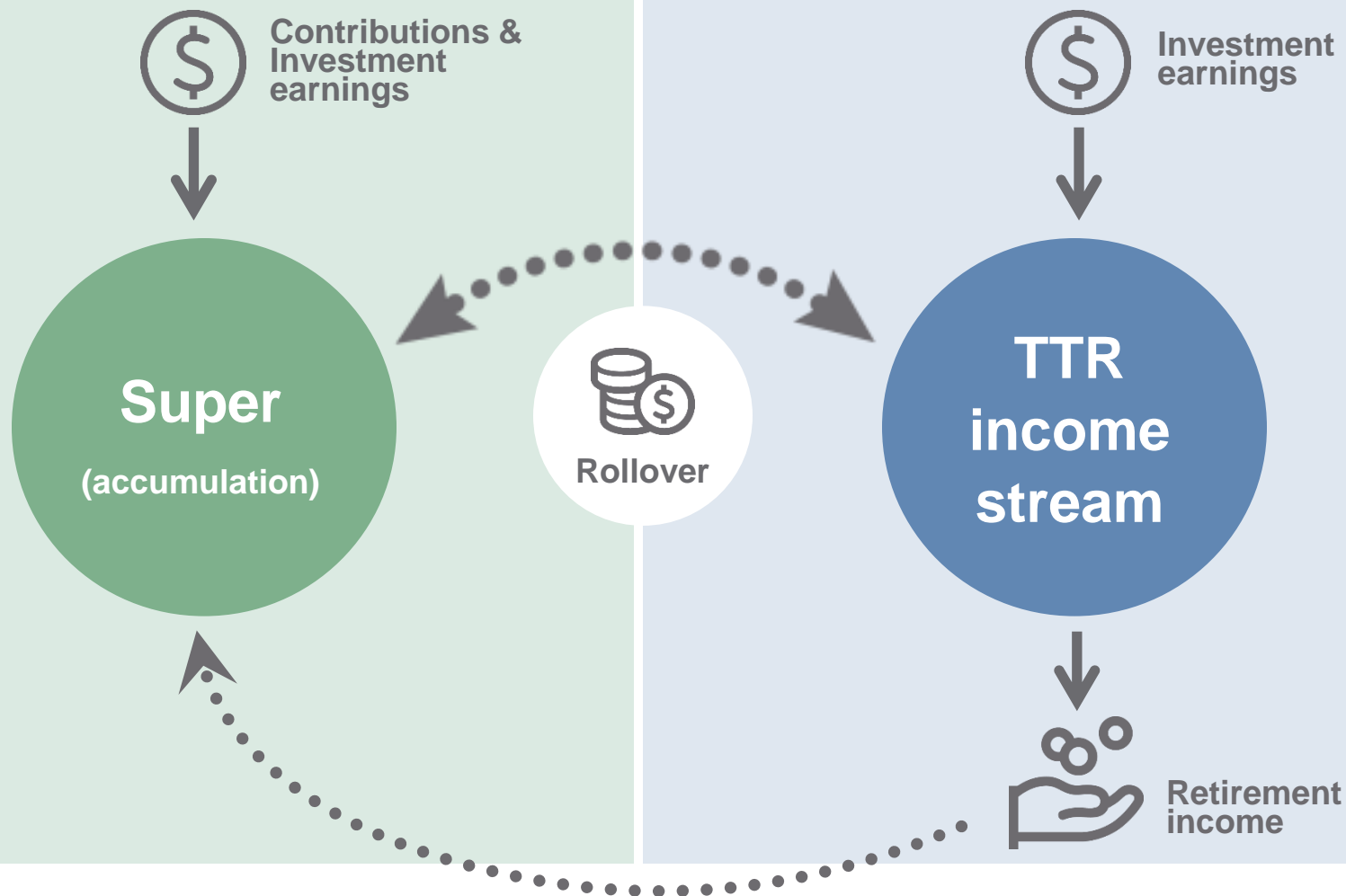
Source: www.ato.gov.au

Accessing super: how you can take it

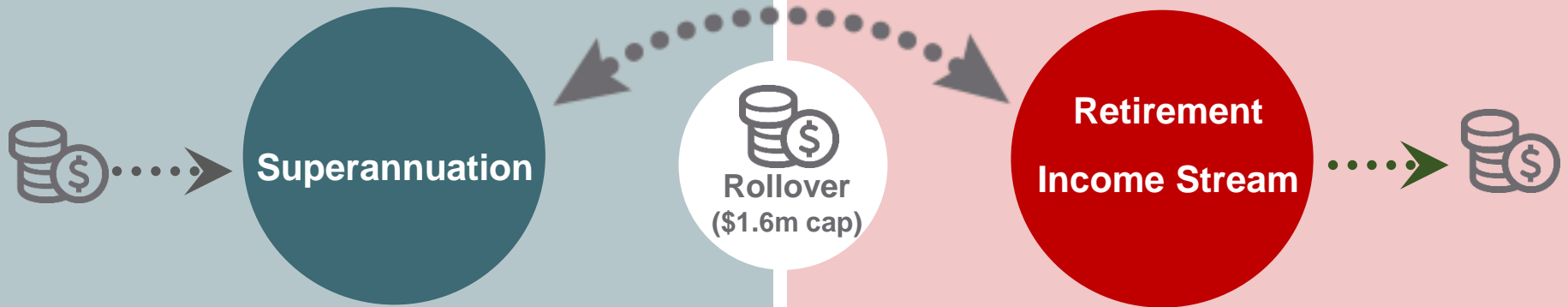
From preservation age	Lump Sum	Retirement Income
Working	x	✓
Retired	✓	✓
Age 65	✓	✓

Source: www.ato.gov.au

Function of Transition to Retirement (TTR)



Retirement income



- can withdraw lump sums
- **tax still paid** on investment earnings
- can contribute (subject to eligibility)

- can still withdraw lump sums
- **tax-free** investment earnings
- must draw an income (pension)
- cannot contribute more in
- can stop or change income payment at any stage

TelstraSuper RetireAccess

Start a tax effective income stream in retirement or while transitioning to retirement

Choose the level of income you want* in monthly, quarterly or annual income payments

Range of investment options for the conservative through to the aggressive investor

24 hour access to your super online at telstrasuper.com.au

Fees

Administration fee \$1.50 per week plus 0.20% pa

Investment fee range from 0.09% – 1.15%

Potential fee rebate

* subject to meeting minimum income requirements

Centrelink Age Pension

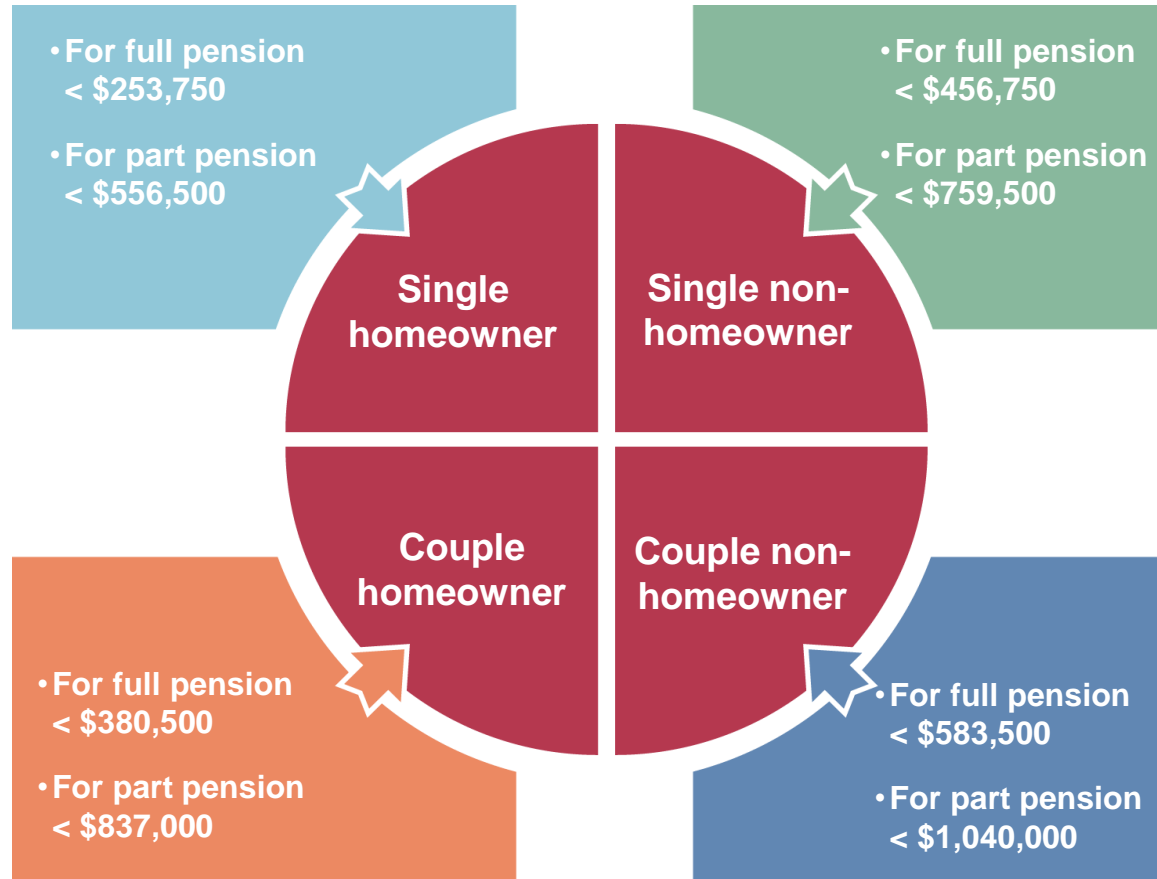


Age Pension: age increases

Date of birth	Age Pension age	Commencing
1 July 1952 to 31 December 1953	65.5	Current
1 January 1954 to 30 June 1955	66	1 July 2019
1 July 1955 to 31 December 1956	66.5	1 July 2021
From 1 January 1957	67	1 July 2023

Source: www.humanservices.gov.au.

Age Pension: Assets test



Source: www.humanservices.gov.au rates as at 20 March 2018

Age Pension: Income test

Single thresholds

For full pension:
<\$168
per fortnight

For part pension:
<\$1,983.20
per fortnight

Couple thresholds

For full pension:
<\$300
per fortnight

For part pension:
<\$3,036.40
per fortnight

Source: www.humanservices.gov.au rates as at 20 March 2018

Boost your super



Current as at June 20, 2018. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

Boost your super

**Make post-tax contributions
& claim a tax deduction**



**See if you're eligible for
Government co-
contributions**



**Set up regular contributions
through Salary Sacrifice**



**Spouse contributions could
grow your wealth and may
reduce your tax bill**



Still working?

Use TelstraSuper as your main account

Exercise choice online in **three simple steps**:

1. Go online to www.telstrasuper.com.au/choice
2. Fill in your member number and employers payroll email
3. Choice form will be automatically emailed to them

You're welcome at TelstraSuper, wherever you work

Arrange your employer contributions to your TelstraSuper account in under a minute.

To arrange for your employer contributions to go to your TelstraSuper account simply complete the form below. An email will then be sent to your employer nominating TelstraSuper as your fund of choice.



Nomination of super fund

Enter the required details below to send an email to your employer nominating TelstraSuper as your fund of choice. If you don't know your employer's email address, you can download a [Super Choice](#) form and provide that to your employer.

Employer details

Employer's payroll email address *

Employer name *

Your details

I wish to nominate TelstraSuper as my chosen fund for future superannuation contributions.

Email address *

First name *

Last name *

Date of birth *

DD Month YYYY

Member number *

SUBMIT

A confirmation will be sent to your nominated email address.

* Denotes required field



Key things to look for in a super fund

- **Profit to member**
 - Industry, corporate or public sector funds
- **Net returns**
 - Long term performance (5, 7 or 10 years)
 - Fees (watch out for contribution or exit fees)

Fee type	TelstraSuper
Admin fees	✓
Contribution fees	✗
General advice fees	✗
Personal advice fees	✓
Insurance premiums	✓



Competitive returns



Tailored insurance



Members first focus



Responsible investors

TelstraSuper assistance



Current as at June 20, 2018. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.

Get online and sort your super

TelstraSuper Managing your super | Investments | Products and Services | Information hub | Your Account

Home > Your Account

Hello
LAST LOGGED IN ON 01/05/2018 AT 12:00AM

Estimated balance
AS AT 13 JULY 2017
TelstraSuper Personal Plus
Account number: 027893 **\$564,118**
[BALANCE DETAILS](#)

Investment performance and asset mix

Combined investment mix
The chart below shows the combined mix of investment options in which your balance is invested. For information on strategic investment mixes for each investment option see the [investment guide](#).

Important information about investment performance and asset mix
[LEARN MORE](#)

Combined investment mix
The chart below shows the combined mix of investment options in which your balance is invested. For information on strategic investment mixes for each investment option see the [investment guide](#).

Important information about investment performance and asset mix
[LEARN MORE](#)

\$564,118

- Australian Shares: 26.48%
- Australian Fixed Interest: 9.51%
- Income Securities: 6.06%
- International Shares: 20.92%
- Infrastructure: 7.53%
- Other: 13.45%
- Property: 10.00%
- Credit: 6.06%

Investment performance
The table below shows the investment option(s) in which your current balance is invested. If you have invested across more than one investment option, the performance of underlying investments may mean that the amount allocated to each investment option has changed since your last investment instruction.

INVESTMENT OPTION	VALUE (\$AUD)	UNIT PRICE	WEIGHT	INVESTMENT RETURNS TO 31/12/2016	
				1 YEAR	5 YEARS
Balanced	278,173.99	4.18961	49.31%	6.58%	10.86%
Defensive Growth	285,944.64	2.69643	50.69%	7.80%	9.63%

[UPDATE MY INVESTMENT CHOICE](#)



check your
balance



check
your
insurance



nominate
beneficiaries



review
investment
options



project your
retirement
income



consolidate
your super

Get help



Simple
phone



Comprehensive



Ongoing



Super &
non-super
topics

Thank you



 www.telstrasuper.com.au

 1300 033 166

 talkingsense@telstrasuper.com.au



Current as at June 20, 2018. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.