

# Planning for your retirement – we're here to help

## Our retirement income strategy

### Deciding when to retire is a big decision and one that is different for everyone

Most members have at least one common goal and that is to make sure they have the right level of income and flexible access to that income throughout their retirement. It can be a bit of a balancing act.

### Planning is easy with the right support

So, whether you are planning your retirement or are already retired, there are a range of assistance and retirement income options to support your individual retirement journey.

#### Assistance

- **Wellness Hub:** This is an online space where you can access articles on the key aspects of your superannuation. The content will expand over time, making this a key reference source. Examples of the types of articles that can be found on the Wellness Hub include:
  - Asset classes typically available within superannuation
  - Investment risk and return in superannuation
  - Easy ways to grow your super
  - Superannuation and nominating a beneficiary

You can access the Wellness Hub today by clicking [here](#).

- **Retirement Planner:** This is an online calculator, within the Wellness Hub, that allows you to enter information about your individual circumstances. Based on this information, the planner will project your superannuation balance and retirement income inclusive of the Age Pension and other assets outside of super, under variable contribution and drawdown strategies.

You can access the Retirement Planner today by clicking [here](#).

- **Advice:** A financial adviser can work with you by taking a holistic view of your financial situation and exploring which retirement options may suit you best.



## **Retirement income options**

- **Account-based pension:** This is a flexible retirement income stream purchased with superannuation savings. An account-based pension provides flexible access to expected retirement income through either regular drawdowns, or one-off payments.
- **Age Pension:** Based on your assets and income, you may be eligible for all or part of the Government Age Pension. If eligible, the Age Pension can provide you with an indexed income for life, regardless of market fluctuations.

You can find out more information on the Age Pension by clicking [here](#)

If you need assistance to plan your retirement, please contact us.

## **Contact details**

**About Praemium SMA Superannuation Fund:** The Praemium SuperSMA is a retail superannuation fund offered to members who have appointed a registered financial adviser. The SuperSMA allows members to access a range of investments across multiple asset classes available via the Separately Managed Accounts ARSN 114 818 530 ('the Scheme'), a registered managed investment scheme of which the Sponsor, Praemium Australia Limited, is the responsible entity.

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**Disclaimer:** The information in this document is general information only. It has been prepared without taking account of your personal circumstances, financial situation or needs. You should consider the disclosure documents<sup>1</sup>, and obtain appropriate financial and taxation advice, before deciding whether Praemium SMA Superannuation Fund is right for you.

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<sup>1</sup> The relevant disclosure documents include the product disclosure statements ('PDS'), financial services guide ('FSG') and target market determinations ('TMD').