

# Perpetual WealthFocus Superannuation Fund

## Retirement Income Strategy

### Retirement Objectives

Wherever you are on your retirement income journey, we're here to help. Our Retirement Income Strategy has been specifically designed to help you find the right balance between three key retirement income objectives that often compete with one another:



Maximising retirement income



Managing risks to your retirement savings



Having flexible access to your funds

Your retirement savings are the foundation of your retirement income. The key risks to your retirement savings are:

- Longevity risk – that you outlive your savings
- Investment risk – that your investments do not deliver the hoped-for returns and
- Inflation risk – that higher prices erode the spending power of your retirement income

### How we assist members meet their retirement objectives

We provide customisable product features which you can use to manage your retirement savings. We also provide educational services to help with decision making. The current products and services offered are summarised below.

#### Accumulation and Pre-retirement

The Fund supports a range of contribution types such as personal contributions, salary sacrifice contributions, employer contributions, spouse contributions and the Government co-contribution, which you can use to grow your retirement savings. The Funds also offer a range of investment options, with differing risk and return profiles, allowing you to tailor your portfolio to your circumstances and preferences.

#### Transition to retirement

The Fund offers a Transition To Retirement (TTR) pension, enabling members that have reached the age of 60 years or more to start drawing a TTR pension. This may assist members to maintain their income levels while reducing work hours as they transition to retirement.

#### In retirement

The Fund offers an account based pension product which, in combination with the Government Age Pension, provides a solution for balancing the three retirement objectives (see the table in the following section).

## How combining an account based pension and the Age Pension could assist you in balancing your retirement income objectives:

In addition to drawing on your retirement savings in super during retirement, you may also be able to receive the government Age Pension. Age Pension eligibility information is available from Services Australia ([www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au)). Together, they can address key retirement income objectives as shown below:

		Account Based Pension	Age Pension
Maximising retirement income		Provides flexible income where you choose payment amounts (subject to statutory age-based minimums)	Provides a baseline income for eligible retirees aged 67+ (subject to residency, income and assets tests)
Manage Risk	Managing Longevity risk	Payments end when your balance reaches zero. Customising your investment strategy, and adjusting your pension rate, can help to manage longevity risk	Paid for life, as long as eligibility requirements continue to be met.
	Reducing Investment risk	The value of your investments may fall or not deliver the hoped-for returns. Investing in a diversified portfolio of assets can reduce the volatility of investment returns.	No investment risk. If you receive a part pension, your payments may increase under the asset test if the value of your investment assets fall.
	Addressing Inflation risk	Flexible payment options allow for increases in line with inflation.	Payments are indexed regularly to reflect changes in the Consumer Price Index,
Maintaining flexibility		Full access to withdraw part or all of your balance at any time (does not apply to TTR pensions)	No flexibility in accessing funds beyond regular payments.

## Assistance available to members approaching or in retirement

We encourage members to make use of the following resources to assist in understanding how to manage their retirement income.

### Calculators

Moneysmart.gov.au, by the Australian Government, helps you make confident money decisions with free tools, tips and calculators. This includes a Superannuation calculator, to estimate your super balance at retirement and a Retirement planner, to estimate your income when you retire.

### Member Education services

A range of educational material relevant for people approaching or already retired is available on our website at [www.perpetual.com.au/asset-management/superannuation/planning-for-retirement/](http://www.perpetual.com.au/asset-management/superannuation/planning-for-retirement/). This includes articles on:

- When can I retire
- What can I do with my super when I retire?
- How worried should I be about running out of money when I stop working?

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- Will I pay tax on my super when I retire?
  - How to grow your super before retirement
  - How to grow your super after retirement

### Financial advice

A financial adviser can assist you by having a holistic understanding of your objectives, financial situation and needs. We recommend that you seek professional financial advice as retirement planning is complex. While the Fund does not offer personal financial advice, we do provide tools and services to support your choice of financial adviser.

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This information has been prepared by the promoter, Perpetual Investment Management Limited (PIML) ABN 18 000 866 535 AFSL 234426, on behalf of Equity Trustees Superannuation Limited (ETSL) ABN 50 055 641 757 AFSL 229757 RSE L0001458 as trustee of Perpetual WealthFocus Superannuation Fund (ABN 41 772 007 500 RSE R1057010). It is general information only and is not intended to provide you with financial advice or take into account your objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The Product Disclosure Statements (PDSs) for the Perpetual WealthFocus Super Plan and the Perpetual WealthFocus Pension Plan, issued by ETSL, should be considered before deciding whether to acquire or hold an interest in the Fund. The PDSs and Target Market Determinations can be obtained by calling 1800 011 022 or visiting [www.perpetual.com.au](http://www.perpetual.com.au). Neither ETSL, PIML nor any of their related parties guarantee the performance of the Fund or the return of a member's capital.

### More information

Contact your financial adviser or call:

Investor Service: 1800 011 022

Email: [superandpension@perpetual.com.au](mailto:superandpension@perpetual.com.au)

[perpetual.com.au](http://perpetual.com.au)

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