



TODAY'S TOPIC

# On track for retirement

Thank you for joining us.  
We will commence shortly



Rated an ESG  
Leader for  
2023  
by Rainmaker

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“TelstraSuper acknowledges the  
Traditional Custodians of the lands  
throughout Australia.  
We pay respect to Elders past and present.”

Acknowledgement of Country

## IMPORTANT NOTICE

This presentation contains factual information and general advice only, including information about financial products. It 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. Please also consider our financial services guide which is available at [www.telstrasuper.com.au](http://www.telstrasuper.com.au)

If you are considering acquiring a financial product, you should obtain the relevant product disclosure statement and target market determination before making a decision, which are available on our website at [www.telstrasuper.com.au](http://www.telstrasuper.com.au)

Any taxation information in the presentation is factual information only. If you require taxation advice you should consult your accountant or tax adviser.

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Please refer to [Awards | TelstraSuper](#) to see further information on our awards from both third-party rating agencies and industry peers that recognise TelstraSuper's achievements in each of the nominated areas.

# Today's agenda



Are you retirement ready?



Accessing super nearing to retirement



Accessing super at retirement



How TelstraSuper can assist



Questions



**ARE YOU  
RETIREMENT READY?**



ARE YOU RETIREMENT READY?

# The retirement transition



- ✓ Do I have to retire at a certain age?
- ✓ What activities are on my to-do list?
- ✓ How am I going to spend my time?
- ✓ How much money will I need for my retirement lifestyle?
- ✓ When and how can I access my super?
- ✓ Will I be eligible for government entitlements?
- ✓ Will I require any lump sum withdrawals?
- ✓ Do I want to make any final super contributions?



ARE YOU RETIREMENT READY?

## Where will your income come from?

When you retire, your income could come from a number of different sources.



Superannuation



Government Age Pension



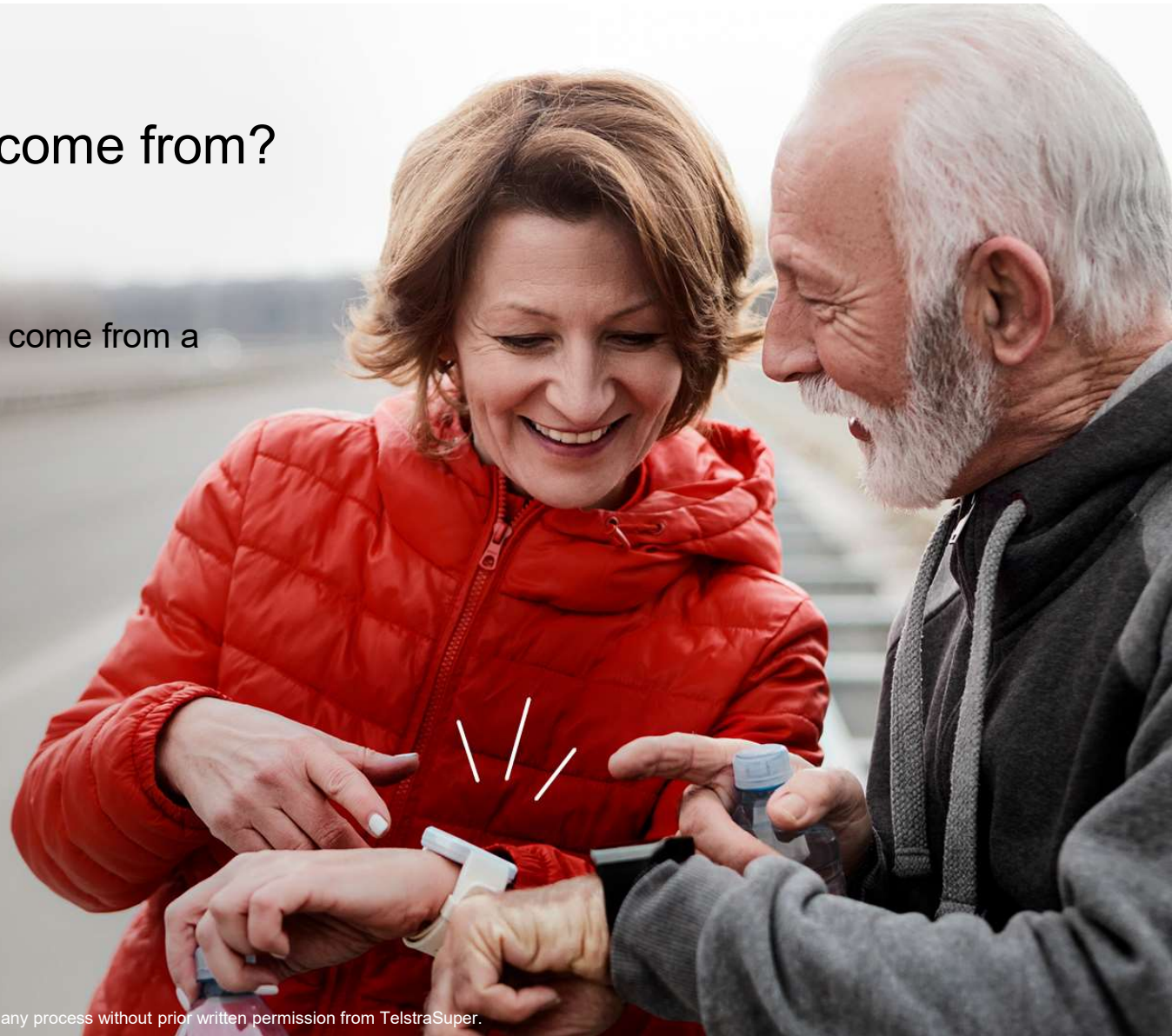
Investments outside of super



Personal Savings



Inheritance



ARE YOU RETIREMENT READY?

# ASFA retirement standard



	<b>Age Pension</b> <b>\$29,023.80 p.a. Single</b> <b>\$43,752.80 p.a. Couple</b>	<b>Modest Lifestyle</b> <b>\$32,915.00 p.a. Single</b> <b>\$47,387.00 p.a. Couple</b>	<b>Comfortable Lifestyle</b> <b>\$51,630.00 p.a. Single</b> <b>\$72,663.00 p.a. Couple</b>
	Only local club special meals or inexpensive take away	Limited meals out at inexpensive restaurants, infrequent home delivery and take away	Occasional restaurant meals, home delivery meals, take away coffee
	Limited budget to own, maintain or repair a car	Owning a cheaper, older, more basic car	Own a reasonable car, car insurance and maintenance
	No private health insurance	Basic private health insurance, limited gap cover	Top level private health insurance, doctor/specialist visits, pharmacy needs
	Occasional short break or day trip in your own city	Annual domestic trip or a few short breaks	Annual domestic trip to visit family , one overseas trip every seven years
	Rare trips to the cinema	Infrequent leisure activity, occasional trip to the cinema	Regular leisure activities including club membership, cinema visits, exhibitions etc.
	Limited budget for home heating in winter	Need to keep a close watch on all utility costs and make sacrifices	Confidence to use air conditioning and afford all utilities

The figures in each case assume that the retiree(s) own their own home, are relatively healthy and relate to expenditure by the household. Age pension figures are the maximum rates as at 20 March 2024

Source: ASFA Retirement Standard March 2024 quarter national for individuals aged 65 - 84 - [Retirement Standard - Association of Superannuation Funds of Australia](#) and [How much Age Pension you can get - Age Pension - Services Australia](#) and [How much super will I need? - ASFA Super Guru](#)

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ARE YOU RETIREMENT READY?

# ASFA retirement standard for a comfortable lifestyle



**Annual income for a single \$51,630.00**

**\$595,000 +  
part Age Pension**

**Lump sum required to  
fund retirement lifestyle**



**Annual income for a couple \$72,663.00**

**\$690,000 +  
part Age Pension**

**Lump sum required to  
fund retirement lifestyle**

Source: **Retirement Standard - Association of Superannuation Funds of Australia** March 2024 quarter.

Savings required for retirement at age 67. This assumes part Age Pension and the figures in each case assume that the retiree(s) own their own home outright and are relatively healthy. Figures relate to expenditure by the household. All figures in today's dollars using 2.75% AWE as a deflator and an assumed investment earning rate of 6 per cent. The fact that the same savings are required for both couples and singles reflects the impact of receiving the Age Pension. Note: The lump sum estimates prepared by ASFA take into account the receipt of the Age Pension both immediately and into the future. The Age Pension is adjusted regularly by either the increase in the CPI or by a measure of wages growth, whichever is higher. The ASFA lump sum figures are therefore not updated quarterly.

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ARE YOU RETIREMENT READY?

## Downsizer contribution



**Proceeds of selling  
your home** (can only be  
used once)

**Contribute to super**  
**\$300,000 per person or**  
**\$600,000 per couple**  
(contribution caps don't apply to  
downsizer contributions)



If you're **55 and over from 1 January 2023** and have **owned your home for a minimum of 10 years** (excluding motorhomes, boats or caravans), you may be eligible to make a downsizer contribution from the proceeds of selling your home.

**Refer to [Downsizer super contributions](#) | [Australian Taxation Office \(ato.gov.au\)](#) for full eligibility on downsizer contributions.**

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ARE YOU RETIREMENT READY?

# Summary of contribution limits



## Pre-tax (concessional contributions)

Employer contributions, salary sacrifice, personal deductible contributions, insurance premiums paid by your employer

**15% tax**

Annual contribution cap **\$27,500**

### Rolling 5-year catch up

If your total super balance is less than \$500,000 as at end of the previous financial year, any unused concessional contributions cap amounts can be carried forward for up to five years before they expire.



## Post-tax (non-concessional contributions)

Contribution made from after-tax income and spouse contributions

**0% tax on the way in**

Annual contribution cap **\$110,000<sup>^</sup>**

### Bring forward rule<sup>^</sup>#

If your total super balance is less than \$1.9 million and aged under 75 may be able to make up to three years' worth of post-tax contributions (up to \$330,000<sup>\*\*</sup>) in a single year.

\* From 1 July 2022, individuals aged between 67 to 74 are able to make or receive personal contributions and salary sacrificed contributions without meeting the work test, subject to the existing contribution caps. However, they will be required to meet the work test to claim a deduction for personal contributions. To satisfy the work test you must complete at least 40 hours of paid work in a period of not more than 30 consecutive days in the financial year in which you plan to make non-concessional contributions.

<sup>^</sup> Subject to the \$1.9 million total superannuation balance cap. Individuals with a total superannuation balance of \$1.68 million or more are not able to utilise the full bring forward rule.

# Must be under age 75 at the start of the financial year and meet other eligibility criteria.

<sup>\*\*</sup> Once you trigger the bring-forward arrangement in a year, any change to the non-concessional contributions cap for the bring-forward period doesn't apply to you. The bring-forward cap amount is set based on the cap in the first year of the period.

Source: [Contributions caps | Australian Taxation Office \(ato.gov.au\)](#) and [Caps, limits and tax on super contributions | Australian Taxation Office \(ato.gov.au\)](#)

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ARE YOU RETIREMENT READY?

## Work test requirements

There have been a number of changes to the work test in recent years.

The most recent change from 1 July 2022, saw the removal of the 'work test' requirement allowing individuals under age 75 to make or receive non-concessional contributions.

However, individuals aged between 67-74 who wish to make **personal deductible contributions**, are still required to meet the 'work test'.

To satisfy the work test you must complete at least 40 hours of paid work in a period of 30 consecutive days in the financial year in which you plan to make non-concessional contributions and then claim a personal superannuation contribution deduction.

All concessional and non-concessional contributions are subject to existing contribution caps

Source: [Restrictions on voluntary contributions | Australian Taxation Office \(ato.gov.au\)](https://www.ato.gov.au)



TelstraSuper

ARE YOU RETIREMENT READY?

# Important contribution limits



## Total super balance

Includes all superannuation funds and retirement income streams

**\$1.9 million**

**No further post-tax (non-concessional) contributions**

If the total superannuation balance across all your superannuation and retirement income streams (not just your TelstraSuper account) is equal to or greater than \$1.9 million at the end of the previous financial year (i.e.30/06/2023).

TelstraSuper Financial Planning has a team of phone-based Advisers who can provide you with simple advice in relation to your contributions. There's no additional cost for simple phone-based advice as this is included in your TelstraSuper membership. You can contact us on 1300 033 166 or request an appointment with our online contact form. Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705 wholly owned by Telstra Super Pty Ltd as trustee for the Telstra Superannuation Scheme (TelstraSuper)

<sup>^</sup>If you start a retirement phase income stream for the first time on or after 1 July 2023, the transfer balance cap is \$1.9 million. Every individual will have their own personal transfer balance cap depending on their circumstances and whether they have already commenced an income stream account.

Source: [Caps, limits and tax on super contributions | Australian Taxation Office \(ato.gov.au\)](#) and [Calculating your personal transfer balance cap | Australian Taxation Office \(ato.gov.au\)](#)

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## Transfer balance cap



Maximum amount that can be transferred from superannuation accumulation funds into the tax-free retirement phase

**\$1.9 million<sup>^</sup>**

**Example**

John retires at age 62 with a total super balance of \$2 million. He is able to commence a retirement income stream with up to \$1.9 million<sup>^</sup>. John can leave the remaining \$100,000 in his superannuation accumulation account and access this money when needed tax-free as he has retired and reached his superannuation preservation age.



## ACCESSING SUPER NEARING RETIREMENT



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# When can I access my retirement savings?

## Superannuation Preservation Age

- Your preservation age is the age at which you can access your super if you're retired (or start a transition to a retirement income stream).
- From 1 July 2024, individuals **60** and older will have reached preservation age.
- Preservation age has increased over the years as can be seen in the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

## Centrelink Age Pension Age

- Your Centrelink age pension age is the age at which you may be eligible for the aged pension.
- From 1 January 2024, individuals **67** and older will have reached pension eligibility age.
- Centrelink age pension age has increased over the years as can be seen in the table below:

Date of birth	Centrelink Age Pension age
1 July 1952 - 31 December 1953	65 years and 6 months
1 January 1954 - 30 June 1955	66 years
1 July 1955 - 31 December 1956	66 years and 6 months
1 January 1957	67 years

Source: [Preservation of super | Australian Taxation Office \(ato.gov.au\)](https://www.ato.gov.au) and [Who can get Age Pension - Age Pension - Services Australia](https://www.servicesaustralia.gov.au)

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# Transition to retirement income stream

## What is a Transition to retirement?

A transition to retirement (or TTR) strategy enables you to access super as an income stream **without the need to retire.**

- A TTR Strategy allows you to ease yourself into retirement by moving to part-time work and reduce your hours and supplement up the difference in salary by drawing an income from your super.
- For some people, a TTR strategy can help build wealth by salary sacrificing some of your salary into super to save tax and withdraw income from your super using a TTR pension to replace some or all the lost income, even if you continue working full time.

### What are the benefits?

- Reduce your working hours and maintain income
- Grow your retirement savings
- Pay off debt

### What are the considerations?

- May affect your retirement balance
- Contribution limits
- Withdrawal limits
- Tax implications if under age 60
- Centrelink considerations



## ACCESSING SUPER NEARING RETIREMENT

# Transition to retirement income stream

## Eligibility

- *You are still working*
- You have reached your superannuation preservation age
- You are under age 65

## Important considerations

- A TTR is flexible so you can decide your income level. However, the annual minimum income is 4% and the annual maximum income is 10% of the account balance each financial year. The income amount is adjusted based on the account balance at the start of each financial year.
- While you are under age 60, withdrawals are taxable.
- Up to 15% tax on investment earnings.
- No lump sum withdrawals available.
- When you retire or reach age 65, your TTR automatically transfers to a retirement income stream.



For information on transition to retirement visit [TelstraSuper's retirement income options](#) refer to TelstraSuper RetireAccess Product Disclosure Statement and Target Market Determination located on TelstraSuper's website at [Product Disclosure Statements and Guides | TelstraSuper](#)

Financial Planning can provide comprehensive personal advice on income streams. Telstra Super Financial Planning Pty Ltd (TSFP) AFSL 218705– which is wholly owned by Telstra Super Pty Ltd (TSPL) Current as at 4 June 2024. This work is copyright and no part may be reproduced by any process without prior written permission from TelstraSuper.



## ACCESSING SUPER AT RETIREMENT



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# Options when you retire



When you retire, there are numerous options available to access your super. You may choose one or a combination of the options, depending on your needs.

## Option 1

Leave your money  
in your super  
accumulation  
account

## Option 2

Withdraw your  
super as a lump  
sum

## Option 3

Commence a  
Retirement Income  
Stream

## Option 4

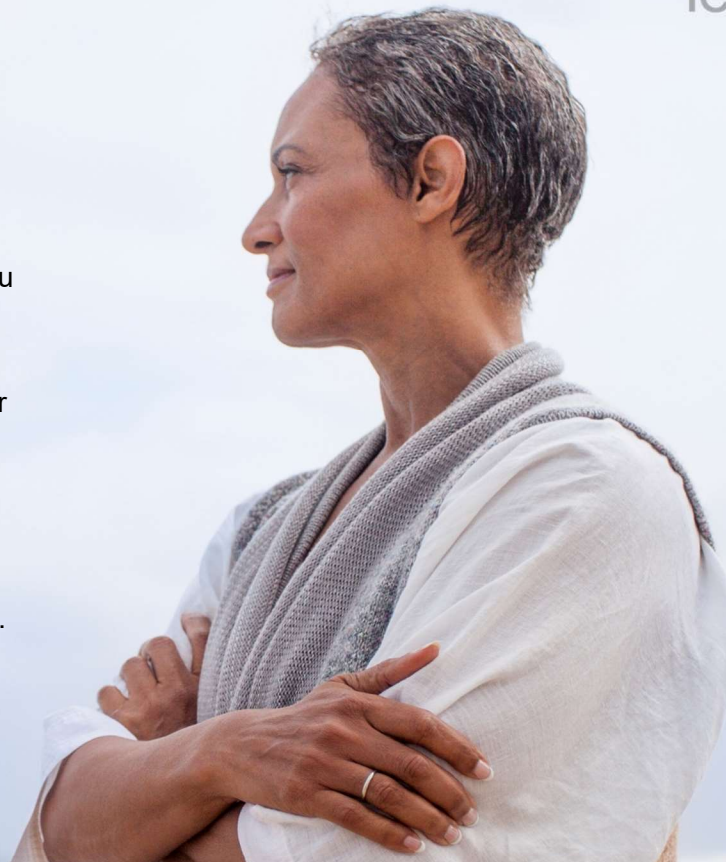
Commence a  
Lifetime Pension

# Options when you retire



## Option 1: Leave it in your super account

- You may have other sources of income to utilise before you need to access your super.
- There is no requirement for you to set up an income stream when you retire. Your money can remain in your superannuation accumulation account for as long as you like.
- Leaving some or all of your money in your super account means your money stays invested.
- While in accumulation phase, investment earnings will be taxed at a maximum rate of 15%.
- You are able to make withdrawals when you reach your preservation age\*. Once you reach age 60 and retire, the withdrawals are tax free. Under age 60, withdrawals are taxable
- No minimum withdrawal amount.
- Can commence an income stream at anytime once you reach your preservation age and retire.



\*From 1 July 2024 preservation age will be 60

For information on transition to retirement or retirement income streams visit [TelstraSuper's retirement income options](#) and refer to TelstraSuper RetireAccess Product Disclosure Statement and Target Market Determination located on TelstraSuper's website at [www.telstrasuper.com.au](http://www.telstrasuper.com.au)

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ACCESSING SUPER AT RETIREMENT

## Options when you retire

### Option 2: Take your super as a lump sum

- You may want to pay off existing debts or invest your money elsewhere.
- If you are under age 60, you may have to pay tax on your lump sum.
- If you withdraw your super and invest it elsewhere, you may have to pay tax on interest or any capital gain.
- It is important to remember, once you have taken your money out of super, you may not be able to put it back if you change your mind (subject to eligibility and contribution limits).



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## ACCESSING SUPER AT RETIREMENT

# Options when you retire



## Option 3: Commence a retirement income stream

- When you reach your preservation age and retire, you can transfer some or all of your super to an income stream which will allow you to receive a regular income in retirement.
- There is a limit on the amount of money that can be transferred to an income stream which is the transfer balance cap.
- Must receive a minimum income payment amount each financial year between **4% - 14%** based on your age.
- You have flexibility to withdraw additional money at any time and change the frequency and level of your income payments.
- There is no tax payable on withdrawals from an income stream after age 60. If you are under age 60, there may be tax payable.
- Your money remains invested and there is no tax on investment earnings.
- You also have the flexibility to move your money back to a super accumulation account at any time.
- We encourage you to consider speaking to a financial planner to work out what plan is best for you.



For information on transition to retirement or retirement income streams visit [TelstraSuper's retirement income options](#) and refer to TelstraSuper RetireAccess Product Disclosure Statement and Target Market Determination located on TelstraSuper's website at [www.telstrasuper.com.au](http://www.telstrasuper.com.au)  
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## ACCESSING SUPER AT RETIREMENT

# TelstraSuper retirement bonus



**When you start a Retirement income stream the tax paid by TelstraSuper is reduced. The Retirement Bonus is funded from this tax saving and if you meet the eligibility requirements, will be returned to you as a bonus payment. You're eligible for the Retirement Bonus if:**

You commence a retirement income stream by:

- ✓ fully transferring your current accumulation account into a retirement income stream; or
- ✓ transferring part of your current accumulation account.

Before you commence a retirement income stream, your super is invested in the **Growth, Balanced, Moderate, Conservative, Australian Shares, International Shares, Property, MySuper Growth, MySuper Balanced and MySuper Conservative** investment options prior to being transferred to a Retirement income stream.

Retirement income stream balance in eligible investment options	Potential retirement bonus
\$200,000	\$1,000
\$500,000	\$2,500
\$1,000,000	\$5,000
\$1,600,000	\$8,000 (Maximum bonus)

The bonus is calculated at 0.5% of the balance invested in eligible investments, up to a maximum of \$8,000. It's important to note that funds invested in the Cash or Diversified Bonds and Credit investment options will not be eligible for the bonus due to their tax structure. The maximum bonus paid will be \$8,000 per member over their lifetime.

This figure of 0.5% may change in the future and the bonus is not guaranteed to be paid into the future. It will be regularly reviewed and will be paid at the discretion of the Trustee.

**\* Please note, the retirement bonus is not available for TelstraSuper's RetireAccess Lifetime Pension.**

Source: <https://www.telstrasuper.com.au/retirement/retirement-income/retirement-bonus>

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## ACCESSING SUPER AT RETIREMENT

# Options when you retire

## Option 4: TelstraSuper's Lifetime Pension

On November 1, 2023, TelstraSuper launched our RetireAccess Lifetime Pension. Our lifetime pension is an annuity-style product that can provide you with a guaranteed, regular and tax-free income payment in retirement for you and your spouse's lifetime, in exchange for a lump sum purchase price.

The benefit of the Lifetime Pension include:



Providing a guaranteed income stream for the rest of your life. This also includes payments to your spouse if they have been included as the reversionary life insured of your RetireAccess Lifetime Pension.



Having the flexibility to choose from several monthly payment options being either fixed, partially or fully indexed to inflation, indexed to changes in the RBA cash rate or indexed to your chosen market-linked index option.



Can help members **sustain higher levels of income** over their retirement and increase their Government Age Pension entitlements. Only part of the lifetime pension is assessed in Centrelink's asset and income tests.



Providing peace of mind, and the **confidence to spend** in retirement by guaranteeing income for life

Refer to [TelstraSuper's RetireAccess Lifetime Pension](#)  
for more information



Refer to TelstraSuper Lifetime Pension Product Disclosure Statement and Target Market Determination located on TelstraSuper's website at [Product Disclosure Statements and Guides | TelstraSuper](#).

The benefits provided by RetireAccess Lifetime Pension are supported by a life insurance policy issued to Telstra Super Pty Ltd, the trustee of TelstraSuper ("Trustee") by Challenger Life Company Limited (ABN 44 072 486 938) (AFSL 234670) ("Challenger"). The Trustee, as issuer of the RetireAccess Lifetime Pension product, does not provide any guarantee in respect of the product. The guarantee is provided by Challenger Life under the life policy issued to the Trustee. The Trustee relies wholly on Challenger Life to pay your pension and will not pay your pension under a RetireAccess Lifetime Pension if Challenger Life is unable to.

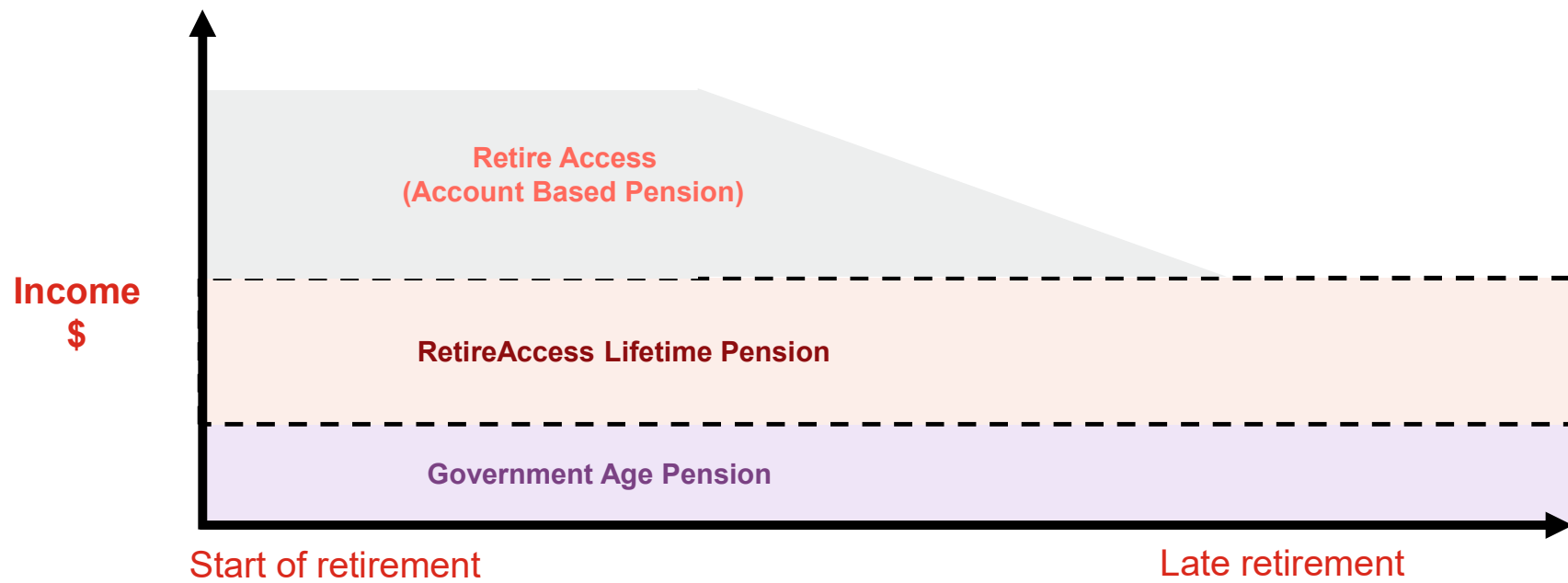
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# Improve retirement income

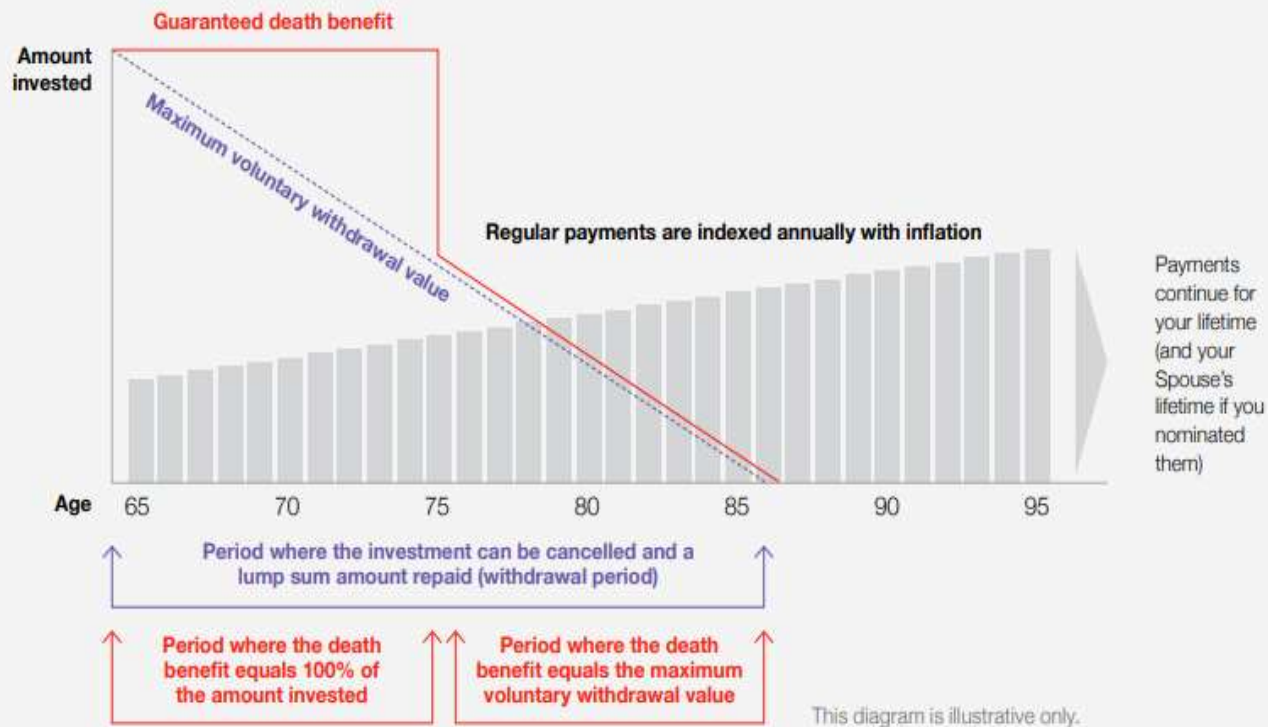


**Solutions to help members maximise their income in retirement with greater flexibility and certainty**



## ACCESSING SUPER AT RETIREMENT

# TelstraSuper's lifetime pension



- Guaranteed payments for life: **Irrespective of market performance or how long a member lives**
- Multiple payment options
- The lifetime pension offers a withdrawal value and a guaranteed death benefit for a period based on life expectancy
- Favourable Centrelink asset test treatment

This example is based on a 65-year-old female with CPI-indexed payments.

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# When can I access my super?

		Lump sum	Income stream
<b>Access</b> (from preservation age)	Working	✗	✓
	Retired	✓	✓
	Age 65	✓	✓
<b>Tax</b> (from preservation age)	Aged 59	The first <b>\$235,000 is tax free<sup>^</sup></b> and <b>17%* for any amount above the low rate cap</b>	Income payments from a retirement income stream are <b>taxable<sup>#</sup></b>
	Aged 60+	<b>Tax-free</b>	<b>Tax-free</b>

\* Based on 2023/24 financial year including Medicare Levy.

<sup>^</sup> The above applies to taxable component taxed element only. Other tax rates may apply if your super consists of any untaxed element.

<sup>#</sup> Taxed at marginal tax rates – tax offset of 15% is available.

Source: [Tax on super benefits | Australian Taxation Office \(ato.gov.au\)](#) and [Payments from super | Australian Taxation Office \(ato.gov.au\)](#)

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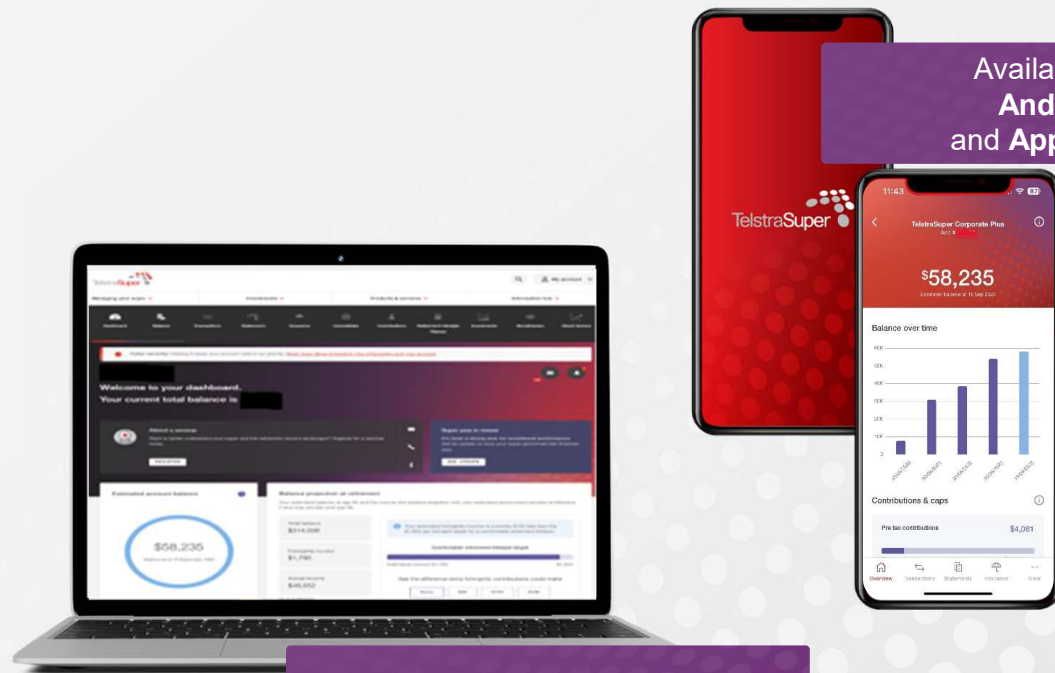
## HOW TELSTRASUPER CAN ASSIST



## HOW TELSTRASUPER CAN ASSIST

# Keeping in touch with your super

- ✓ Update your personal details
- ✓ Provide your personal email address
- ✓ Check your account balance
- ✓ Review your insurance cover
- ✓ View your nominated beneficiaries and make a non-binding nomination
- ✓ Review your investment options and investment returns
- ✓ Keep track of pre-tax contributions against the concessional contribution caps
- ✓ Review benefit statements
- ✓ View latest contributions and transactions

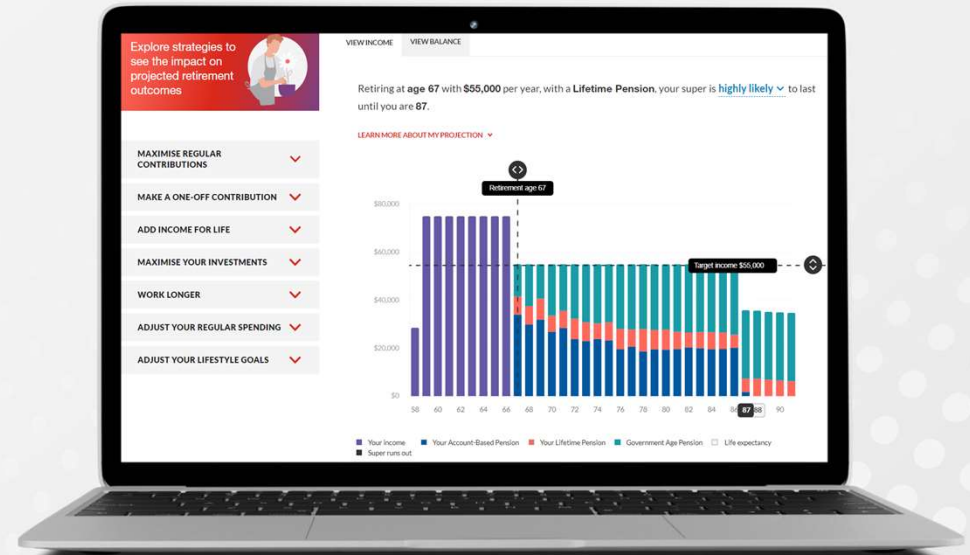
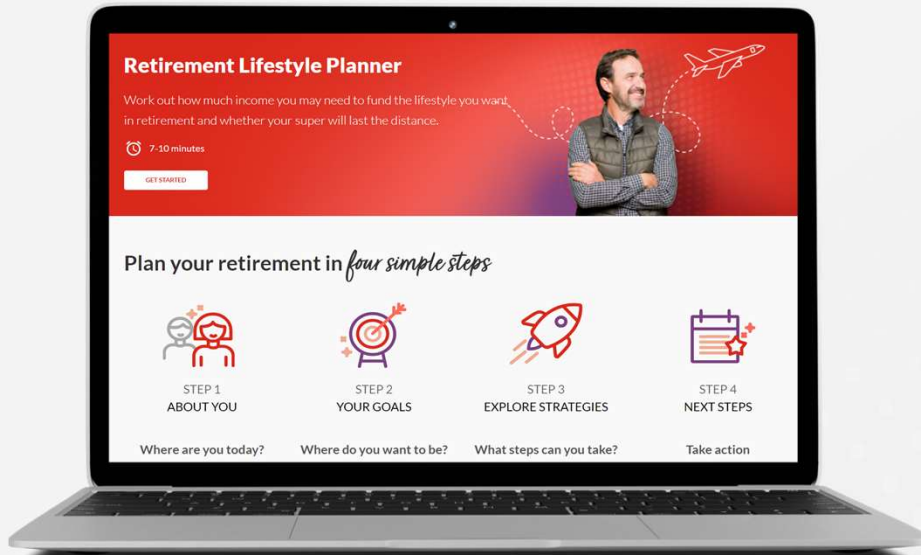


Available on  
**Android**  
and **Apple iOS**.

Log into SuperOnline at  
[www.telstrasuper.com.au](http://www.telstrasuper.com.au)

## HOW TELSTRASUPER CAN ASSIST

# Retirement lifestyle planner



- You can set your goals and where you want to be at retirement helping you to determine how much income you may need to support your retirement lifestyle
- Allows you to assess the impact that different scenarios could have on your goals/retirement outcomes such as planned career breaks/time off to raise children, making lump sum withdrawals and making additional contributions
- See how much Government Age Pension you may qualify for and include other investments, assets and income that you may have

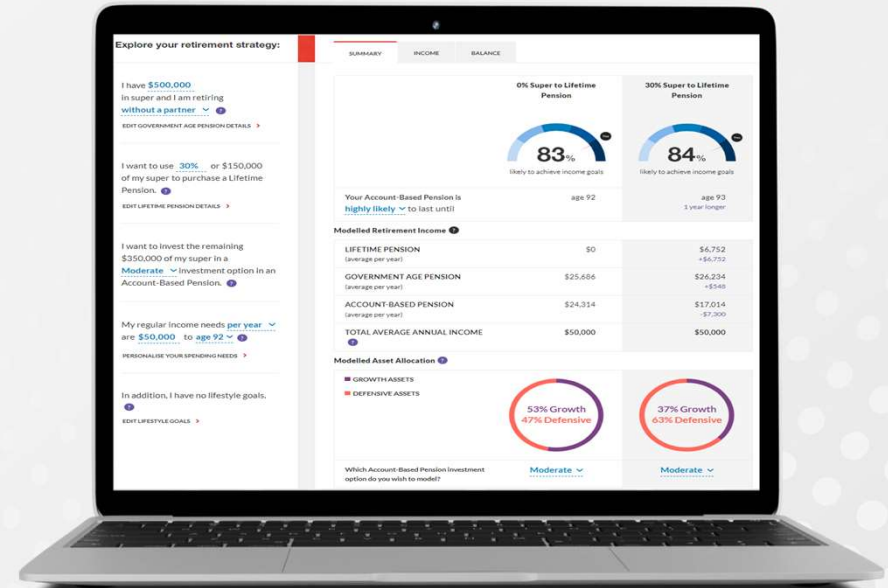
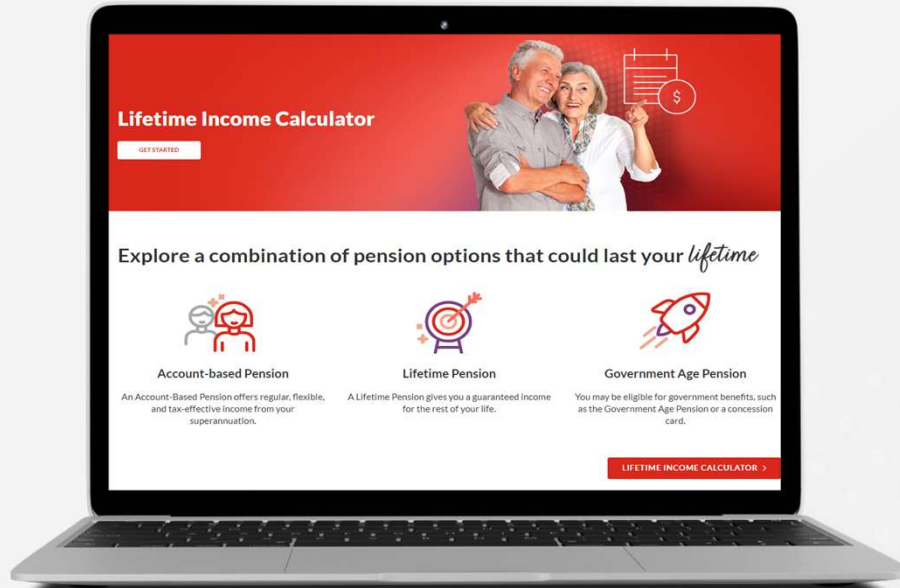
The information you provide in the calculator will be used by TelstraSuper Pty Ltd to provide you with an illustrative income projection. However, it may not take into account all of your relevant personal needs and circumstances and it is not intended to replace financial advice. A financial planner can assess your financial needs more broadly, can help you optimise your financial position and can provide you with specific financial product advice. We recommend that, prior to acting on any information contained in this calculator, you consider the relevant Product Disclosure Statement and Target Market Determination.

**Access the calculators [www.telstrasuper.com.au/information-hub/calculators](http://www.telstrasuper.com.au/information-hub/calculators)**

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## HOW TELSTRASUPER CAN ASSIST

# Lifetime income calculator



- Model an income layering strategy and see how 3 potential key sources of income can work together.
- Choose to model an income layering strategy for yourself, or you and your partner
- Shows the impact on government age pension entitlements, and how long your account-based pension may last
- You can adjust your regular income needs, as well as lump sum spending requirements
- Adjust settings for the lifetime pension, such as income certainty versus market linked, and whether the pension is reversionary

The information you provide in the calculator will be used by TelstraSuper Pty Ltd to provide you with an illustrative income projection. However, it may not take into account all of your relevant personal needs and circumstances and it is not intended to replace financial advice. A financial planner can assess your financial needs more broadly, can help you optimise your financial position and can provide you with specific financial product advice. We recommend that, prior to acting on any information contained in this calculator, you consider the relevant Product Disclosure Statement and Target Market Determination.

Access the calculators [www.telstrasuper.com.au/information-hub/calculators](http://www.telstrasuper.com.au/information-hub/calculators)

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HOW TELSTRASUPER CAN ASSIST

# Meet the Guidance Specialist team



- Provide general advice relating to your retirement options and generate a Lifetime Pension quote.
- Provide assistance with online tools and calculators
- Provide assistance with locating and completion of application forms
- Educate our members
- Discuss the advice services available
- Offer as much time as required to ensure our members are happy and comfortable with next steps
- Phone appointments are at no additional cost and can be utilised as often as required



**Godwin Mifsud**  
Guidance Specialist



**Agnes Waclawik**  
Guidance Specialist



**Stephen Gilhooley**  
Guidance Specialist

The Guidance Specialist team can provide general advice for the RetireAccess Lifetime pension and on most super related topics over the phone during a prearranged appointment to ensure our members fully understand all their options while on the path to retirement and throughout.

**To arrange an appointment with a Guidance Specialist email [education@telstrasuper.com.au](mailto:education@telstrasuper.com.au)**

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HOW TELSTRASUPER CAN ASSIST

# Four financial advice services to empower you



## **SUPER** *sorter*

Simple phone advice and info designed to help you maximise your super.

**No additional cost to members**

Included in membership



## **STEP** *it up*

Want to take that next step with your super or finances? We'll find you a simple solution.

**Low cost Options**

**\$500 - \$900 per topic per person**  
(+GST if applicable)



## **BIG** *picture it*

Let's check out your whole financial situation and make a plan.

**One off fee for service**

**\$1000 - \$3000**  
(+GST if applicable)



## **STAY** *on track*

Ongoing expert advice on super and wealth. We'll nudge and encourage you, keeping you on track as life changes.

**Annual fee for service**

**\$1750<sup>^</sup> pa or \$2300 <sup>^</sup>pa**  
depending on advice  
(+GST if applicable)

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<sup>^</sup>The ongoing advice service provides our clients with a review of the advice previously provided by us within the last 12 months, however if additional advice is required outside of this scope, due to changes in client's circumstances, additional costs may apply. Further information about costs are included in the client agreement

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# Get *financially fit* with TelstraSuper Financial Planning



## Get financially fit with a financial health check

Expert advisers from TelstraSuper Financial Planning can help you by reviewing your financial objectives and creating a plan to help support you in achieving your financial goals.

It all starts with a small step of talking to a financial adviser from TelstraSuper Financial Planning, who can address one or all of the following topics and more:



Preparing for retirement



Buying your first house



Saving goals



Investing



Protecting your family



Managing debt



Expert advisers from TelstraSuper Financial Planning are ready to assist with complementary 30-minute financial health checks through pre-arranged telephone meetings.

To request a financial health check email [education@telstrasuper.com.au](mailto:education@telstrasuper.com.au)

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## ACTION ITEMS

# Tips for you to consider

- ✔ Consider your retirement goals and when you want to retire, then begin estimating your annual retirement income.
- ✔ Consider the retirement options available and which option(s) may suit your needs.
- ✔ Utilise both the retirement lifestyle planner and lifetime income calculator to estimate whether you are on track to achieve adequate income for retirement.
- ✔ Make an appointment to discuss your plans and options available with a Guidance Specialist or a TelstraSuper Financial Adviser who can assist in relation to your retirement journey and outcomes.

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THANKS FOR YOUR TIME



# We're happy to answer your questions



**1300 033 166**  
8:30am - 6:00pm (Melbourne time) Monday to Friday



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