



**Bring your
future to life**

Retirement Guide

23 May 2025



Stay with us on your next big adventure

Secure a regular income after you've stopped working.

A CareSuper Income account turns your super into a regular retirement income. Income accounts are excellent for:

- managing income and spending in retirement
- providing a more stable and secure cash flow
- keeping your retirement savings within the tax-friendly super system

Find out more at caresuper.com.au/income-options.

Minimum investment

You need at least \$20,000 in super to open a CareSuper retirement income account.

Flexible payments and withdrawals

Retire your way. You choose how often you get paid (fortnightly, monthly, quarterly, half-yearly or yearly.) The money goes straight into your bank account, and you can change the frequency whenever you like.¹

Depending on your age, there's a minimum you need to withdraw each year, but there's no maximum unless you have a Transition to Retirement (TTR) Income account. And you can withdraw extra payments of \$200 or more any time you want.

¹If you have a Managed Income account, your payments will be made fortnightly only.

Financial advice

Not sure which income option is best for you? We can help you.

Access expert advice tailored to your needs. Whether you need simple help with your super or more complex advice, our team is ready to help. Find out more at caresuper.com.au/advice.

A smoother investment ride

We manage the ups and downs so you don't have to. We actively manage investments to take advantage when markets rise and to protect your super in volatile times. This allows us to produce strong long-term returns² and resilience when markets dip or become volatile. Find out more at caresuper.com.au/investmentphilosophy.

²Past performance is not a reliable indicator of future performance, and you should consider other factors before choosing a fund or changing your investments.

Manage your income online

The easiest way to make partial withdrawals from your Managed or Flexible Income account is through **Member Online**. Access your account anytime, anywhere, by simply logging in to your account and heading to the 'Your details' section and clicking on 'Withdrawals'. For more information visit caresuper.com.au/manage-my-account.

Tax-effective savings

No tax paid on income when you're over 60 and no tax on investment earnings.

Retirement bonus

Move to an income stream and receive a bonus of up to 0.30% of your account balance. Find out more at caresuper.com.au/retirement-bonus.

Lower admin fee


Your admin fee will be lower when you move your super from a CareSuper accumulation account, to a retirement income account.


Done working. Time to start living.

Four steps to embracing life after work.



- 1.**  **Work out what you need** 4
Let's explore your income needs and life expectancy.

- 2.**  **Get retirement ready** 8
These tips can help you save more now to enjoy later.

- 3.**  **Access retirement income streams** 14
When you can access super and the different ways to receive your income.

- 4.**  **Make it happen** 22
You don't have to go it alone. Financial advice and next steps.



Work out what you need

Exploring your income needs

It's hard to know how much you might spend on a lifestyle you haven't started living yet.

The Association of Superannuation Funds of Australia's (ASFA) Retirement Standard shows the estimated annual budget most of us need to pay for either a 'modest' or 'comfortable' standard of living in retirement. It's based on the spending patterns of large numbers of Australians.

Suggested income per year



Figures from ASFA as at December quarter 2024 and are based on the budgets and living standards of someone aged 65-84. The figures in each case assume that the retiree(s) own their own home and relate to expenditure by the household. This can be greater than household income after income tax where there is a drawdown on capital over the period of retirement. Visit superannuation.asn.au for more information.

ASFA describes a 'modest' lifestyle as allowing you to cover life's basics, like groceries, bills and transport. A 'comfortable' lifestyle lets you pursue your hobbies, take out private health insurance, buy a reasonable car and travel.

On its own, the Age Pension (which we'll talk about soon) may not be enough to pay for even a modest lifestyle, so superannuation can play a vital role in making up the difference or living more comfortably.

How much will you need a week?

	Couple - comfortable	Your spend
Housing expenses including insurance and rates	\$153.93	\$
Utilities	\$47.81	\$
Food	\$253.71	\$
Internet and phone	\$29.78	\$
Household items and personal upkeep	\$107.59	\$
Clothing and footwear	\$53.33	\$
Car and public transport	\$191.39	\$
Health including insurance and chemist	\$218.85	\$
Entertainment and leisure	\$343.54	\$
Total weekly	\$1,399.94	\$

The risk of outliving your savings

Australians are living longer. In fact, the number of Australians aged 85 and over has increased by over 110% in the past two decades.³ This is great news for embracing life after work, but it also means we need to make sure we have enough money to support us through longer retirements.

Outliving your savings is known as ‘longevity risk’. If you use up your retirement savings too soon, you may have to rely solely on the Age Pension, which is currently a maximum of \$1,149.00 per fortnight for a single, or \$ 1,732.20 per fortnight combined for a couple.⁴ (at 20 March 2025).

Our Managed Income can help to reduce longevity risk by providing a stable, long-term income. Find more on page 18.

³abs.gov.au, Twenty years of population change, December 2020.

⁴servicesaustralia.gov.au, Age Pension: How much you can get, 24 July 2022.



Explore the three phases of retirement

Discover how retirement goes from go-go to no-go.

The magical retirement number

We’d all like someone to tell us exactly how much we’ll need in retirement. But everyone’s retirement goals and financial needs are different. The right amount for your neighbour, friend or family member might not be right for you.

The fact that there’s no magic number to aim for is actually a good thing. It means you only need to think about your personal situation—nobody else’s.

So, ask yourself, ‘How much income do I need for my lifestyle? What’s achievable for me? How will my needs change as I get older?’

When pondering this last question, remember that retirement generally happens in three stages.

Three stages of retirement



1. Go-go

the ‘doing’ years, when you have a go at everything you said you’d get around to ‘some day’. This may include part-time work, travel, and volunteering.



2. Go-slow

this is more about consolidation and staying closer to home. It’s a time to develop old skills, explore new hobbies and grow friendships.



3. No-go

health and finances may limit choice. This is a time to accept help, reflect on precious memories and keep up with hobbies, old friends and loved ones.

Each stage comes with different spending patterns. Your ability to realise your active stage dreams and fund your later-in-life needs will depend largely on how much super and other income sources you have when you stop working.

Predicting how long you'll live

No one has a crystal ball for knowing how long they will live but you can use these life expectancies to get a feel for how long your income may need to last.

For example, a woman currently aged 55 is expected to live to 87. If she retires at age 60, she'll need income for at least 27 years.

Female current age	Life expectancy	Male current age	Life expectancy
50-61	87	50-52	83
62-68	88	53-60	84
69-74	89	61-66	85
75-78	90	67-70	86
79-81	91	71-74	87
82-84	92	75-77	88
85-86	93	78-80	89
87	94	81-82	90
		83-84	91
		85-86	92
		87	93

Source: Australian Bureau of Statistics Life Tables Australia 2018-20. Rounded and averaged to nearest whole year.



Your money keeps working after you do

After checking the table, you'll see most of us need to pay for 20 or 30 years of life after work. While this is a long time to stretch your savings, don't forget — your superannuation balance isn't static.

It'll keep being invested to generate additional income, even as you start to draw down your money. In fact, a big portion of your total investment earnings could come while you're retired!



Road test your future income

Once you have an idea of your estimated weekly income, why not live a week of your future life now to see how it feels spending only that much.

A second career after work

Nowadays, it's common for people to retire from their 'career' and find casual work more aligned with their interests. Think of the office manager who takes on a part-time mowing franchise because they love gardening or the chemist who retires and picks up a gig at the local microbrewery a month later. **Retirement is no longer about stopping. It's about starting something new.** Our income accounts can help support these new goals.



02

Getting retirement ready

When it comes to retirement, knowledge is power. The more you know about money, saving, investing, and super, the better decisions you can make about your future. Thankfully, we have plenty of experts, tools and resources to help.

Plan a retirement budget

Tried and true money management is critical once you stop working. Follow these simple steps for budgeting success:

1. Separate your essential and discretionary costs

Knowing what you're spending money on and how much is the first step to identifying financial priorities and places you can save.

2. Prioritise your debts

For example, pay off non-deductible debts, like personal loans or credit cards, first, then consider paying off your mortgage or adding to super.



Find our super calculators
at caresuper.com.au/calculators

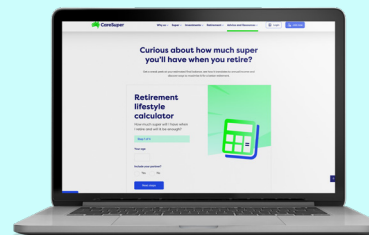
3. Compare your current spending with your expected income

Our Retirement lifestyle calculator provides an estimate of your future income in retirement and how long it's likely to last. Plus, it helps you understand the actions you could take to achieve the lifestyle you want.

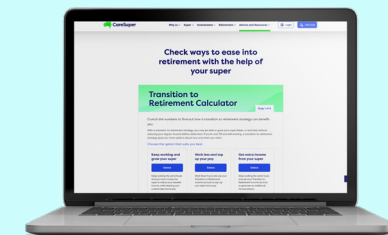
You can also use our Transition to retirement calculator to find out if a transition to retirement strategy can benefit you.

If it looks like you're going to fall short, consider adding to your savings now. Learn about ways to boost your super on page 11.

Retirement lifestyle calculator



Transition to retirement calculator



**Life's an adventure.
We'll make sure
you're ready for it.**



Learn from the experts

We run regular online and in-person super seminars to help you better understand your super, retirement options and to give practical guidance for retirement planning. These sessions come at no additional cost and are run by our dedicated superannuation experts. Popular webinars include:

- Get retirement ready
- Transition to retirement
- Centrelink and the Age Pension



Register for a super event or webinar at
caresuper.com.au/events



Downsizing contributions into superannuation

Eligible individuals aged 55 years or older can choose to make a downsizer contribution into their superannuation of up to \$300,000 per person (\$600,000 per couple) from the proceeds of selling their home. For more, visit caresuper.com.au/downsizer

Boost your super

You can add to your super using before-tax or after-tax money. These are known as concessional and non-concessional contributions. It's also possible to add to a spouse's super.

	Before-tax (concessional) ⁵	After-tax (non-concessional)
Type of contribution	Make contributions before you pay income tax, like salary sacrifice. Employer contributions also fall under this category. If you don't use the full cap, you may be able to 'carry forward' the unused portion. You can also split your contributions with your spouse if their fund accepts split contributions (we do).	Make contributions after you pay income tax. Includes spouse contributions, where you could receive a tax offset of \$540. If eligible, low-income earners also receive a co-contribution from the government.
Contribution limits	\$30,000 p.a. Generally taxed at 15%.	\$120,000 p.a. ⁶ or \$360,000 over three years (if you're under 75 and contributing more than \$120,000 in a financial year – known as the 'bring-forward rule').
Age limits	75	75
How to contribute	Talk to your employer to set up a salary sacrifice arrangement. Talk to us to split contributions.	To make after-tax contributions, use BPAY® in your Member Online account. You can choose to claim a tax deduction on these contributions (subject to certain restrictions). If you do, they'll then be treated as concessional contributions.

⁵Concessional contributions may have tax benefits, as the contributions tax you pay will generally be less than your marginal tax rate.

⁶If your total super balance (all your accounts) is more than \$1.9 million at 30 June 2024, you cannot make non-concessional contributions.

[®]Registered to BPAY Pty Ltd ABN 69 079 137 518.

Spouse contributions

Growing super doesn't have to be a solo effort – you can contribute to your spouse's super, too (and vice versa). This is especially useful if there's a big difference between you and your spouse's income or super balance.

For example:

- If you earn a lot more than your partner, you can boost their super balance by contributing to their account.
- If your partner has a much bigger super balance than you (maybe you took time off to raise kids), they can help you catch up by contributing to your account.

You could receive a tax offset

If your partner earns less than \$37,000 per financial year and you contribute \$3,000 (after-tax) as a spouse contribution to their super, you could be eligible for a tax offset up to \$540.



ASIC's MoneySmart Super Contributions Optimiser can help you understand which type of contribution might give your super the biggest boost, and which is most tax-effective for you. Go to moneysmart.gov.au.

Ellen and Theo's super

Ellen, 50, and Theo, 54, have three children. Theo earns \$95,000 a year and Ellen earns \$30,000. Ellen has \$55,000 in super, having taken time out of the workforce to raise three children. Theo has \$180,000 in super.

They can afford to put \$250 a month towards savings, which comes to \$3,000 per year. That's the maximum contribution amount allowed to take advantage of the spouse tax offset.

Because Ellen earns under the lower threshold of \$37,000, Theo is entitled to the full \$540 tax offset. Theo will need to make a spouse contribution of \$3,000 and make the claim as part of his annual tax return. This contribution will count towards Ellen's non-concessional contribution cap.

By taking these few simple steps, Ellen and Theo grow their combined super and earn a tax offset.



Contribution splitting

When you 'split' your contributions, you transfer some of your eligible contributions from your super account into your partner's super account.

You can split up to 85% of your before-tax super contributions, up to the cap of \$30,000 in 2024-25. Splitting your contributions with a partner can be done once a year after the end of the financial year.

By splitting your super you can:

- Maximise your partner's super — retiring with similar super balances not only makes things more equal, it can help make estate planning easier.
- Possibly access more of the Age Pension — if one of you has a higher super balance than the other, it may impact how much of the government Age Pension you can access.
- Earlier access to super — if your spouse retires before you, they may be able to access their super which may be earlier than if you waited for your own retirement.

Find out more at caresuper.com.au/contribution-splitting

Boost your super without contributing more

Can't contribute extra to super right now? No problem. Here are some tips that won't cost you a cent.



1. Combine your super accounts

If you have more than one super account, you're paying more than one set of fees.

By combining your super into a single account, it may have more growing power, and it's easier to manage. Before you do this check if you'll be charged any other fees when you leave your other fund(s). And consider the impact on any insurance (such as loss of insurance), or other benefits you may have there.

Search for your other super by logging in to **Member Online**. If you find any, we can help you combine it into your CareSuper account in just a few minutes.



2. Review your insurance needs

Check that any insurance you have through super is right for your needs. Reducing insurance can save you premiums that come out of your super, but don't do this just for the sake of saving money. If your insurance is just what you need, then it's protecting you in its own way. For help reviewing your insurance, call us on **1800 005 166**.



3. Check your investment choice

Is your super invested in options that are aligned to your goals and time frames? It's a good idea to check in on your investments to ensure you're comfortable with the expected level of risk and return for your investment choice.

Log in to **Member Online** to check your super, investments and insurance at any time at caresuper.com.au/login.



03

Accessing your super in retirement

**I always aspired to be paid
handsomely for doing nothing.
That dream comes true on
1 December 2025.**



You save super throughout your working lives. This is the 'accumulation phase' of super and it's all about growing your retirement savings. Once you stop working, you enter the 'retirement phase' of super. This is when you start withdrawing super and using it to fund life after work.

The government has set rules about when you can access your super. These are known as 'conditions of release'.

To access your money, you need to meet one of these conditions:

- Turn 65. You don't have to stop working if you don't want to.
- Are between 60 and 65 and are permanently retired.
- Stop working for an employer after turning 60.

Turn your super into an income

Whether you're cutting back on work or retiring completely, you have a lot of options when it comes to turning your super into a stable and tax-effective income.

Our income products are designed to be flexible to suit your lifestyle and can be taken out together as part of an income layering strategy.

See the income account options on pages 17 to 19.



Transition to retirement (TTR)

A TTR Income account lets you access some of your super before you stop working.

This is a great strategy if you're looking to boost your super in the years before retirement or want to scale back your work hours and ease into retirement at your own pace.

Work less



Reduce your working hours to start transitioning into retirement. Your income payments help minimise any reduction in your pay from reducing your hours.

Boost super



Grow your super faster in the years before you stop working by pairing it with extra contributions to your super account. You might save on tax, too.

To get started



You must be aged between 60 and 65 and still working



Transfer at least \$20,000 from your super account into a new TTR Income account



Minimum and maximum withdrawal limits apply



Investment earnings are taxed at up to 15%



Income payments are tax-free



For details check out our Transition to Retirement PDS at caresuper.com.au/pds

Managed Income

If you're looking to secure a stable, long-lasting income without the stress of managing investments, then this might be an option for you.

With a Managed Income account, we do all the work for you.



We handle all the investment decisions.



We manage your account to deliver a stable income over the long-term



All you need to do is sit back and enjoy your retirement.

You can open a Managed Income account if you:

- are 65 or older, even if you're still working
- are 60 to 65 and have permanently retired
- have stopped working for an employer after turning 60, even if you're still working for another employer

Access your money when you need it

Your money isn't locked away. You can withdraw extra funds anytime—whether it's for bills, a holiday, or other big expenses.

To get started



Transfer at least \$20,000 from your super account into a new Managed Income account



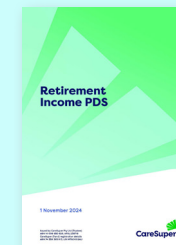
There are limits on how much you can transfer from super into an income account



You must withdraw a minimum amount each year (based on your age)



Income payments are tax-free



For details check out our Retirement Income PDS at caresuper.com.au/pds

Flexible Income

If you want greater control over your retirement income and investments, a Flexible Income account might be for you.

With a Flexible Income account, you decide.



How often you receive income payments (fortnightly, monthly, quarterly, twice yearly or yearly)



How much each payment will be (subject to minimum requirements).



How your savings are invested by nominating one or more investment options.

You can open a Flexible Income account if you're:

- between 60-65 and have retired or stopped working for an employer, or
- 65 or over (even if working)

Access your money when you need it

Your money isn't locked away. You can withdraw extra funds anytime—whether it's for bills, a holiday, or other big expenses.

To get started



Transfer at least \$20,000 from your super account into a new Flexible Income account



There are limits on how much you can transfer from super into an income account



You must withdraw a minimum amount each year (based on your age)



Income payments are tax-free



For details check out our Retirement Income PDS at caresuper.com.au/pds

Other sources of income in retirement

Your super will likely be your main source of income in retirement. However, there are other income sources to consider when planning for life after work.

Savings outside of super

This includes money in your bank account, term deposits, or other liquid assets that provide easy access to cash when needed. It's important to have a strategy in place to make these funds last. You'll also need to keep in mind the impact of inflation, as cash assets can lose buying power as prices go up.

Investments outside of super

This includes shares, bonds, or property that can generate additional income through dividends, interest, or rent. Investments outside of super can diversify your portfolio and reduce risk, but you may pay more tax on them. Like your super, these investments are subject to market volatility, which can affect returns.

Inheritances

This includes any money or assets received from family or friends when they pass away. While inheritances can offer a significant financial boost, their uncertain nature means they shouldn't be relied upon as a primary source of income. Inheritances also come with some complex tax implications and can affect your Age Pension eligibility.

Super income vs Age Pension

Your super income (often called a super pension) is different from the Government's Age Pension. Your super income is funded by your super savings. The Age Pension is funded by tax revenue.

Generally, you can start accessing your super from age 60 (if eligible). To apply for the Age Pension, you need to be 67.

While your super and the Age Pension are separate, your super may affect your Age Pension eligibility. Consider seeking financial advice before opening an income account or applying for the Age Pension.

Government Age Pension

When you retire, you may be eligible for government benefits such as the Age Pension or a concession card. The kind of pension and benefits you're entitled to generally depends on your age, assets and income.

Generally, you can access the Age Pension if:

- you're 67 years old (or older)
- you're an eligible Australian resident
- you satisfy the Services Australia (Centrelink) income and assets test

The Age Pension is paid as a regular fortnightly income to help you afford basic living expenses.

Payment rates

Per fortnight	Single	Couple each	Couple combined	Couple apart due to ill health
Maximum basic rate	\$1,051.30	\$792.50	\$1,585.00	\$1,051.30
Maximum Pension Supplement	\$83.60	\$63.00	\$126.00	\$83.60
Energy Supplement	\$14.10	\$10.60	\$21.20	\$14.10
Total	\$1,149.00	\$866.10	\$1,732.20	\$1,149.00

Source: Services Australia 20 March 2025.

Other government assistance

Even if you don't qualify for the Age Pension, you may still be eligible for other types of support, including a Commonwealth Seniors Health Card, Low Income Health Care Card and/or Pensioner Concession Card. These can be quite valuable, giving you access to reduced prescription medicines under the Pharmaceutical Benefits Scheme and other medical services funded by the Federal Government, along with concessions offered by state, territory and local governments.

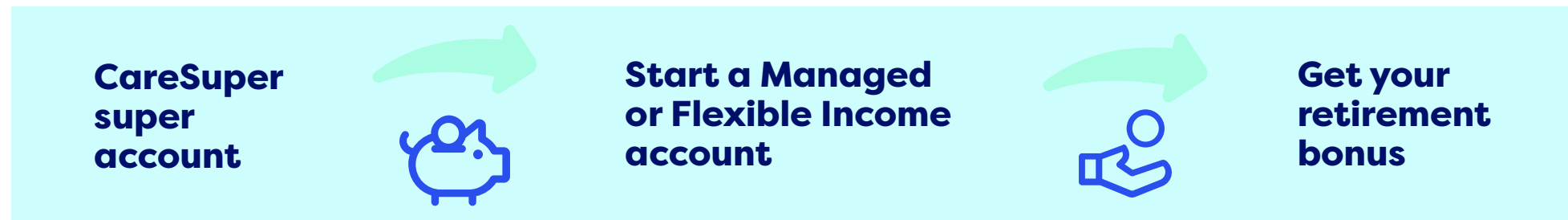
For more information go to servicesaustralia.gov.au/retirement-years.

Retirement bonus—a reward for the next chapter

When you open a retirement income account with us, you could be eligible for a retirement bonus—a tax saving we pass directly on to you!

Here's how it works

When you move your super into one of our tax-free retirement income accounts (like our Managed or Flexible Income options), we calculate a bonus based on a percentage of your starting balance.



How much will I receive?

The current retirement bonus rate is 0.30% of the amount you transfer to start your Managed or Flexible Income account.

There's no cap on the bonus amount paid, and the rate may vary in the future.

Example:

You transfer \$300,000 from a CareSuper account to start a new Flexible Income account. Your retirement bonus will be 0.30% of \$300,000 = \$900. The total amount transferred to start your Flexible Income account will be \$300,900.

It's simple

Just open a retirement income account using your existing CareSuper funds, and you could receive a bonus to help boost your retirement income.



For more information on how it works, visit caresuper.com.au/retirement-bonus.



04

**Make it
happen**

Lay the groundwork for big life decisions

Even if they're not immediate concerns, incorporating downsizing plans, aged care and estate planning into your retirement preparation is a smart move. This not only puts you in control of future major life decisions, but it also reduces the risk that this burden will fall to your loved ones later.

Get the right advice

Just like preparing for a big holiday — the more planning you can do beforehand, the more relaxing it'll be when you get there.

Our financial planners' job is to guide you through that planning phase and recommend suitable options.

We offer personalised financial advice about your CareSuper account, at no extra cost. It doesn't matter how much you have in your account, or how much you know about super or finances—we can help you decide if there's something more you could be doing.

We're here to help as many people as possible make the most of what they have and achieve everything they can.



Personalised solutions, lifelong support

There's no one-size-fits-all approach to financial planning — especially retirement planning — so we offer members a range of choices so you can access the type of advice you need, when you need it.

General information over the phone⁷

To learn more about how your super or income account works or how to manage your account, give us a call. This type of advice is fact-based and not based on your personal circumstances.

Expect us to say things like, 'Members in your age group often find ...' and 'Here are the pros and cons of that contribution method...'

Cost: this advice is part of your membership—you won't pay extra.

Personal advice about your super over the phone⁷

Chat with an expert about your CareSuper account and easy ways to create a better future. This advice covers topics such as:

- how to build a bigger balance
- using tax incentives to your advantage
- your risk appetite and choosing the right investment option
- an estimate of how much super you'll have when you finish working
- income options in retirement

We'll ask you a range of questions to help you understand the topic and help you with any decision-making.

Cost: this advice is part of your membership—you won't pay extra.



Learn more about your advice options at caresuper.com.au/advice.

Comprehensive advice⁸

Comprehensive advice explores your financial situation, including assets outside super, debts, goals, and more. If you're looking for retirement advice, this may be a good place to start. Common topics covered include:

- making your retirement goals a reality
- tax-effective retirement income options
- wealth creation and protection strategies
- tax-effective ways to build your super
- maximising your Age Pension entitlements
- transition to retirement (TTR) strategies
- reducing longevity and volatility risks
- tailored insurance
- investing outside of super
- debt and expense management
- estate planning strategies

Cost: comprehensive advice is provided on a fee-for-service basis. Your initial appointment is at no extra cost to you. If you proceed with the advice, your planner will tell you the costs first.

Complex advice⁹

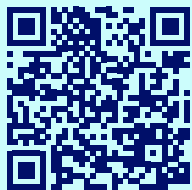
If your needs are more complex, we can refer you on to a third-party financial advice service. This includes estate planning, aged care, SMSFs and direct equities.

Cost: like comprehensive advice, there are fees for this advice, which you can expect to have explained to you up-front.

^{7,8,9}See back page for full disclaimers.

If you have an adviser you trust, we'll help them help you

What's important to us is that you receive quality advice. We'll provide non-CareSuper advisers and planners with a variety of tools and resources to assist you, as long as you've approved them as a listed adviser. If they want to know more, have them call us or visit caresuper.com.au/fpresources.



Meet Alan

Retiring with CareSuper

After 55 years in construction, Alan has now built a carefree retirement.

Scan the QR code now to hear Alan's story, it could be the inspiration you need!

Meet Joy

How financial advice has helped Joy

Joy¹⁰ is retired and has approximately \$140,000 in super.

By reducing her insurance cover, we helped her add \$700 p.a. to her retirement savings.

By reviewing her death taxes, we created potential tax savings of over \$20,000.

We helped her meet her income needs for life, and she can afford that holiday to Italy she wanted.



¹⁰Name has been changed. This example is provided for illustration purposes only. It is general information and not financial product advice and has been prepared solely for this particular member. We strongly encourage you to seek professional advice and taxation and social security advice in relation to your individual financial circumstances before making any decisions.

Check your retirement readiness

Want to get your super retirement ready? Maximise your super and start your planning by working through our retirement readiness checklist. Answer a few quick questions to help build a clear picture of your retirement readiness.

[Tick off your checklist](#)



Learn from the experts

Explore our online retirement planning tools and resources or register for a webinar at caresuper.com.au/webinars.



Get help navigating your financial future

We're here for you. It doesn't matter how much you have in your super account or how much you know about finances. Our financial planners can put you in the best possible position for life after work. Learn more at caresuper.com.au/advice.



Start the conversation

To discuss your retirement options or to open an income account over the phone, call us on **1800 005 166**.




Get the details

Get all the details about how our income accounts work and the benefits they bring to you and your life after work.

Read our Retirement Income PDS, Transition to Retirement PDS and Target Market Determination at caresuper.com.au/pds.

**Have some
questions? No worries.**

 caresuper.com.au

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