



# Preparing for retirement

For PSSap customers who are 10 or more years from retiring.

Track your super, set retirement goals and establish a timeline.

June 2024



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## General advice

Any financial product advice in this guide is general advice only and has been prepared without taking account your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed Financial Planner. You should obtain a copy of the relevant Product Disclosure Statement and consider its contents before making any decision regarding your super.

## Target Market Determination

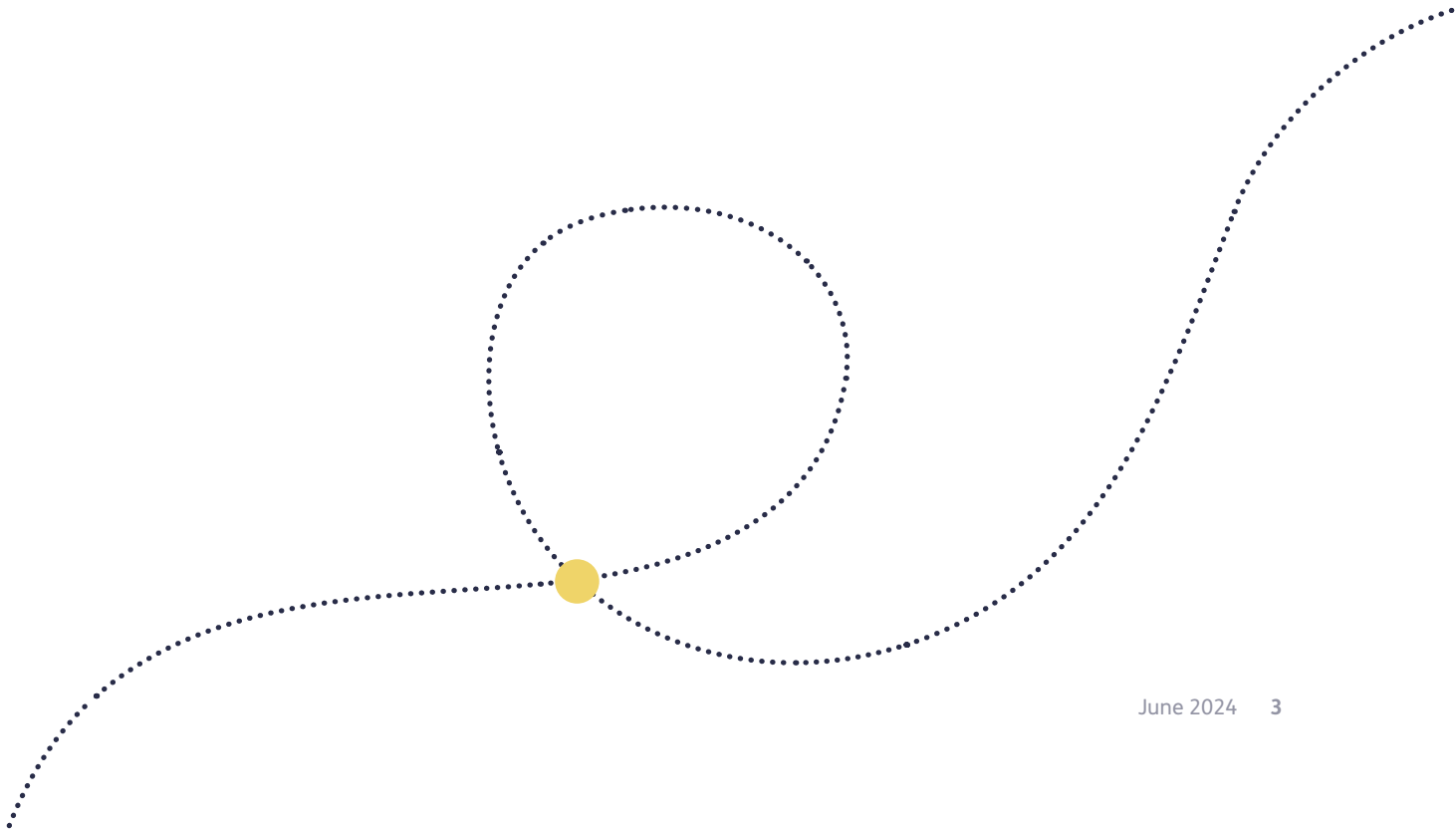
To ensure we are keeping customers at the centre of our approach to the design and distribution of our products, we have created Target Market Determination (TMD) documents for our products.

A TMD describes the types of customers a financial product is appropriate for based on their likely needs, objectives and financial situation (target market), and it establishes the conditions and restrictions in relation to how the product can be distributed to customers. The TMD also describes our reporting requirements, and events or circumstances where we may need to review the TMD.

Before making a decision, read the [PSSap and CSCri TMDs](#).

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# Chapter 1



# Thinking about life after work?

## Use this guide to start planning

Whether you're thinking about optimising your super savings or how you'll live in retirement, our **Preparing for retirement guide** considers your retirement planning concerns and challenges.

We work with investment and financial experts to make retirement knowledge more accessible, and empower our customers with the information they need to make better retirement decisions.

## Who this guide is for

This guide is for PSSap customers who **are 10 or more years from retiring** and want to track their super, set retirement goals and establish a timeline.

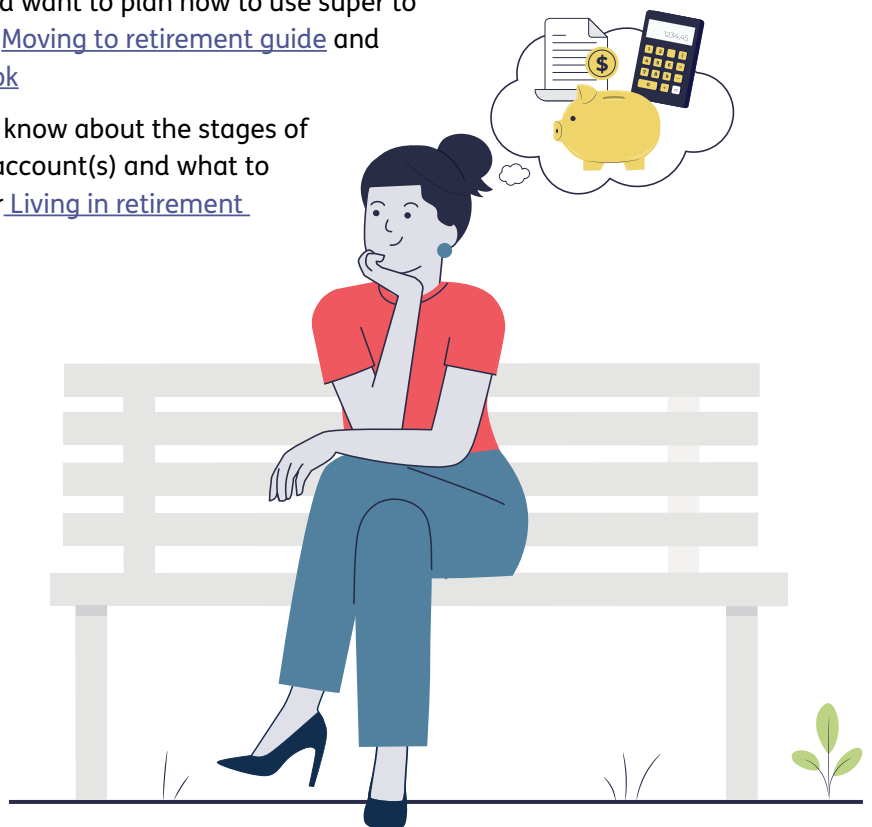
If you:

- **aren't retired but will be soon** and want to plan how to use super to support your retirement, read our [Moving to retirement guide](#) and [complete the companion workbook](#)
- **have retired already** and want to know about the stages of retirement, how to manage your account(s) and what to do if something changes, read our [Living in retirement guide](#).

See also [Your guide to super](#) to know more about how super works in Australia.

## In this chapter

**Key tasks if you're 10 or more years from retiring**



# Key tasks if you're 10 or more years from retiring

Work through and discuss these topics with your partner to see if you are aligned, or if single, consider talking with someone you trust to fully imagine your future after work.



## 1. Map your retirement timeline and check if you're on track

You'll need to settle on these key retirement assumptions:

- [Your proposed retirement age.](#)
- [Your life expectancy.](#)
- [How much you'll need to live on in retirement.](#)
- [The sources that will make up your retirement income.](#)

When you have this information, try our PSSap Retirement Modeller to [check if your super balance is on track](#), and make a plan for growing your super if it's not quite there yet.

## 2. Grow your super to achieve your financial retirement goals

- Make before-tax contributions to reduce your taxable income, or after-tax contributions if you have money to spare. See also **Types of super contributions** and **Super and tax** in [Your guide to super](#).
- Review your investment choice. Understanding how investment options translate to returns lets you know if your current investment risk profile is right for your risk tolerance and life stage. See also **Investing super or retirement income** in [Your guide to super](#).
- Use the PSSap Retirement Modeller to forecast your retirement income growth. Model various inputs to see the effect different strategies have on how far your super will go. See also [Maximise your super balance](#) and [Check it with the PSSap Retirement Modeller](#).

### 3. Assess debt and decide where to put your spare money

Do you pay off debt or grow your super? There are always different priorities pulling at our finances. How much you owe, how much super you have and market conditions can all affect the outcome.

Getting a personalised approach from a Financial Planner for a fee will give you a tailored response. Or follow these steps to do a 'back-of-envelope' calculation to compare.

1. Decide on a regular payment amount that will shorten your mortgage. Consider the amount per payment that will see you paying off your home earlier, for example in 12 years instead of 20. Calculate the amount you will pay in interest if you don't pay it out early.
2. Calculate what a similar amount of money could do if you put it into super for the same period of time. Use the PSSap Retirement Modeller to see how the extra contributions and investment returns grow your balance over the same term.
3. Compare the difference.

There are other considerations too:

- Putting money into a mortgage offset account provides access to money for unexpected expenses.
- Making before-tax contributions may reduce income tax (effective when earning capacity is high).
- Making after-tax contributions might make you eligible to claim personal contributions as a tax deduction (up to the concessional contributions cap of \$27,500 for the 2023–24 financial year).

See also:

- [Maximise your super balance](#)
- [Financial planning services](#)
- [Managing redundancy](#)
- [Managing sickness and injury.](#)



## Chapter 2



# Planning for your retirement

Plan your retirement to check your super is on track for the lifestyle you want to live. Your actions now can affect:

- how much super you'll have at the point of retirement
- how soon you can leave work, or how long you might need to keep working
- how confident you feel about choosing a retirement income solution to fund life after work.

### In this chapter

**Is your super balance on track?**

**Maximise your super balance**

**When can you retire?**

Know when you can access your super

Work out how much is enough

Know about government benefits

Decide when to leave work or reduce hours

Plan your retirement preferences

Choose a retirement income solution

**When something changes**

**Financial planning services**



## Is your super balance on track?

No matter what age you are, investing in super is a tax-friendly way to save.

### Check it with the PSSap Retirement Modeller

The [PSSap Retirement Modeller](#) lets you project how long your super might last in retirement. There are two ways to use it.

1. [Forecast your baseline](#) to see how you're tracking now.
2. [Model scenarios](#) to try on different futures. Simply change your inputs, such as your investment options, contributions, retirement age and target income (the amount of money you'll live on each year in retirement). You can also include your relationship status, whether you're working part time and your eligibility for Age Pension.

The modeller uses inbuilt assumptions in its calculations (for example, whether you'll receive Age Pension), which you can change through the **Edit assumptions** link.

#### How to use the PSSap Retirement Modeller

Watch the PSSap Retirement Modeller video to see how to enter your personal, work and financial information. It will show how your super's tracking.



How to use the  
PSSap Retirement  
Modeller



## 1. Forecast your baseline

No matter where you are in your retirement journey, the first step in modelling is to establish your super baseline. This is a forecast of your super balance based on your current circumstances.



*Scenario:*

### Forecast your super balance at retirement as a baseline for comparing options

1. Open the [PSSap Retirement Modeller](#), select **Start**, read and accept the **Disclaimers and Assumptions**, then select **Next**.
2. In the **About you** tab, enter your gender, current age, current salary and current super balance. Select **Next**.
3. In the **Your Super** tab, select your planned **Retirement age**. The modeller has a default retirement age of 67. However, most people can access super from age 60 subject to a condition of release.
4. Select the **Years remaining in the APS** to enter the number of remaining years you expect to be employed by the APS.
5. Look at your **Projected balance at retirement** (based on the retirement age you selected). This is your baseline for comparing options.



## 2. Model scenarios

Now you have a baseline, try modelling different scenarios to see how this changes your retirement income forecast.



*Scenario:*

### Model an investment strategy change

1. With your forecast showing in the **Your Super** tab, go to the **Investment mix** tab.
2. Select from the four available investment options (e.g. High Growth) to see how changing your investment option could affect your super. Try it out with Balanced, Conservative or Cash options as well to see the difference in your balance.
3. Know the level of risk and return expected for each investment option. Match this to your financial goals, risk tolerance and investment horizon. For more information read [Your investment options](#).
4. To take action, see [Maximise your super balance](#).



*Scenario:*

### Model a personal (after-tax) or salary sacrifice contribution

1. With your forecast showing in the **Your Super** tab, go to the **Contributions** tab.
2. Enter your additional annual personal contribution amount in **After-tax contributions**.
3. See how the additional after-tax contribution affects your super balance.
4. To take action, see [Maximise your super balance](#).



*Scenario:*

### Model a salary sacrifice (before-tax) contribution

1. With your forecast showing in the **Your Super** tab, go to the **Contributions** tab.
2. Enter your additional annual salary sacrifice contribution amount in **Before-tax contributions**.
3. See how the additional before-tax contribution affects your super balance.
4. To take action, see [Maximise your super balance](#).

# Maximise your super balance

“You can grow your super by making extra payments yourself. Even small amounts add up over time, and voluntary contributions can reduce the amount of tax you pay.”<sup>1</sup> Moneysmart

Use the PSSap Retirement Modeller to work out which strategies you might adopt to maximise your super for retirement.

## Reading resources to get you started

- Moneysmart [Super contribution strategies](#) and [Super contributions optimiser](#).
- [Add extra money to your super](#) for other ways to make contributions, before and after tax.
- Super Guru [Grow your super](#).

## Common strategies for maximising super



*Opportunity:*

### Change your investment strategy

**How to:**

To change your investment strategy:

- log in to the [CSC Navigator](#)
- select **CSCri Account**
- select **Investments**. It will show your investment options, the number of units you have invested and the value.

You can change your investments options. [Buy-sell spreads](#) apply.

**What this strategy could do:**

Different investment options could be more beneficial to your retirement income balance at different stages of your life. You're likely to have a more aggressive investment option when you're starting out and your balance is small than when you're one year away from retiring. See also **Mapping investment options to life stage** in [Your guide to super](#).

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<sup>1</sup> Moneysmart, [Super contributions](#).



*Opportunity:*

## Make a one-off personal (after-tax) contribution

**How to:**

To make a one-off, after-tax payment via BPAY:

- log in to the [CSC Navigator](#)
- select **PSSap Account**
- select **Contributions** to see the BPAY biller code and Customer Reference Number (CRN). Use this information to pay via your bank account.

**What this strategy could do:**

You might be able to claim your after-tax contribution as a tax deduction (up to the concessional contribution limit of \$27,500 for the 2023–24 financial year).



*Opportunity:*

## Make a salary sacrifice (before-tax) contribution

**How to:**

Ask your employer if you can make regular, salary sacrifice super contributions from your before-tax salary.

This is usually managed through the payroll department or a third-party provider. When it's set up, your money will be automatically deducted from your salary and deposited into your super account until you ask to stop the arrangement.

**What this strategy could do:**

Contributing more to your super before tax builds your super and could reduce the tax you pay overall.



*Opportunity:*

## Receive a spouse contribution

**How to:**

Spouse contributions can offer tax benefits to the contributor and also grow the recipient's super balance.

Give your spouse the BPAY biller code and CRN so they can make a payment on your behalf. To find this information:

- log in to the [CSC Navigator](#)
- select **PSSap Account**
- select **Contributions** to see the BPAY biller code and CRN.

**What this strategy could do:**

If your spouse makes contributions to your PSSap account, these count towards your non-concessional (after-tax) contributions cap, not theirs.

## When can you retire?

For the 2020–21 financial year, the Australian Bureau of Statistics reported that Australians who were 45 or older on average intended to retire at 65.5. The actual figure in 2020 was 64.3<sup>2</sup>. For our PSSap customers, the average retirement age is 62.

Australians can retire at any age, however when it comes to retirement, everyone will have a different plan. You might decide to reduce your working hours for a while, or stop altogether when you reach a certain age. Two topics that will influence your decision are **When will you be able to access your super** and **How much is enough**.

To guide you, consider how each of these retirement topics relates to your circumstances.

- [Know when you can access your super.](#)
- [Decide when to leave work or reduce hours.](#)
- [Work out how much is enough.](#)
- [Plan your retirement preferences.](#)
- [Know about government benefits.](#)
- [Choose a retirement income solution.](#)

## Know when you can access your super

### Meet a retirement condition of release

You can take money out of your super or use it to open a retirement income stream account when you meet any of these conditions of release. These are governed by super legislation.

1. You turn 60 and resign from one **gainful employment** arrangement. Refer to the **Super glossary** in [Your guide to super](#).
2. You reach preservation age and fully retire. This means you don't intend to be gainfully employed again.
3. You turn 65, whether you're working or not.
4. You take up a [transition to retirement](#) arrangement while you're working, any time from preservation age to age 65.

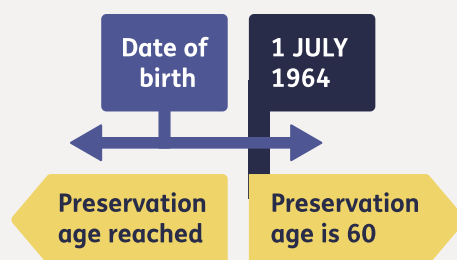
In some limited cases, you could get [early access to super](#). For more information, visit the [ATO](#).

### Preservation age explained

Your preservation age is based on your date of birth. If your date of birth is:

- before 1 July 1964, you've reached your preservation age
- from 1 July 1964, your preservation age is 60.

For more information [visit the ATO](#).



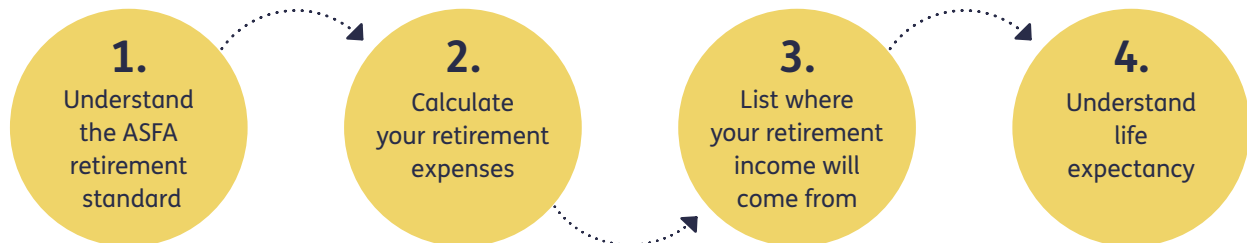
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2 ABS, [Australian Bureau of Statistics \(2020-21\), Retirement and Retirement Intentions, Australia](#).

## Work out how much is enough

The money you live on in retirement will come from various sources, including your super, the government Age Pension if you're eligible, investments you hold or other savings you've accumulated.

Follow these steps to work out how you'll fund your retirement.



### Key tip

When comparing your current income to potential income from super and Age Pension in retirement, make sure you compare it to your after-tax work income—otherwise the comparison won't be accurate.



### 1. Understand the ASFA retirement standard

Every three months, the Association of Superannuation Funds of Australia (ASFA) estimates how much money a single person or couple will need to live a modest or comfortable lifestyle in retirement. The ASFA [Detailed budget breakdowns](#) assumes retirees own their primary home outright, and are in relatively good health. If you don't own your home or are in poor health, your cost of living will be higher.

A **modest lifestyle** means there's enough to cover the basics. This lifestyle is considered slightly better than living on Age Pension alone.

A **comfortable lifestyle** means there's enough to cover everyday costs and fund your ability to:

- buy good clothes
- participate in a range of recreational activities
- drive a reasonable car
- own a range of electronic equipment
- travel domestically and take an occasional overseas holiday
- have private health cover
- buy household goods.

ASFA estimates the amount of super needed to achieve each lifestyle for the average human lifespan. These are general estimates only and assume retirees are eligible for Age Pension. To find out more, visit [ASFA Retirement Standard](#) and Super Guru [How much super will I need?](#)

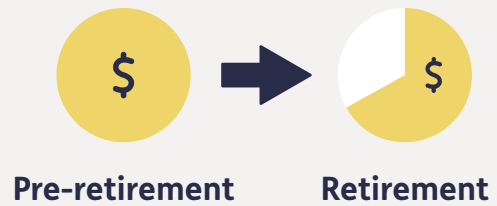
**About Super Guru:** [Super Guru is an ASFA website](#) that provides Australians with independent information and tools to help them understand and make the most of their super.

**See if you're on track for a comfortable lifestyle in retirement.**

Use the Super Guru [Super Balance Detective](#) to see how much super you might need today for a comfortable retirement.

## 2. Calculate your retirement expenses

“If you own your own home, a rule of thumb is that you’ll need two-thirds (67%) of your pre-retirement income to maintain the same standard of living in retirement.”<sup>3</sup>



### Create a budget of your anticipated annual expenses in retirement.

Use the headings from the ASFA [Detailed budget breakdowns](#) and remove expenses you won’t need when you retire. For example, you might be able to remove your mortgage costs if you pay off your home at or before retirement.

### Compare your annual budget result with ASFA’s modest or comfortable lifestyle amounts.

Use the Super Guru [Retirement Tracker](#) tool to see what kind of retirement you can afford:

- Enter your gender, age and relationship status.
- Select the **Modest** or **Comfortable** tab to see the ASFA results.

### Identify any lump sum expenses you expect to withdraw over your retirement period

Your plan could include renovating your kitchen or buying an electric car in your 60s, or adding grab rails to the bathroom in your 80s.

#### If you’re renting

- Housing costs will be a significant part of your budget when you retire. The assets test for Age Pension adjusts for this (you can own a higher value of assets than a homeowner before your Age Pension payments are affected). You could also be eligible for [Centrelink rent assistance payments](#).
- Church and community organisations might have cheaper rental options. Contact organisations that operate near where you live (or would like to eventually live).
- Some retirement villages offer affordable homes for over 55s who are on low-to-moderate incomes. Income and asset limits usually apply.

For more information read Moneysmart [Your home in retirement](#).

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<sup>3</sup> Moneysmart, [How much super you need](#).

### 3. List where your retirement income will come from

- Do you have super you'll convert to an income stream?
- Will you apply for a CSC retirement profile that includes a [Challenger Lifetime Annuity](#)?
- Will you qualify for a part or full [Age Pension](#)?
- Do you have savings you'll use or investment earnings from shares?
- Will you downsize your home and use some of that money to pay off your mortgage and fund your retirement?

### 4. Understand life expectancy

#### Manage the risk of your super running out during retirement

Australians are living longer overall. Our population-wide average for 65-year-olds in 2019–21 showed men could expect to live to 85.3 and women to 88.<sup>4</sup>



When you retire, you'll be faced with a longevity risk. This is the risk of outliving your retirement savings. To manage this risk, you will need to consider your life expectancy. This is the number of years you expect to live and is affected by your health history, genetics, lifestyle and chance.

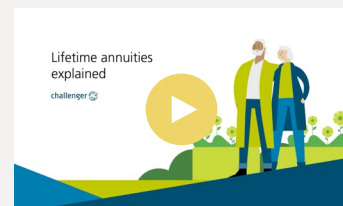
If you're a couple, research suggests adding a few years to your joint life expectancy number because at least one of you might live into your 90s.

You might also like to try out a [lifespan calculator](#).

#### About annuities

An annuity is a secure investment you can buy with part of your super when you meet a condition of release. It can reduce the risk of outliving super by paying you a monthly income for life. This is on top of your regular retirement income payments.

Watch [What is a lifetime annuity?](#) from our annuity partner Challenger.



#### When life expectancy numbers aren't so important

If you have an exceptionally large super balance (approaching the top of the [transfer balance cap](#)) or a smaller balance that makes you eligible for more government support, life expectancy numbers don't matter as much. If your super balance is:

- high, your investment returns are likely to keep your balance healthy without eroding too much of your capital
- low, your main source of income will probably be Age Pension. You'll likely use your super for top ups and emergencies.

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4 AIHW, [Deaths in Australia, Life expectancy](#).



## Know about government benefits

### Age Pension

To be eligible for Age Pension, you need to meet age and residency conditions, and your income and assets must be below the limits set by Services Australia. You can apply when you are 67 or older.

On the day you claim Age Pension, you must be an Australian resident who lives in Australia and you must be physically in Australia. For more information, visit [Services Australia](#).

### Other government benefits in retirement

For information about other government benefits available in retirement, refer to our [Living in retirement guide](#) designed for PSSap members who are retired.

## Decide when to leave work or reduce hours

Consider when you might leave work.

- Do you need to reduce your work hours to care for grandchildren or an aging parent?
- Do you have enough money to retire when you're 60?
- Are you finishing work permanently or do you want to stay on as long as you can because you really love your job?

## Plan your retirement preferences

- Do you know how you'll spend your time, and where you'd like to live?
- What activities will you take up or continue?
- Will you downsize to increase your available money and have a property that's easier to maintain?
- Will you move closer to your children or medical services, or move interstate?
- Do you plan to travel around Australia for a year, or go on an overseas trip?

For more information about life in retirement refer to our [Living in retirement guide](#).

## Choose a retirement income solution

When you know your personal goals and income needs and you've met a condition of release, you have the option to convert your super savings into a retirement income solution. Or you can withdraw your super and close your PSSap account. For more information about choosing a retirement income solution for retirement refer to our [Moving to retirement guide](#).

## When something changes

### Managing redundancy

#### You can take us with you

A redundancy, whether voluntary or not, can significantly affect your super and insurance cover. Fortunately, you can still have a PSSap account even if you're no longer employed by the APS (as long as you were previously employed in the APS for at least 12 continuous months).

When you leave the APS, if you have lifePLUS auto insurance, your cover continues as lifePLUS choice, as long as there's enough in your account to cover the insurance premium deductions and you meet the conditions of the policy. You'll need to let us know what your salary is when you're working again and update us whenever it changes.

You can keep contributing to PSSap. If you sign up with a new employer, you can nominate [PSSap as your choice of fund](#) to keep your super all in one place. When you're ready to retire, you'll still have access to a range of flexible retirement income solutions from [our award-winning fund](#).

#### If you receive a payout

##### Not ready to retire

You could make a one-off, after-tax contribution to your super under the [bring-forward rule](#). Putting a large amount into super when your balance is at its highest may give you strong growth through investment returns, and more money to convert to a retirement income solution when you're ready. The bring-forward cap in the 2023–24 financial year is \$330,000<sup>5</sup>.

##### Ready to retire

[You can access your super](#). If you convert your super to an income stream, it will stay invested and will give you investment returns, regular income payments and access to lump sum withdrawals. These are tax free if you're 60 or older. If you change your mind and decide to go back to work after retiring, you can do this too. Refer to our [Moving to retirement guide](#) for further information.

### Out of work but not retiring

If you're out of work and haven't met a super condition of release, read Moneysmart [Losing your job](#) for some thoughtful suggestions.

If you experience severe financial hardship, you could apply to withdraw some of your super. For more information read our [Financial hardship support pack](#) and [Early access to super](#). Want to know more? Call **1300 725 171**.

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<sup>5</sup> Note: This value may change over time. [Visit the ATO](#) for more information.

## Managing market downturns

If the market moves, try to avoid moving with it



If you watch the share market and check your retirement income balance each day, it's tempting to want to change to chase a high or avoid a low. It's important to know your investment option has a return objective, stated as a percent over a term of 10 years (excluding the Cash option). It also has an investment horizon.

Investment switching is possible, though try to avoid buyers' remorse by understanding the long-term effect the change could have on your super balance. For more information read [Your investment options](#).

## Managing sickness and injury

If you're sick or injured and you have lifePLUS cover, you may be able to make an insurance claim. We'll assign a case manager to work through the claims process with you.

There are three possible claim types:

- Income protection cover, which includes rehab and training support.
- Total and Permanent Disablements (TPD) cover.
- Death cover.

For more information read [Make a claim](#). If you don't have cover and you can't work, you may be able to [access your super early](#). If you're retired, you might want to [seek financial advice](#) to work out a retirement strategy.

## Death and dying

If you have a PSSap and/or a CSCri account when you die, your family or executor should call **1300 736 096**. We'll explain how to start the claims process.

### Before you retire

If you die before you retire and you had lifePLUS insurance cover in place, your family or executor may be able to make an insurance claim and a death benefit claim. Find out more about [making a claim](#).

### After you retire

If you die after you retire, we pay your CSCri income stream account balance in line with your binding beneficiary nomination. If you nominated a:

- reversionary beneficiary, that person will be able to take the benefit as a lump sum or as a regular income stream that's paid to them
- binding beneficiary, we'll pay the benefit as a lump sum
- non-binding beneficiary, we'll consider how to pay the benefit according to super law and will take the non-binding beneficiary nomination into account.

Tax could apply to death benefits. The amount payable depends on your age when you die, who we're paying the benefit to, and if it's being paid as an income stream or a lump sum.

## Financial planning services

### Simple advice—included in your membership

If you're a PSSap customer, you can get simple advice (at no extra cost) about your investment options and insurance from an authorised Financial Planner.

### Comprehensive advice—fee for service

Our authorised Financial Planners<sup>6</sup> can work with you to tailor a financial plan that supports your retirement goals.

Advice is fee-for-service, which means you'll get a fixed quote up front. There are no obligations, commissions or hidden fees. See [Financial planning](#).



6 Our authorised Financial Planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC Financial Planners with support to provide customers with specialist advice, education and strategies.

# Chapter 3



## Support and resources

Access fundamental support and resources to assist your retirement planning.

### In this chapter

Calculators

Planning

Working

Managing money

Contact us

## Calculators

### PSSap Retirement Modeller

Project how long your super might last in retirement with our interactive [PSSap Retirement Modeller](#). [Watch the videos](#) to learn more.

### Small change, big savings calculator

How much could you save if you converted the cost of one takeaway meal a month into a regular super contribution? Find out the difference a regular, small-change contribution to your PSSap account can make with the Super Guru [small change calculator](#). See also Super Guru [Grow your super](#).

### Super Balance Detective

Simply enter your year of birth to see what your super balance should be today for an ASFA comfortable retirement. See the Super Guru [Super Balance Detective](#).



# Planning

## Consolidate accounts

Think ahead but act now to achieve your future financial goals.

- Visit Super Guru [Consolidating your super](#) and [Finding lost super and super held by the ATO](#).
- [Log in to myGov](#) to find lost super and consolidate it into your PSSap account.

## Manage estate planning

Make sure your wishes are carried out and your assets are distributed just how you planned. See:

- Moneysmart [Wills and powers of attorney](#)
- our [Planning ahead pack](#)
- Retirement Ready [Module 6: Getting organised](#).

## Seminars and webinars

Attend a CSC webinar or seminar and get your questions answered. See:

- [How to plan for retirement](#)
- [CSC retirement income \(CSCri\)](#)
- [Live webinars](#).

# Working

Whether you're considering leaving work, reducing work or going back to work, you have many options in retirement. See:

- Retirement Ready [Module 1: Work](#)
- Department of Social Services [Working after pension age](#).

# Managing money

Worried you won't have enough? Use these resources to keep you on track:

- Retirement Ready [Module 2: Money](#)
- Moneysmart [Retirement and money decisions fact sheet](#)
- Moneysmart [Budgeting](#)
- Moneysmart [Get debt under control](#)
- Scamwatch [National Anti-Scam Centre](#).

**About Moneysmart:** [Moneysmart](#) provides tools, tips and guidance to assist Australians to take control of their money. It's managed by the Australian Securities and Investments Commission (ASIC), which regulates corporate, markets, financial services and consumer credit in Australia.

# Contact us

Got questions about converting your super savings to a retirement income stream? Visit [Contact us](#) or call **1300 736 096**.



