

Retirement Income Strategy

Discover how to fund your ideal life after work



Retire with confidence

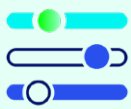


caresuper.com.au

Summary

The CareSuper difference

CareSuper is an award-winning, profit-to-member industry super fund. Our vision is to be Australia's most trusted partner in retirement confidence through exceptional care and connection. We provide super, retirement and advice options when you need them to help you feel confident on your journey to, and through retirement.



We strike the right balance between being big enough to make a significant impact, and small enough to provide personalised care, ensuring you always come first.



We're an multi-industry super fund that's open to everyone. We're committed to offering innovative products, expert advice, and a unique active investment strategy which helps deliver a smooth ride and strong long-term returns for members.






For decades, we've empowered hundreds of thousands of Australians to build better super balances. We genuinely believe that together, we're super.

Our commitment to you

When it comes to your retirement income, there's no one size fits all. Instead, we want to give you options, and help you retire with confidence.

We aim to:

-  **Maximise your income throughout retirement** ✓
-  **Manage your retirement risks** ✓
-  **Provide flexible access to your retirement savings** ✓



Kick off your retirement with a bonus

Retire with us and you could receive a retirement bonus. Simply open a Retirement Income account with funds from your CareSuper account and you could be eligible.

[Find out more](#)

How we help you reach your retirement goals

1

A range of solutions to meet your income expectations



2

Support when you need it



3

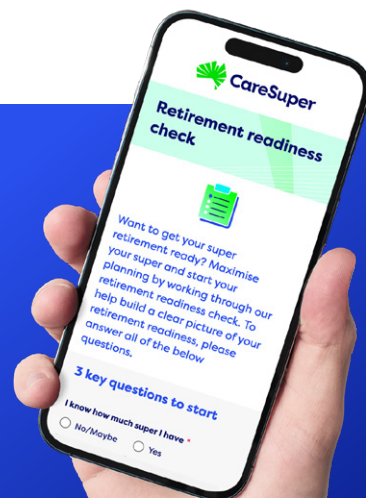
Retirement pathways to suit your unique needs



Are you retirement ready?

Start planning for life after work and find out how to maximise your super by going through the retirement readiness checklist.

[Start now](#)



1 A range of income solutions

You decide what's important, and then tailor your income to suit your retirement.

1 Maximise your retirement income

The Flexible Income and Managed Income solutions maximise your expected income through strong long-term investment performance and investment expertise.

2 Manage the retirement risks

- Longevity risk

Be guided through your Age Pension entitlements which work alongside the Flexible Income and Managed Income solutions for longevity of income.

- Investment risk

The Managed Income solution manages investment risk by utilising a bucket strategy. This spreads your investment risk amongst several investment options to balance your need for ongoing income and capital growth. Or, for more control, the Flexible Income solution enables you to choose your own level of comfort from a range of investment options.

- Inflation risk

The Managed Income solution provides CPI-indexed income payments to manage inflation.

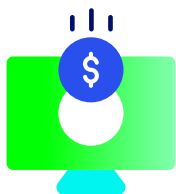
3 Flexible access to your super

- The Flexible Income solution allows you to choose how much, and how often you receive regular income payments.
- The Flexible Income and Managed income solutions can be set up individually, or combined to create the right income for you.
- Both the Flexible Income and Managed Income solutions offer the flexibility to withdraw money as a lump sum whenever you need it.

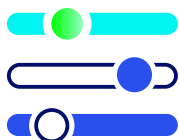
Flexible Income solution

With a Flexible Income account, you're in the driver's seat. You decide how your retirement savings are invested and control how you receive income payments.

How it works.



Set up
your Flexible
Income account.*



Control
how your balance
is invested.



Manage
your payments.



Access
your money
anytime.

What are the benefits?

- **Flexible income payments**
Choose how much and how often you receive payments (within government-set limits), and access lump sum payments if you need them.
- **Tax-free income payments**
There's no tax on your income payments once you reach age 60.
- **Tax-free investment earnings**
Your super will continue to earn you tax-free investment earnings, helping to boost your account balance.
- **Maximise your income**
Our strong long-term investment performance helps you maximise your income and manage volatility.
- **The retirement bonus**
Receive a boost when you start an income stream (rules apply).

Who's eligible?


Between 60–65

You've retired or stopped working for an employer, or

65 or over

(even if working)

If you're between aged 60 and 65, but haven't met the criteria, you might be able to access some of your super with a transition to retirement strategy.

**Discover more about
transitioning to
retirement.** 

*with an initial investment from your super of \$20,000 or more.

Managed Income solution

With a Managed Income account, we do the work for you. We make the investment decisions and manage your account to deliver you a stable long-term income.

How it works.



Set up

your Managed Income account.*



Sit back

and leave the investing to experts.



Receive

fortnightly payments set by us.



Access

your money anytime.

What are the benefits?

- **Income that lasts the distance**
Aims for regular income payments until age 90.
- **Tax-free payments over age 60**
Stable, fortnightly income payments, set by us.
- **Tax-free investment earnings**
Your super will continue to earn you tax-free investment earnings, helping to boost your account balance.
- **Maximise your income**
Your super will be managed by investment professionals to maximise your income and manage volatility.
- **The retirement bonus**
Receive a boost when you start an income stream (rules apply).
- **Access to your money**
Withdraw whenever you need it, however, this may impact future income payments and longevity.


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You've retired or stopped working for an employer, or

65 or over
(even if working)

If you're between aged 60 and 65, but haven't met the criteria, you might be able to access some of your super with a transition to retirement strategy.

Discover more about transitioning to retirement. 

*with an initial investment from your super of \$20,000 or more.

2 Retirement pathways to suit you

Your retirement pathway won't look the same as your friend from work or the members of your family.

You're unique, so the support you need will be determined by your past decisions, financial confidence and plans for the future.

Your pathway could also change as you move through the stages of retirement. But we're here to support you, every step of the way.

What does your pathway look like?

Assist me



I want to use the specialist assistance available at no extra cost, to find a retirement income solution that suits me.

Advise me



I want personalised recommendations about my income solution from a qualified financial planner at a competitive fee.

Empower me



I am financially confident, and I want to independently make my retirement income decisions with the tools provided.

**Choose your
level of support**



3

Support when you need it



Access expert advice

- **Personalised super advice**
You can call our super specialists and get expert advice on how to manage your super and plan for retirement.
- **Qualified financial advice**
Delve into your whole financial situation and start planning for your retirement with tailored comprehensive advice from a qualified financial planner.
- **Trusted specialised advice**
Go beyond your super and get more complex advice on matters like estate planning, SMSFs and planning for aged care.



Understand your options

- **Retirement Lifestyle Calculator**
Project your future super balance, retirement income and Age Pension.
- **Transition to Retirement (TTR) Calculator**
Shows the benefits of cutting back work or boosting your super in the lead up to retirement.
- **Compare My Spend**
See how other people spend their money in retirement.
- **Spare Change Calculator**
Shows you how cutting back on little things, like coffee, can make your super grow.



Discover tailored information

- **Interactive Retirement Check**
Discover your readiness for retirement and the right information to kick off your planning.
- **In person and virtual events**
Attend a range of regular events.
- **Personalised communication**
Receive retirement newsletters, investment performance updates and essential super information.
- **Education hub**
Delve in to find retirement planning articles, videos and learning modules.



Keep track of your savings

- **Member Online**
Secure, 24/7 access to your retirement savings. Update your details, manage your investments, control your income payments, and set up lump sum withdrawals.
- **CareSuper App**
See a snapshot of your account including your balance, transaction history, investment earnings, and statements on your personal dashboard.

We're here to help

We know how important life after work is, so we'll continue to evolve our income solutions and support services to make sure everyone in Australia can retire with confidence.

We genuinely believe that together, we're super. Our award-winning* customer support team is here to help you on your journey to, and through retirement, so speak with us today.



Contact a superhero

1800 005 166

info@caresuper.com.au

**Together,
we're super.**



We're a multi-award-winning profit-to-member fund



CareSuper Pty Ltd (Trustee) (ABN 14 008 650 628, AFSL 238718). CareSuper (Fund) (ABN 74 559 365 913).

Advice is provided by CareSuper Advice Pty Ltd (ABN 78 102 167 877, AFSL 284443). Consider the PDS and TMD at caresuper.com.au/pds.

A copy of the *Financial services guide* for CareSuper is available at caresuper.com.au/fsq

This is general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about CareSuper, you should consider if this information is right for you. You may also wish to consult a licensed financial adviser.

*CareSuper (Spirit Super) was ranked best in super by Customer Service Benchmarking Australia (CSBA) for the period April 2023 to March 2024. We have an agreement with CSBA for quality assurance and staff training within our contact centre. Awards and ratings are only one factor when deciding how to invest your super. Read about the award methodology at csba.com.au

Awards and ratings are only one factor to be taken into account when deciding how to invest your super.

CareSuper has an agreement with Chant West (ABN 20 639 121 403) to use the Chant West logos to promote CareSuper's recognition through the Chant West awards. Read about the award methodology at www.chantwest.com.au.

CareSuper has an agreement with SuperRatings Pty Ltd (SuperRatings) ABN: 95 100 192 283 a Corporate Authorised Representative (CAR No.1309956) of Lonsec Research Pty Ltd ABN 11 151 658 561, AFSL No. 421445 (Lonsec Research) for the provision of research, reporting and marketing services, which permits us to use the SuperRatings logos for marketing purposes. Read about the award methodology at <https://www.superratings.com.au/>.

CareSuper has an agreement with Rainmaker Information Pty Ltd (ABN 86 095 610 996) permitting it to use the Rainmaker ESG Leader logo and AAA Quality Rating logo to promote CareSuper's recognition through the Rainmaker ESG Leader rating and AAA Quality rating. Read about the award methodology at www.rainmaker.com.au.

Current at time disclaimer

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