Australian Government
Commonwealth Superannuation Corporation

Living in retirement

For CSCri and PSSap customers who are retired.

Check your retirement budget | Confirm living preferences | Know the stages of retirement | Manage changes

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Commonwealth Superannuation Corporation

Commonwealth Superannuation Corporation (CSC)

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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.

Contents

Chapter 1

Are you retired?

Use this guide to make the most of your retirement

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 CSCri and PSSap customers who have retired. Because you're likely to have your retirement income strategy in place, you could be more interested to know how to manage your account, and adjust your budget as you adjust to retirement. You may also be curious about the stages of retirement, and what to do when something changes.

If you've retired already, but are looking to review and update your retirement income strategy, refer to our **Moving to retirement guide** for assistance.

If you:

- **are 10 or more years from retiring** and want to track your super, set retirement goals and establish a timeline, or read our Preparing for retirement guide
- **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.

See also Your guide to super to know more about how super and retirement works in Australia.

In this chapter

Key tasks for your life stage

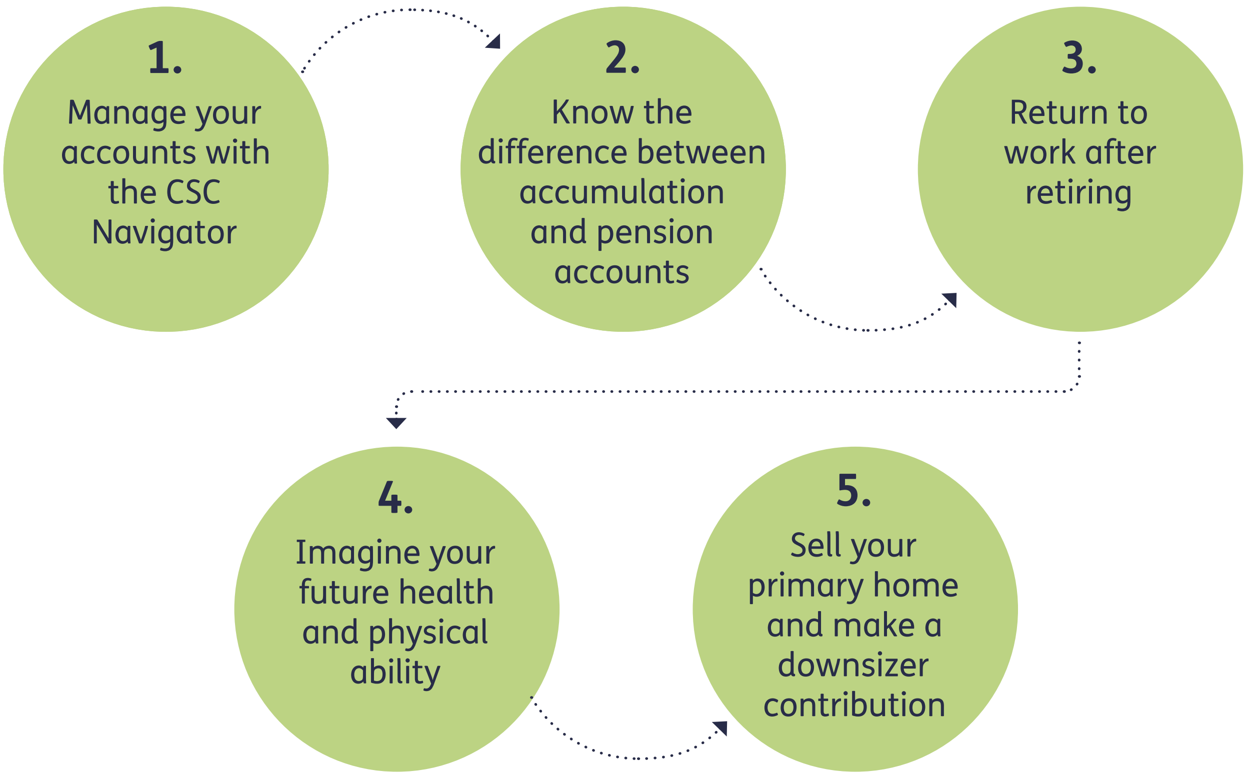
Work out how much is enough

Know about government benefits

Join our 3rd Act Community

Financial planning services

Key tasks for your life stage



1. Manage your accounts with the CSC Navigator

Log in to the CSC Navigator to see all your CSC accounts in one place. It's your one-stop-shop for managing your super and retirement income streams. See also Manage your accounts with the CSC Navigator.

There are some things you can't do online, such as change your name, date of birth or mobile phone number. For assistance with making these changes, call **1300 736 096**.

2. Know the difference between accumulation (PSSap) and pension (CSCri) accounts

- **Understand tax rules:** If you're 60 or older and have a:
  - PSSap account, investment earnings are taxable, but lump sum withdrawals are tax free
  - CSCri standard retirement income stream account (including CSC retirement profile options), investment earnings, lump sum withdrawals and income stream payments are all tax free
  - CSCri transition to retirement income stream account, investment earnings are taxable, but income stream payments are tax free.
- **Keep your PSSap account open.** If you want to retain your insurance cover, or you think you'll go back to gainful employment, keep your PSSap account open. You can hold an accumulation account (PSSap) and an account-based pension (CSCri) at the same time.

3. Return to work after retiring

See **Returning to work after retiring** and **Receive employer contributions while you're working** in Your guide to super.

4. Imagine your future health and physical ability

- Plan for all phases of retirement: active, passive and frail. See Three phases of retirement planning.
- Join our **3rd Act Community**, here to inspire and support you through the stages of retirement. We want our customers to feel connected and informed to achieve the lifestyle they want to live. Sign up, at no cost to you, to get access to:
  - smart, interesting quarterly newsletters straight to your inbox
  - carefully curated trending financial news
  - personal success stories to inspire and empower you
  - health and wellbeing issues to know more about
  - self-assessment tools and modules to expand and organise your thoughts.

5. Sell your primary home and make a downsizer contribution

If you're an empty nester who no longer needs a large family home, you might consider selling your property for something smaller. Australians aged 55 or older can invest up to $300,000 into super from the sale of their home. Couples can each contribute $300,000. See also **Downsizer contributions** in Your guide to super.

You can restart your CSCri account to add money from your primary property sale, or change your retirement income strategy and select a new product. For example, you might consider taking up a CSC retirement profile that includes a Challenger Lifetime Annuity, which gives you monthly income payments for life. See also **Apply for or restart a CSCri account** in our Moving to retirement guide.

Downsizer contributions count towards your transfer balance cap and are assessable under the assets test for Age Pension.

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 confirm how you'll fund your retirement.

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:

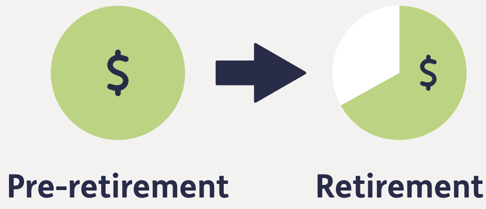
- buy good clothes
- participate in a range of recreational activities
- drive a reasonable car
- own a range of electronic equipment
- travel domestically and take an occasional overseas holiday
- have private health cover
- buy household goods.

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 and own their own home. 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.

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."[1]



Create a budget of your annual retirement expenses.

Use the headings from the ASFA Detailed budget breakdowns and remove expenses that you don't have any more because you've retired. For example, you might be able to remove your mortgage costs if you paid 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 how your retirement budget compares to ASFA modest and comfortable amounts.

- 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.

Repeat this process cyclically.

Budgeting is a continuous process you'll need to revisit as inflation changes and as you age. There are three phases of retirement and each is likely to have a different mix of essential and non-essential spending. Consider this when preparing your budget

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.

1 Moneysmart, *How much super you need*.

3. List where your retirement income is coming from

- Have you converted your super to an income stream?
- Will you apply for a CSC retirement profile that includes a Challenger Lifetime Annuity?
- Are you getting a part or full Age Pension? If not, are you eligible?
- Are you using investment earnings from shares?
- Will you downsize your home and use some of that money to pay off your mortgage or top up your CSCri account?

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.[2]

Retirees face longevity risk, which is the risk of outliving 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.

Use your life expectancy to plan income and expenses for phases of retirement

Understanding life expectancy lets you plan how long your income needs to last. You can analyse how your expenses will change over the three phases of retirement you can expect to experience.

The data we use in modelling

At CSC, we use average life expectancy ages[3] to calculate how long your super and Age Pension income are likely to last.

2 AIHW, *Deaths in Australia, Life expectancy*.
3 Life expectancy ages used in the PSSap Retirement Modeller are based on the median mortality rate assumptions in the Australian Bureau of Statistics Population Projections.

Using your data in the modeller

The modeller is a practical way to see how long your retirement income will last in relation to your proposed life expectancy. You can change the data to see how altering your strategy will change your income projection over time. Try modelling what your retirement income will be if you:

- work part time for a period
- add a one-off before-tax or after-tax contribution
- add regular contributions
- change your retirement age
- change your investment options to more conservative or aggressive options.

If your numbers are looking low, there are actions you can take to manage the risk of outliving your retirement income. For example, when considering a retirement income solution, you might look at a CSC retirement profile option that includes a Challenger Lifetime Annuity.

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 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.

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.

Income test and assets test for Age Pension

Services Australia uses the income test and the assets test to assess whether you're eligible for a part or full Age Pension, and how much that will be. For more information, visit Services Australia.

For more information about extra payments to assist with your bills, visit Services Australia Pension Supplement and Super Guru Super and the Age Pension.

Pensioner Concession Card

If you're eligible for Age Pension, you'll receive a Pensioner Concession Card and get access to bulk billed doctor visits, hearing services and cheaper medicines. For more information, visit Services Australia.

Rent assistance

If you're eligible for Age Pension and you pay rent, you could be eligible for rent assistance. For more information, visit Service Australia.

The Work Bonus

If you receive Age Pension, you could be eligible for the Work Bonus. The Work bonus allows you to earn some income from working without reducing your pension. For more information, visit Services Australia.

Other federal government assistance and programs

If you are Age Pension age you could also be eligible for other assistance from the federal government. See Services Australia for information about the Commonwealth Seniors Health Card and Home Equity Access Scheme.

Other state-based government assistance and programs

Seniors Card. If you're 60 or older and work less than 20 hours a week, you can apply for a state-based Seniors Card. For more information and how to apply, visit myGov.

Other government assistance or programs. Visit these state-based websites to find out what you might be eligible for in your state or territory.

- Australian Capital Territory: Cost of living support
- New South Wales: Payments and assistance
- Northern Territory: Concessions and payments
- Queensland: Concessions
- South Australia: Disability concessions and entitlements
- Tasmania: Concessions & discounts
- Victoria: Concessions & benefits
- Western Australia: ConcessionsWA

Plan your retirement preferences

Before you retired, you considered how you'd spend your time after work and where you'd live. If some time has passed, take another look now.

- 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?

Consider the three phases of retirement

Because your retirement could last a few decades, there are three phases of retirement to consider in your plan: active, passive and frail.

Learn with our Retirement Ready online program

See our self-paced Retirement Ready online program to discover practical and thoughtful decision-making steps. Each module takes about 15 minutes to complete and offers Australian case studies, scenarios and links to agency information.

The Retirement Ready Workbook is the downloadable companion to the online program. As you work through the modules, use this workbook to record your notes and answers.

Join our 3rd Act Community

Our 3rd Act Community is here to inspire, guide and support you through the stages of retirement. We want our customers to feel connected and informed to achieve the lifestyle they want to live.

Sign up, at no cost to you, to get access to:

- smart, interesting quarterly newsletters straight to your inbox
- personal success stories to inspire and empower you
- health and wellbeing issues you want to know more about
- self-assessment tools and modules to expand and organise your thoughts.

Financial planning services

Comprehensive advice—fee for service

Our authorised Financial Planners[4] 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. To book an appointment call **1300 277 777**.

See also Financial planning.

4 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 2

Living in retirement

Retirement is a time of great expectation. While it can be difficult to imagine your future health and physical ability, retirement requires developing a plan for every aspect of your life.

In this chapter

Three phases of retirement planning

When planning and budgeting, it's practical to break up the period of retirement into three phases:

All phases include **nice-to-have** and **must-have** spending, and each phase requires these spending in different amounts.

Nice-to-have spending is money spent on leisurely activities, such as holidays, dining out, new clothes or electronics. Must-have spending is essential spending that includes food, housing, utilities, transport and medical costs.

The active years: early to mid-60s

Apart from feeling like you're on holidays, you might feel much as you did pre-retirement. You should have time to do the things you've always wanted to, such as travelling, taking up a hobby, learning a new skill, and spending time with family and friends. You're likely to experience a similar level of health and energy to your pre-retirement years too.

You'll probably live in your existing home, and you could have enough income to make decisions about renovating or moving house for that tree or sea change. You might work part time.

During this phase, there's a high amount of nice-to-have spending, so watch out for 'lifestyle creep'. It's easy to spend more money when you have more free time. Check your retirement budget to make sure you're sticking to your plan.

You could think about reviewing your investment options. While your balance is high, if the market looks unstable, you could choose a lower-risk investment option to keep your income stable and avoid drops in your retirement money during occasional market downturns. If the market looks strong, you might take advantage investing your higher balance on a higher risk, higher return investment option to grow your super while you're accessing it.

The passive years: age 65 to 75

After 65, you might give up paid work and take up volunteering. Now that you're not working, you're more likely to monitor your retirement income balance and swap some nice-to-have spending with saving for emergencies or care in your later years.

You're more inclined to choose local travel over international trips, and eat in rather than eat out. You might be engaging more paid services, such as lawn mowing or painting, to keep on top of home maintenance.

You could consider downsizing your home. If you downsize, you could invest up to $300,000 in your retirement savings. If you're a couple, you can each contribute $300,000 to your retirement income. Refer to **Downsizer contributions** in Your guide to super.

You can restart your CSCri retirement income stream to add to your money, or change your retirement income strategy and select a new product. For example, when you reach Age Pension eligibility, you might choose a CSC retirement profile that includes a Challenger Lifetime Annuity.

The frail years: age 76+

In your later years, you might spend more time with your children and theirs—and maybe even with your grandchildren's children.

You could experience decreased mobility and need assistance with daily activities to live independently. This may reduce your appetite for travel and leisure activities. You might take a lump sum from your retirement savings to modify your home or cover the cost of care.

Your nice-to-have spending is likely to be minor, and you could be spending more on essentials, such as health and in-home care. You might move to a residential aged care facility.

If you review your estate plan and keep it current, your family will be clear about your personal and financial wishes.

Retirement Ready online program

Undertake our self-paced Retirement Ready online program to discover practical and thoughtful decision-making steps, organised into these modules:

- Module 1: Work
- Module 2: Money
- Module 3: Where to live
- Module 4: Healthy ageing
- Module 5: A fulfilling retirement
- Module 6: Getting organised

You can access each module via the Retirement Ready online program page on our website. Each module takes about 15 minutes to complete and offers Australian case studies, scenarios and links to agency information.

The Retirement Ready Workbook is the downloadable companion to the online program. As you work through the modules, use this workbook to record your notes and answers.

Returning to work after retiring

It can be a big decision to leave work altogether. Over time, you might find you miss paid work or you get an offer you can't refuse. Fortunately, you can start working again at any age.

You'll need a super account

If you start gainful employment again as a full-time, part-time or casual worker, your employer must pay super guarantee contributions to your super fund. Your employer will ask you to nominate your preferred fund. If you don't nominate a fund, they'll check with the ATO to see whether you have a stapled account.

If you don't, they will enrol you in their default fund, and the balance in your new account will be preserved until you meet another condition of release (for example, you turn 65).

Want to know more about rejoining PSSap?
Call **1300 725 171**.

Gainful employment

Gainful employment means being employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

Gain or reward is the receipt of remuneration such as wages, business income, bonuses and commissions in return for personal exertion from these activities.

You can apply for insurance through super

If you're going back to the APS and rejoining PSSap, you won't automatically get insurance cover. However, you can apply for lifePLUS choice if you're eligible. For more information read Insurance and your PSSap super.

You might still get Age Pension

If you get Age Pension and you return to work, you might be eligible for the Work Bonus of up to $300 a fortnight. This reduces your assessable income, effectively allowing you to earn some income from working without reducing your pension.

You don't need to apply for the Work Bonus if you meet the eligibility requirements. You just need to declare your income. For more information, visit Services Australia Work Bonus.

You could review your income stream payments

Even though you're working again, if you have a retirement income stream in place, those payments will continue but you might need a bit less. Log in to the CSC Navigator to make adjustments if you're drawing down more than the legislated minimum amount.

Any changes to your income, assets and paid work are reportable to Centrelink within 14 days of the change occurring. Reportable changes include:

- income stream and lump sum payments from a retirement income stream
- restarting an income stream to add funds
- money earned from paid work.

Adding money to your CSCri account

You inherit or receive money

If you receive an amount of money, you can use this to top up your CSCri account. This is called restarting your account, and the minimum amount required is $10,000 (on top of your existing balance). See also **Apply for or restart a CSCri account** in our Moving to retirement guide.

If you don't have an account yet, you can start one with a minimum of $20,000. For more information read our CSCri Product Disclosure Statement.

Adding money to your CSCri standard account (including accounts based on CSC retirement profiles) counts towards your transfer balance cap. Transfer balance caps do not apply to CSCri transition to retirement income stream accounts. See also Transfer balance caps and Downsizer contributions.

You sell your primary home

Selling your primary home can be costly and can reduce your eligibility for government benefits. Seek financial advice if you are considering selling your primary home.

While you're working

Downsizer contributions are non-concessional and don't count towards your yearly contributions caps. They do count towards your transfer balance cap.

After you've retired

If you're receiving Age Pension, your primary home is not counted in the assets test. However, if you sell it and make a downsizer contribution to your super account, this could reduce your Age Pension or affect your eligibility.

From 1 January 2023, you have 24 months from date of the sale of a primary home to buy, renovate or rebuild another without the proceeds of the sale affecting your Age Pension income. After 24 months, whatever remains of the sale becomes assessable income, even if you've invested it in a retirement income account.

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. Find out more about Early access to super.

If you're retired, you might want to seek financial advice to work out a retirement strategy.

Using aged care and in-home care services

Residential aged care or in-home care services providers use your super balance (including downsizer contributions) to determine your eligibility and ongoing fees.

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.

If you have a CSCri standard account that includes a Challenger Lifetime Annuity (profiles 3, 4 and 6), your beneficiaries will contact Challenger who will manage the process and explain what happens next.

Receiving a reversionary pension

If your spouse dies and you are their reversionary beneficiary, you'll receive the income stream payment they were receiving before they died. You can decide how your reversionary pension is paid.

- If you're 60 or older, income stream payments from a reversionary pension are tax free.
- If you're receiving Age Pension, income from a reversionary pension could affect your pension payments. You'll need to report the change in income to Centrelink, and they may include the death benefit income stream in the income test assessment. For more information, visit Services Australia.
- The reversionary pension counts towards your transfer balance cap.

Chapter 3

Support and resources

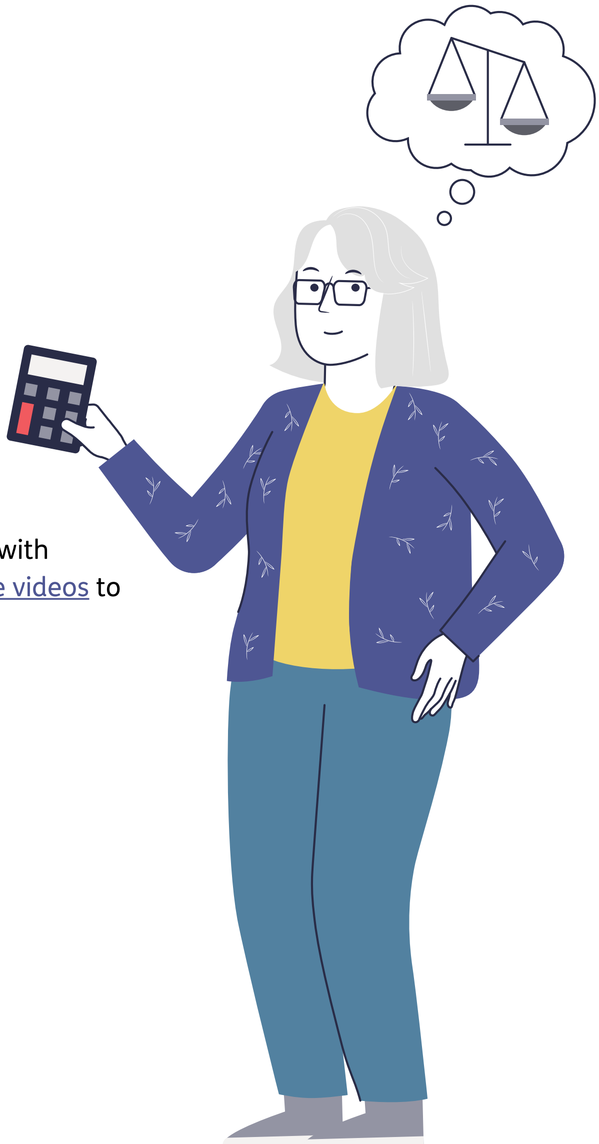
Access fundamental support and resources to assist your retirement planning.

In this chapter

Calculator

PSSap Retirement Modeller

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



Planning

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.

Make the most of your retirement income

Learn more about what you can do to make the most of your income in retirement with Moneysmart Financial decisions at retirement.

Seminars and webinars

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

- CSC retirement income (CSCri)
- Live webinars.

See also Services Australia Financial Information Service live webinars.

Living well and staying connected

Living well

Thinking about planning for living in retirement? See these online, self-paced resources for inspiration and guidance:

- Retirement Ready Module 3: Where to live
- Retirement Ready Module 4: Healthy ageing
- Retirement Ready Module 5: A fulfilling retirement.

See also our 3rd Act Community.

Staying connected

Connect with a community of global and state-based networks of people who are over 50. See:

- Department of Social Services Seniors Connected Program
- Seniors online U3A
- Super Guide Life in retirement.

Travelling

Learn more about the rules travelling if you receive pension payments, and other tips and tricks for travelling at:

- Smartraveller Advice for mature and older travellers
- BetterHeath Channel Overseas travel – health tips
- Services Australia Travel outside Australia (for rules about the Commonwealth Seniors Health Card).

Accessing aged care services

Create your own aged care checklist and see what services are available for in-home care, or what to expect from an aged care facility. See:

- My Aged Care Where to start
- My Aged Care Am I eligible?
- My Aged Care Apply for an assessment
- My Aged Care Understanding costs
- My Aged Care Find a provider.

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**.