

TODAY'S TOPIC

Retirement Planning

**Thank you for joining us.
We will commence shortly**





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**PRE-RETIREMENT
PLANNING**



**HOW MUCH DO YOU
NEED?**



**ACCESSING
SUPERANNUATION**



**RETIREMENT PLANNING
CASE STUDIES**



**HOW TELSTRASUPER
CAN ASSIST**



QUESTIONS



PRE-RETIREMENT PLANNING

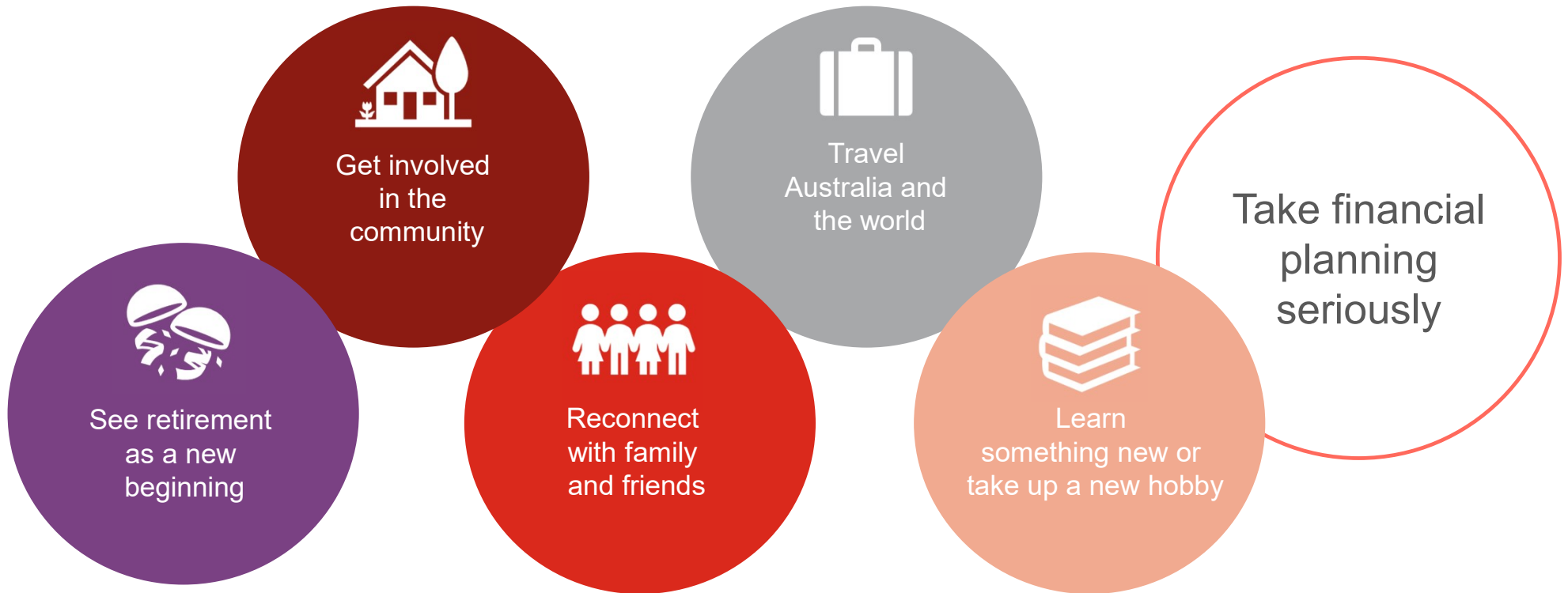


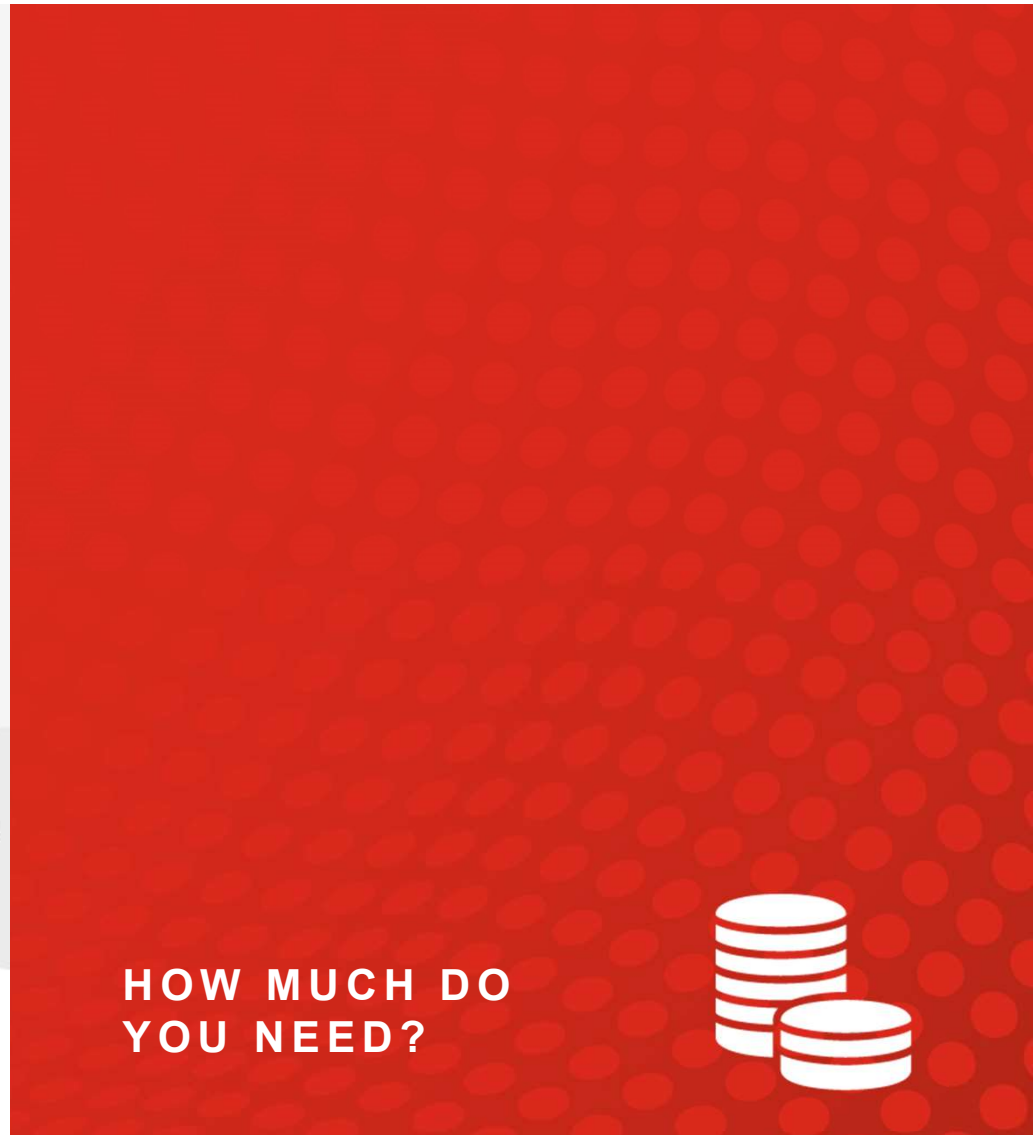
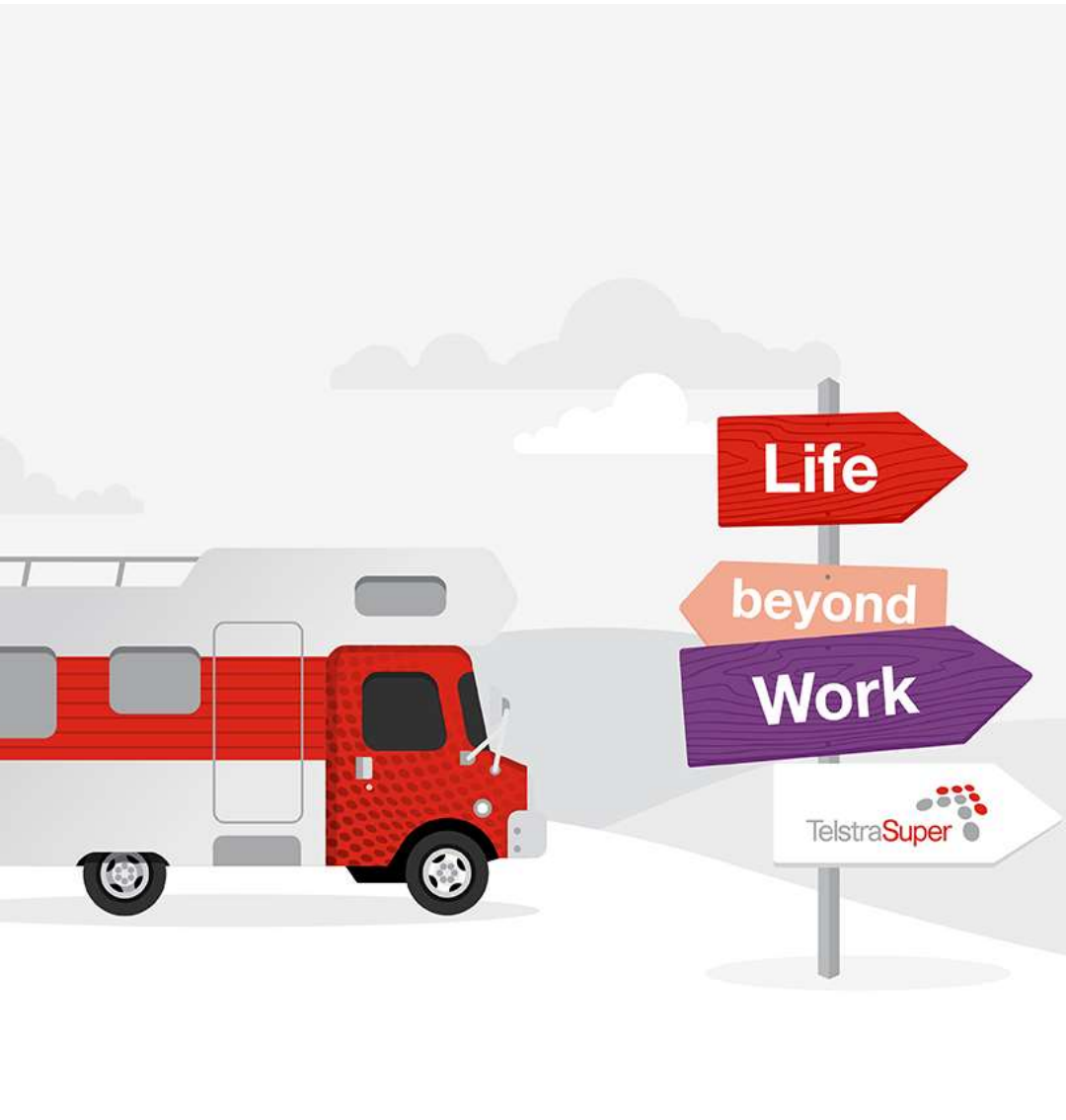
Transitioning into retirement

- ✓ Do I have to retire at a certain age?
- ✓ What activities are on my to-do list?
- ✓ 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?



Transitioning into retirement











**HOW MUCH DO
YOU NEED?**

HOW MUCH DO YOU NEED?

ASFA retirement standard



	Age Pension \$26,689 p.a. Single \$40,237.60 p.a. Couple	Modest Lifestyle \$30,063 p.a. Single \$43,250 p.a. Couple	Comfortable Lifestyle \$47,383 p.a. Single \$66,725 p.a. Couple
	Only club special meals or inexpensive takeaway	Take out and occasional cheap restaurants	Restaurant dining, good range and quality of food
	No car or, if you have a car, it will be a struggle to afford repairs	Owning a cheaper more basic car	Owning a reasonable car
	No private health insurance	Basic private health insurance, limited gap cover	Top level private health insurance
	Even shorter breaks or day trips in your own city	One holiday in Australia or a few short breaks	Domestic and occasional overseas holidays
	Only taking part in no cost or very low-cost leisure activities. Rare trips to the cinema	One leisure activity infrequently, some trips to the cinema or the like	Taking part in a range of regular leisure activities
	Less air conditioning in summer and heating in winter	Need to watch utility costs	Can run air conditioning and heating

The figures in each case assume that the retiree(s) own their own home, are relatively healthy and relate to expenditure by the household. This can be greater than household income after income tax where there is a drawdown on capital over the period of retirement. All figures in today's dollars using 2.75% AWE as a deflator and an assumed investment earning rate of 6 per cent.
 Source: ASFA Retirement Standard June quarter 2022 national for individuals aged 65 - 84 - www.superannuation.asn.au/resources/retirement-standard
www.servicesaustralia.gov.au/individuals/services/centrelink/age-pension/how-much-you-can-get ; www.superguru.com.au/retiring/how-much-super-will-i-need

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HOW MUCH DO YOU NEED?

ASFA retirement standard for a comfortable lifestyle



**Annual income for a
single \$47,383**

**\$545,000 +
part Age Pension**

**Lump sum required to
fund retirement lifestyle**



**Annual income for a
couple \$66,725**

**\$640,000 +
part Age Pension**

**Lump sum required to
fund retirement lifestyle**



Source: ASFA Retirement Standard June 2022 quarter.

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 lump sums required for a comfortable retirement assume that the retiree/s will draw down all their capital and receive a part Age Pension. 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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HOW MUCH DO YOU NEED?

Retirement income



Income required in retirement per year	Estimated lump sum required at age 65 (income will last approximately 22 years to age 87)
\$50,000	\$854,906
\$65,000	\$1,111,378
\$85,000	\$1,453,340
\$100,000	\$1,709,812

These figures assume that the retiree(s) own their own home outright and are relatively healthy, retiring at age 65, super invested in a balanced option with an Investment return of 6.5% per annum. All amounts are in today's dollars and are adjusted for an assumed annual inflation rate of 2%. In addition, a further annual increase of 1% is included to take into account the cost of meeting increases in community living standards. This means a total assumed inflation rate of 3% is allowed for. You can adjust that rate. Employer contributions increase with inflation.

This is a model, not a projection and these assumptions are based on objective evidence on long-term net returns, fees, relevant economic forecasts and analysis on wages, prices and productivity.

This example is based solely on your superannuation and has not made allowance for other income or Age Pension

Source: www.industrysuper.com/retirement-info/retirement-calculators/retirement-needs-calculator/

Date of calculation 3 October 2022

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WAYS TO BOOST YOUR SUPER

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 **60 and over from 1 July 2022** 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 www.ato.gov.au/individuals/super/growing-your-super/adding-to-your-super/downsizing-contributions-into-superannuation for full eligibility on downsizer contributions.

Source: www.ato.gov.au/individuals/super/growing-your-super/adding-to-your-super/downsizing-contributions-into-superannuation/

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Making contributions and important caps



Pre-tax

(concessional contributions)

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

15% tax rate

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^{**}**

Bring forward rule^{^#}

If your total super balance is less than \$1.7 million individuals aged under 75 may be able to make up to three years' worth of post-tax contributions (up to \$330,000^{**}) to their super in a single year.

* From 1 July 2022, the work test has been removed. 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.

[^] Subject to the \$1.7 million total superannuation balance cap. Individuals with a total superannuation balance of \$1.48 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.

^{**} 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: www.ato.gov.au/Rates/Key-superannuation-rates-and-thresholds/?page=3 | www.ato.gov.au/Individuals/Super/In-detail/Growing-your-super/Super-contributions---too-much-can-mean-extra-tax/

Important contribution caps

↑ Total super balance

Includes all superannuation funds and retirement income streams

\$1.7 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 \$1.7 million at the end of the previous financial year.

Transfer balance cap ↑

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

\$1.7 million[^]

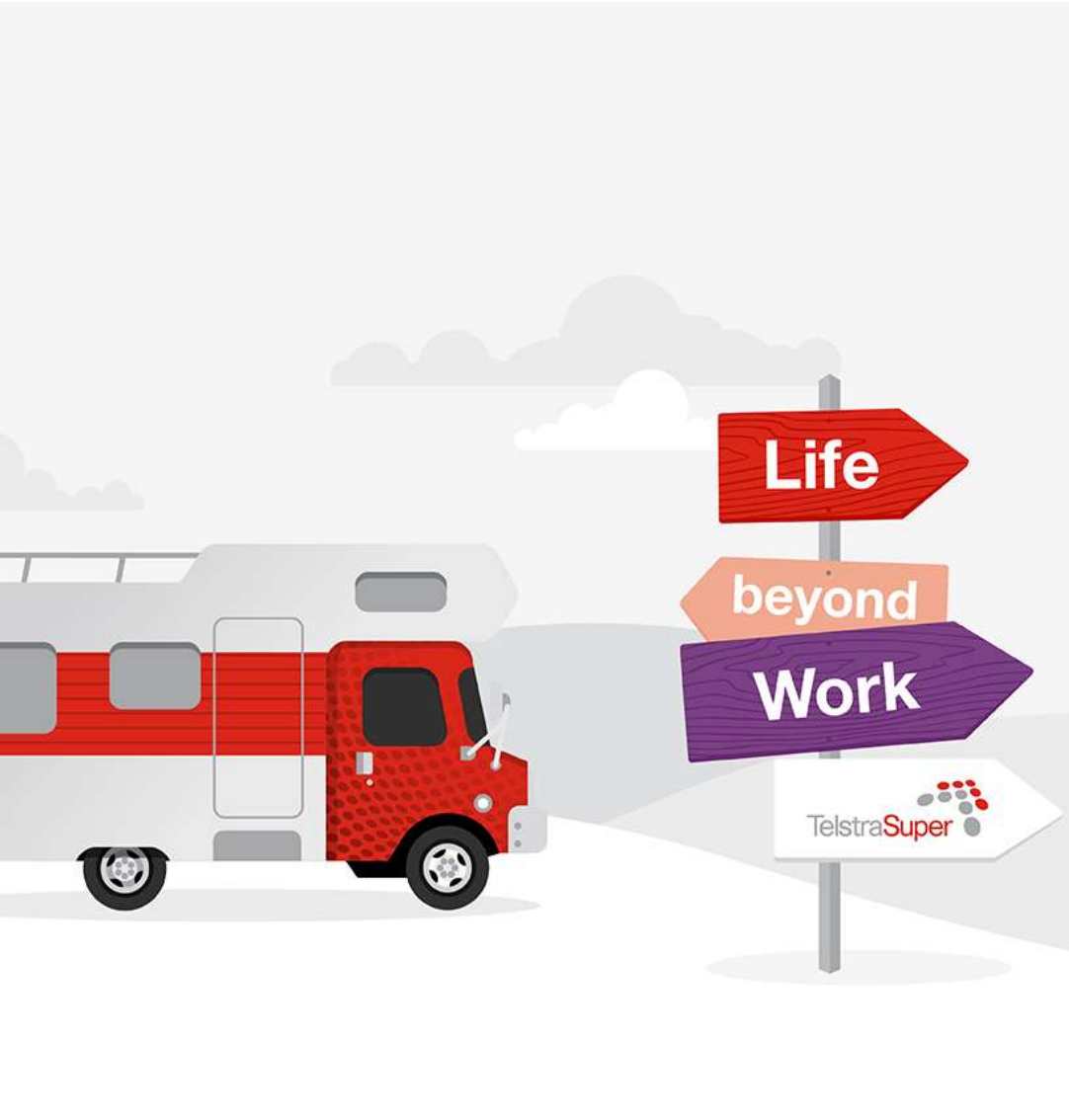
Example

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 \$1.7 million[^]. John can leave the remaining \$300,000 in his superannuation accumulation account and access this money when needed tax-free as he has retired and reached his superannuation preservation age.

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 our 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)

[^]Every individual will have their own personal transfer balance cap of between \$1.6 and \$1.7 million, depending on their circumstances. If you start a retirement phase income stream for the first time on or after 1 July 2021, you will have a personal transfer balance cap of \$1.7 million. If you had a transfer balance account before 1 July 2021, your personal transfer balance cap may vary.

Source: www.ato.gov.au/Individuals/Super/In-detail/Growing-your-super/Super-contributions---too-much-can-mean-extra-tax/?page=5 | www.ato.gov.au/individuals/super/withdrawing-and-using-your-super/transfer-balance-cap/
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**ACCESSING
SUPERANNUATION**

When can I access my super?

55

years old

Born before
1 July 1960

56

years old

Born between
1 July 1960 and
30 June 1961

57

years old

Born between
1 July 1961
and 30 June 1962

58

years old

Born between
1 July 1962 and
30 June 1963

59

years old

Born between
1 July 1963 and
30 June 1964







60

years old

Born from
1 July 1964

When can I access my super



	Lump sum	Income stream
Access (from preservation age)	Working 	
	Retired 	
	Age 65 	
Tax (from preservation age)	Aged 57 – 59 The first \$230,000 is tax free and 17%* for any amount above the low rate cap	Income payments from a retirement income stream are taxable#
	Aged 60+ Tax-free	Tax-free

* Based on 2022/23 financial year including Medicare Levy.

Taxed at marginal tax rates – tax offset of 15% is available.

Source: www.ato.gov.au/Individuals/Super/In-detail/Withdrawing-and-using-your-super/Withdrawing-your-super-and-paying-tax/?page=4#If_you_are_between_your_preservation_age_and_60__160_years_old

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Income streams

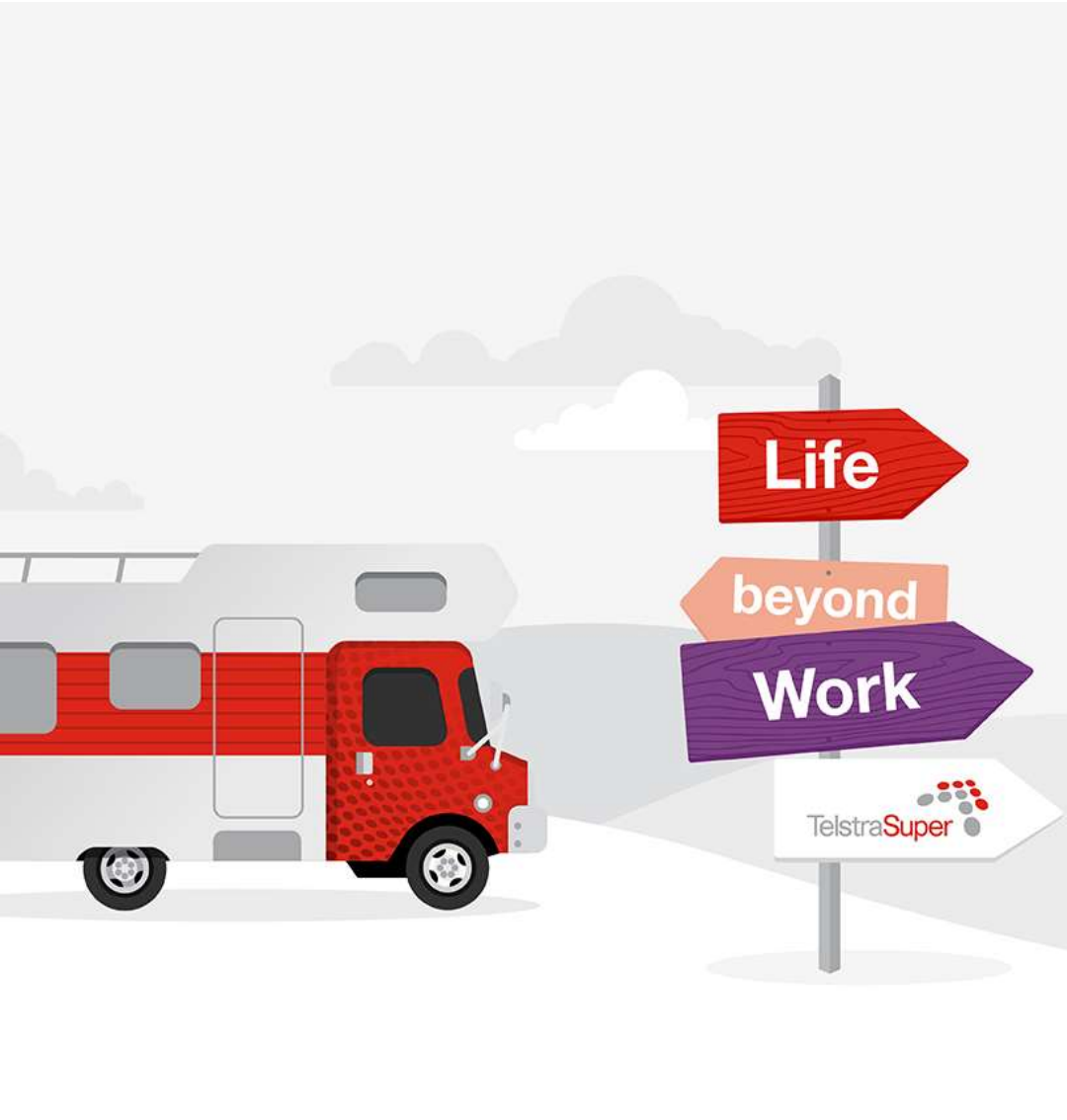


Transition to Retirement (TTR)

- A transition to retirement strategy enables you to access your super while you continue working
- It is available when you reach your preservation age
- If you are under age 65, the minimum income is 4%, and the maximum is 10%. For the 2022/23 financial year, the minimum has been reduced to 2%
- While you are under age 60, withdrawals are taxable
- Up to 15% tax on investment earnings
- No lump sum withdrawals available

Retirement Income Stream

- A retirement income stream enables you to receive an ongoing income from your super when you retire
- It is available when you reach your preservation age
- Must receive a minimum income payment amount each financial year between 4%-14% based on your age. For the 2022/23 financial year, the minimum has been reduced by 50%
- No tax payable on withdrawals after age 60 when retired
- No tax on investment earnings
- Strategy is flexible, you can alter your income payments, and lump sum withdrawals are available
- Cannot make additional contributions once the retirement income stream has commenced



RETIREMENT PLANNING CASE STUDIES



CASE STUDY 1

Can I afford to retire?



- Peter is age 67 and his wife Margaret is age 64 and they are looking to retire in the next 12 months.
- Peter's working full time with a salary of \$120,000 and his super balance is \$400,000 and invested in TelstraSuper's Conservative fund.
- Margaret's salary is \$55,000 (working part time) and her super balance is \$150,000 and is also invested in TelstraSuper's Conservative fund
- They own their own home outright and have no outstanding debt. They are considering downsizing.
- They have \$45,000 invested in the bank as a cash reserve, \$70,000 of home contents (\$10,000 CV) and a SUV and Caravan (\$110,000 CV)

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CASE STUDY 1

Considerations



- Peter and Margaret are not sure how much super they might need to fund their desired retirement income of \$6,000 per month (\$72,000 per annum) and the way to achieve the ongoing income in retirement.
- They are looking forward to retirement and travelling around Australia in their caravan and want to ensure they have adequate retirement income to enable their travel.
- They are considering downsizing their home and making a contribution of \$200,000 to Margaret's super fund.
- Peter and Margaret arranged an appointment with a TelstraSuper Financial Advisor to determine their retirement position and to obtain a better understanding of how an Account Based Income Stream may assist them to meet their retirement income needs. During this appointment, their Advisor suggested they consider a retribution strategy, where Peter would retribute \$200,000 from his super fund to Margaret's.

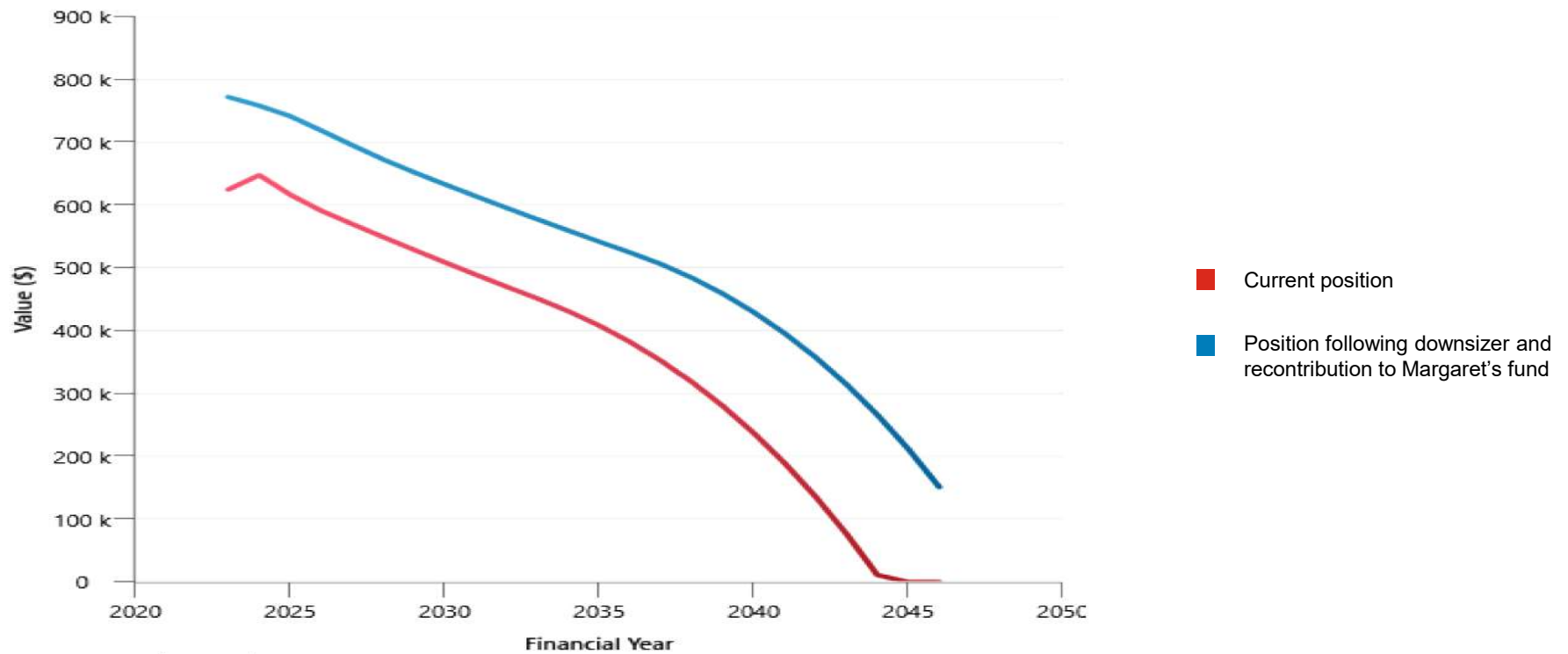


CASE STUDY 1

Net Wealth in retirement



The chart and table below shows the projection of the value of Peter and Margaret's net assets in retirement



Source : AdviceOS. Date of calculation 9 October 2022

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CASE STUDY 1

Net wealth



Financial year	2023	2026	2029	2032	2035	2038	2041	2044	2045	2046
Current position										
Cash account	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$11,064	\$0	\$0
Investments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Super assets	\$579,773	\$546,230	\$484,053	\$425,234	\$363,218	\$273,341	\$144,215	\$0	\$0	\$0
Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net wealth	\$624,773	\$591,230	\$529,053	\$470,234	\$408,218	\$318,341	\$189,215	\$11,064	\$0	\$0

Financial year	2023	2026	2029	2032	2035	2038	2041	2044	2045	2046
After strategies										
Cash account	\$45,000	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Investments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Super assets	\$727,165	\$673,944	\$652,537	\$595,694	\$541,890	\$484,306	\$395,878	\$266,160	\$211,724	\$151,060
Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net wealth	\$772,165	\$718,944	\$652,537	\$595,694	\$541,890	\$484,306	\$395,878	\$266,160	\$211,724	\$151,060

Difference in outcomes	\$147,392	\$127,714	\$123,484	\$125,460	\$133,672	\$165,965	\$206,663	\$255,096	\$211,724	\$151,060
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The graphs are for illustrative purposes only and based on the assumptions below. Our projections are based on current legislation and don't take into account any changes to super, tax and social security laws which may impact. Assumptions:

- Expenses are indexed by CPI (3.2% p.a., which includes 2.0% p.a. from rising cost of living and 1.2% p.a. from rising community living standards)
- Includes any Centrelink Age Pension benefits clients may be eligible for in retirement.
- Strategy return rates: Super and Income Stream income rate (before fees, costs and taxes) 3.89% and Growth rate (before fees, costs and taxes) 2.27%
- Fees, costs and taxes are deducted from your investments as applicable. No further changes/commutations are made. Income payments from income stream are based on minimum withdrawal required.

Source : AdviceOS. Date of calculation 9 October 2022

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CASE STUDY 1

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; or**
 - ✓ **rolling new money into your current accumulation account and using that to open a Retirement income stream**

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

Source: www.telstrasuper.com.au/products-and-services/retirement-income/retirement-bonus

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CASE STUDY 1

TelstraSuper Retirement bonus - update



You don't have to apply for the Retirement Bonus, as it will be paid into your account on the date your TelstraSuper Retirement income stream commences.

Retirement income stream balance in eligible investment options

Potential retirement bonus

\$200,000	\$1,000
\$500,000	\$2,500
\$800,000	\$4,000
\$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 Fixed Interest 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.

Source: www.telstrasuper.com.au/products-and-services/retirement-income/retirement-bonus

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CASE STUDY 2

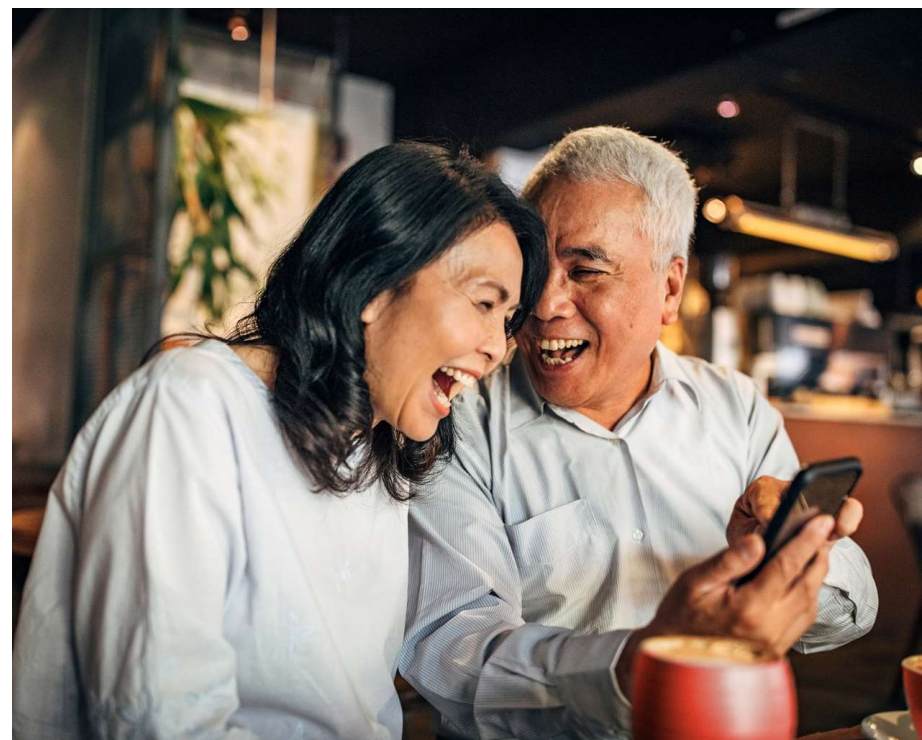
Centrelink Benefits, can we get access?



- Mark is aged 68, retired and has reached Age Pension age.
- Mark's current super account balance is \$600,000.
- His wife Anne is aged 63 and retired.
- Anne's current super account balance is \$300,000.
- Their other non-super investments are cash in the bank - \$60,000 and Shares - \$32,000.
- Their lifestyle assets are a car -\$50,000 and Home Contents - \$60,000 (\$10,000 Centrelink value) and own their home outright.
- Their retirement income requirements are \$80,000 p.a.

Question

Mark and Anne currently have income streams and they would like to determine if they are able to access the Commonwealth Seniors Health Card to receive discounts on their council rates, car registration, utilities and health care.



Considerations



- Currently Mark and Anne are not eligible for the age pension based on the value of their assessable assets (Cuts out at \$935,000*).
- There may be an opportunity to restructure their investments to maximise Mark's entitlement to the age pension.
- Drawing less from super to meet their income needs, will preserve some of their capital and increase the longevity of their retirement savings, as well as providing the additional Centrelink concessions.
- Mark and Anne's TelstraSuper Adviser, mentioned a retribution strategy where Mark would retribute \$300,000 to Anne's super fund. This strategy may also increase the tax free component within his super for estate planning purposes. Following this arrangement, Anne would commence an income stream when she reaches age pension age.

* Based on assets test as at 20 September 2022

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CASE STUDY 2

When can I access the Age Pension?



Source: www.servicesaustralia.gov.au/individuals/services/centrelink/age-pension/who-can-get-it#whatagepensionis

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CASE STUDY 2

Assets test



	Homeowner	Non homeowner	Homeowner	Non homeowner
	Full Age Pension if your assets are below		No Age Pension if your assets exceed	
Single	\$280,000	\$504,500	\$622,250	\$846,750
Couple combined	\$419,000	\$643,500	\$935,000	\$1,159,500

Note your residential home is not included in the Age Pension assets test

Source: www.servicesaustralia.gov.au/individuals/services/centrelink/age-pension/how-much-you-can-get/assets-test/assets#assetstestlimits rates as at 20 September 2022

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CASE STUDY 2

Income test



For singles

Max pension if your income is below
\$190 per fortnight
\$4,940 per year

No pension if your income is above
\$2,243.00 per fortnight
\$58,318 per year

For couples living together

Max pension if your income is below
\$336 per fortnight combined
\$8,736 per year

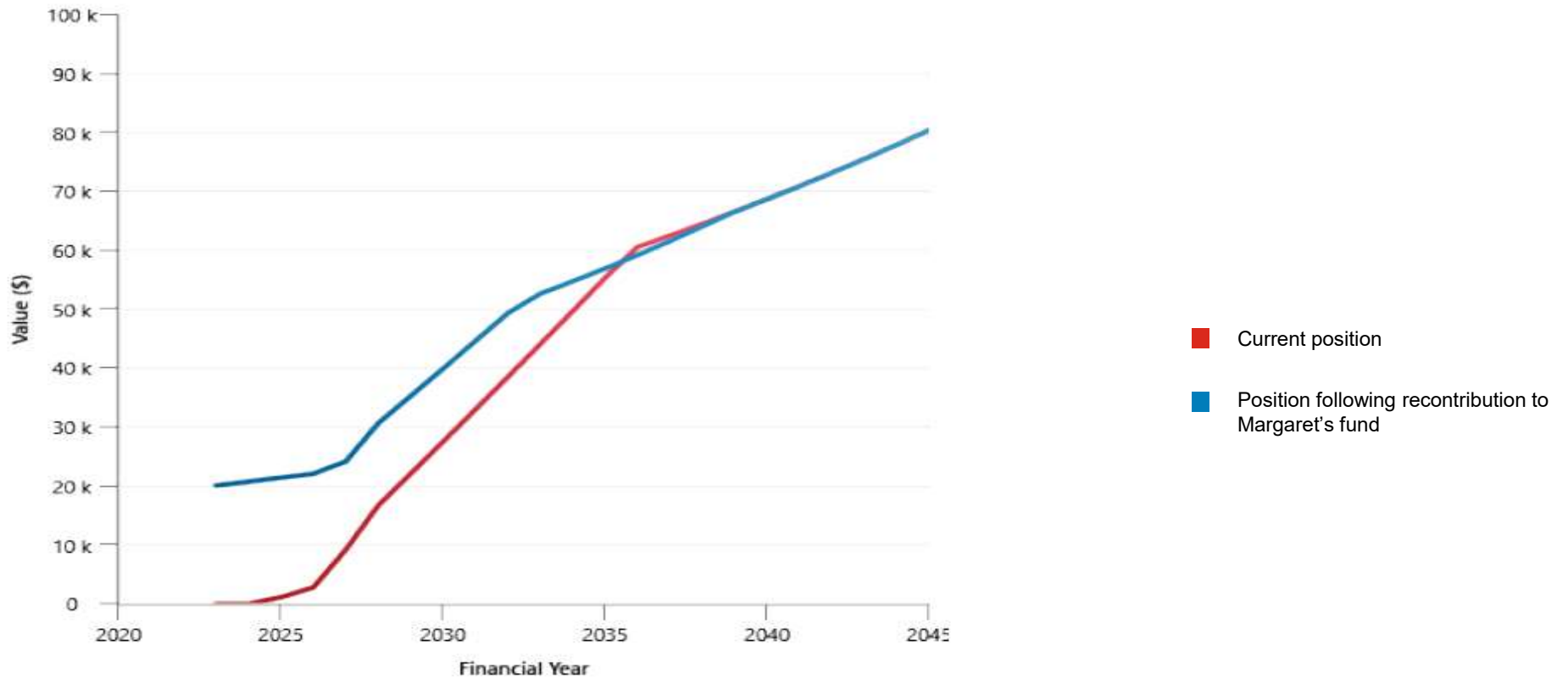
No pension if your income is above
\$3,431.20 per fortnight combined
\$89,211.20 per year

Source: www.servicesaustralia.gov.au/individuals/topics/income-test-pensions/30406 rates as at 20 September 2022

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CASE STUDY 2

Centrelink



Source : AdviceOS. Date of calculation 9 October 2022

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CASE STUDY 2

Centrelink outcome



Financial year	2023	2026	2029	2032	2035	2038	2041	2044	2045
Current position									
Post retirement	\$0	\$2,797	\$22,107	\$38,538	\$55,379	\$64,540	\$70,936	\$77,966	\$80,461

Financial year	2023	2026	2029	2032	2035	2038	2041	2044	2045
Following strategy									
Post retirement	\$20,119	\$22,113	\$35,289	\$49,385	\$56,955	\$64,090	\$70,936	\$77,966	\$80,461

Difference in outcomes	\$20,119	\$19,316	\$13,182	\$10,847	\$1,576	\$-450	\$0	\$0	\$0
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Source : AdviceOS. Date of calculation 9 October 2022

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How financial advice can assist

- Educate and empower you to make good financial retirement decisions about your future and to enable you to achieve as much financial freedom as possible.
- Showcase different ideas that can help you achieve your goals in retirement.
- Use different financial strategies to help grow your wealth and savings, reduce your debt and or help you access benefits before you reach retirement.
- Identify any risks or opportunities you need to consider financially.
- Advise you on financial protections you can put in place for you and your loved ones.
- Make you aware of other considerations for retirement, like potential future health or aged care needs.





HOW TELSTRASUPER CAN ASSIST



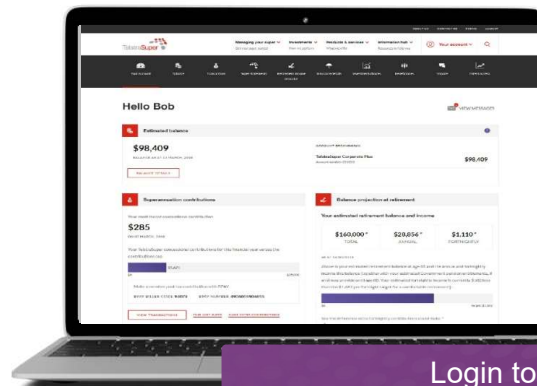
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HOW TELSTRASUPER CAN ASSIST

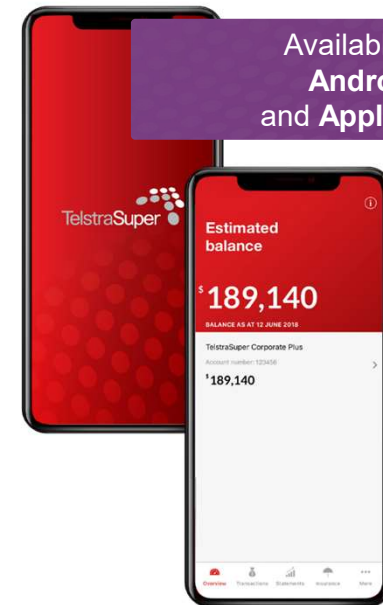
Keeping in touch with your super



- ✓ Update your email address and personal details
- ✓ 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 contributions cap
- ✓ Review benefit statements
- ✓ View latest contributions and transactions



Login to
SuperOnline at
telstrasuper.com.au



Available on
Android
and Apple iOS.

HOW TELSTRASUPER CAN ASSIST

Retirement projector



Any advice contained in this Retirement Projector is of a general nature only and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this projector, you need to take into account your own financial circumstances, consider the product disclosure statement for any product you are considering and seek professional advice from a Financial adviser.

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HOW TELSTRASUPER CAN ASSIST

Meet our new Guidance Specialist team



- Provide assistance with online tools and calculators
- Provide assistance with locating and completion of forms
- Educate our members
- Refer members onto the most appropriate advice service
- Offer as much time as required to ensure our members are happy and comfortable with next steps
- Phone appointments are unlimited



Godwin Mifsud
Guidance Specialist



Agnes Waclawik
Guidance Specialist

TelstraSuper's Guidance Specialists take the time to assist members utilise our online calculators to seek answers for some common questions member may ask such as "how long will my super last?", "How much will I have when I retire?" They provide general advice 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.

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HOW TELSTRASUPER CAN ASSIST

Four financial advice services to empower you



SUPER *sorter*

Simple phone advice and info to max your super.

No additional cost to members



STEP *it up*

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

Low cost options



BIG *picture it*

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

One off fee for service



STAY *on track*

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

Annual fee for service

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