Retirement Handbook.

Catholic Super

We're here for you

We've been helping our members achieve better outcomes for their retirement for more than 50 years. And what did almost all of those members have in common? They had lots of questions when it came to retirement. So don't be shy – because we've got lots of answers.

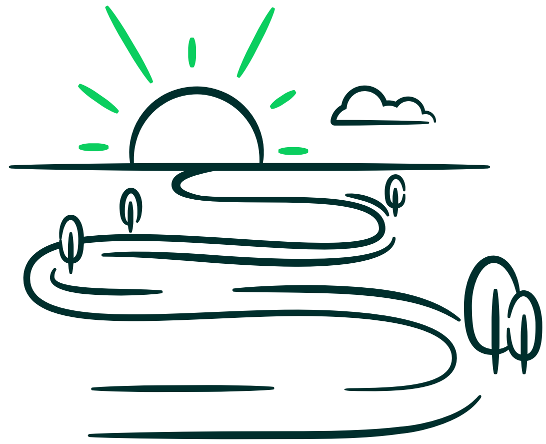
Retirement always seems like such a long way off until, suddenly, it's not. You might be excited about it; you might be nervous about it – chances are you're probably a bit of both. And no wonder. It can be a time of enormous change, and it doesn't come with a manual... until now.

This *Retirement Handbook* is your guide to finding your path to retirement. It's filled with practical steps, tips and support to help you make sense of the options available to you, and answer some of the big retirement questions along the way.

Inside.

Your journey starts here...

Maybe you're ready to fully embrace the retirement lifestyle. Maybe you'd prefer to keep a toe in the workplace for a little while longer. Or maybe your path will take you another way. No two retirements are the same, so let's take a look at some of the more common pathways to retirement.



Embracing full retirement

Maybe you're simply ready; it's time to leave the workforce and turn your attention to the stuff that really matters to you. Or maybe retirement has come about through a series of circumstances that may be beyond your control. Some of us run towards it with open arms, others are not so sure. Either way, full retirement represents a significant shift in your life.

How you spend it is largely up to you, although it can depend in part on your health and the resources available to you. You might have travel in mind; community work; further education; spending more time with family, or creating the ultimate veggie patch. Ideally, this is the time in your life when you get to do the things that provide you with enrichment, fulfilment and sheer enjoyment.

Making a gradual transition

Retirement doesn't have to be all or nothing. Many people prefer to ease themselves into retirement by reducing their work hours, but not giving up work completely. In some ways this can provide the best of both worlds. You still get to enjoy the connection and sense of purpose that work can provide, as well as some income. And at the same time you have the opportunity to spend more time doing things you find important and most fulfilling.

This approach is often referred to as a 'transition to retirement', and many super funds offer specific transition to retirement income accounts that can help support this gradual move into retirement.

Don't know when you can afford to stop working?

In this handbook, we'll take you through some of the key considerations when it comes to financing your retirement, including:

- knowing how much you might need (turn to page 13)
- how and when to access your super (turn to page 20), and
- the types of retirement products that can support your chosen path (turn to page 20).

For example, if you've reduced your working hours in the lead up to full retirement, but you don't want a corresponding reduction in your day-to-day income, a transition to retirement account can give you the option of drawing on your super savings to help supplement your income.

Transition to retirement strategies can provide an alternative to full retirement, and one that may be worth considering if you're not yet ready – either financially or personally – for complete retirement.

And if you don't want to retire at all?

Of course, if you're not ready to retire and don't have any intention of doing so, there's always the option to continue working. For some of us, work is an important source of fulfilment and purpose in our lives. If you're willing and able, and if the opportunity is there for you to do so, continuing to work may be your preferred path.

If you do keep working, there's no need to remove your money from the super system. You can even keep contributing to your super. Just keep in mind that some age-based limits apply, for example:

- after tax contributions – such as the voluntary contributions that you make to your super from your after-tax pay – can only be made up until age 75, and
- employer contributions made under the Superannuation Guarantee (SG) rules or an industrial award or agreement can continue to be made indefinitely.

"I feel pretty confident when it comes to finances but super is another story"

So, which way to your retirement?

Retirement is not only one of the biggest changes we go through in our lives, it can be one of the longest phases of our lives. Yet some of us give more thought to planning a holiday than we do to planning for retirement. And no wonder – with so many decisions and choices to be made, it can be hard to know where to start.

And that's where we come in. We're here – with tools, resources, support and advice – to help you make sense of retirement, understand the choices available to you, and find your path to a successful and secure retirement.

Explore at your own pace

Ready to build your knowledge and grow your confidence? Discover the retirement learning modules on our website, as well as a range of articles and webinars to help you better understand the options available to you.

csf.com.au/your-retirement

Try our calculators

How can you boost your super in the lead-up to retirement? What income will you need when you retire? How does your super balance look as a retirement income? Use our calculators to run some numbers.

csf.com.au/calculators

Tune in and learn

Come along to one of our retirement events or tune in to one of our online, on-demand webinars, and hear from the experts on how to prepare for a successful and secure retirement. All at no additional cost, and obligation free.

csf.com.au/events-and-seminars

Our specialised Service Centre

You don't have to be a retirement expert, but it helps to know someone who is. Like you, millions of Australians want to know more about their retirement options and what they might mean for their income, lifestyle, and ability to pay the bills. And we're here to help (even if you're not already a Catholic Super member).

Whether you've got questions about your super balance, when you can retire, or what to do once you get there, our Service Centre can provide one-on-one service, practical information, and general advice. We can even help you open a retirement account if you're ready. It's all at no extra cost, even if you're not an existing Catholic Super member.

And if you need more detailed personal financial advice, we can even put you in touch with a Catholic Super Financial Planner.

Service Centre 1300 655 002

Monday to Friday 8:30am-6:00pm AET

Retiring well, and with confidence.

Retirement. For most of us it's a time of great change – a chance to refire, rewire and renew. Many of the Australians retiring today will enjoy a retirement spanning decades. And while having your finances sorted is certainly an important aspect of planning for those years, it's only one part of the picture.

It's different for everyone

We all have different expectations, different needs, and different ideas when it comes to what makes a great retirement, well lived. It might be a chance to embrace new activities and experiences, or something you've always longed to learn and master. It might be about basing your day-to-day life around the people who matter to you the most. It might be about carving out your own space and going about life at your own pace.

Whatever your ideal retirement looks like, there are some common elements when it comes to getting the most from these years. Having your ducks in a row financially is an important starting point. But it's just as important to have a clear purpose, to build connections with those around you, and to take care of your physical and mental health.

Have a plan for your money

So many of the big questions around retirement involve money and affordability. And it's no surprise. For many of us, it could be the first time in a long time that we don't have some form of income from employment. So it's natural to wonder: how much will I need; do I have enough; how long will it last?

It's actually never too soon to start planning for your retirement. A solid plan will help you identify any potential issues early, and help you make the most of your money for as long as possible in retirement.

Of course, we're not all born experts, and planning for retirement can be complex and even confusing. But that's exactly what we're here for.

Let's talk about your plan

There's a lot of great information in this booklet that you can use to kick-start your own plan for retirement. And when you're ready for more – we're ready to help.

Website

Tips, tools, retirement calculators, learning modules, webinars and more... Head to our website and start exploring.

csf.com.au/your-retirement

Specialist support

Your questions answered and one-to-one support from our superannuation specialists – at no extra cost, even if you're not a Catholic Super member.

Service Centre
1300 655 002

Financial advice

Detailed personal financial advice from our expert financial planning team, tailored to your circumstances, objectives, and needs.

Book an appointment
1800 065 753

csf.com.au/get-advice

"I want to scale back work to do a few more things I enjoy and spend time with grandchildren while they're young"

Nurture your physical and mental health

Research shows that staying active and maintaining independence are vital ingredients for enjoying your retirement years to their fullest. And that means looking after your mental health as well as your physical health. Focus on healthy habits for mind and body – think a balanced diet, regular exercise, mindfulness and meditation.

And don't forget to make time for preventive measures, such as regular checkups with your GP, and keeping vaccinations up to date.

Online health care at no extra cost

We want our members to be able to live life to the full in retirement – because that's what retirement should be about. So we're doing our bit to help you look after your physical and mental wellbeing. Our 360Health Virtual Care service is available at no extra cost to our members, their spouses and their children.
This innovative program provides online, confidential access to a range of general and specialised medical services, including:

- expert medical opinions from a GP or paediatrician
- in-depth mental health reviews and support for your mental health questions
- consultations with qualified dieticians
- advice and personalised plans from exercise physiologists.

Learn more about 360Health Virtual Care and register for comprehensive care: csf.com.au/360health

Know your purpose

Having a sense of purpose in retirement is intrinsically linked not just to happiness overall, but to longevity. And it makes sense. A sense of purpose can also bring with it a sense of connection, as well as benefits for our mental health and wellbeing. Not surprisingly – all of these things can be important contributors to a longer life.

'Purpose' is a highly individual pursuit. Different people will derive a sense of purpose from a range of different sources. Think about the following as ways to help bring a greater sense of purpose – or even a new source of purpose – to your retirement years.

- **Give:** finding ways to contribute to the community by using your knowledge, skills and experience to make a difference to the lives of others.
- **Grow:** try new things, develop new abilities, strive for and reach a personal goal (intellectual, artistic, athletic etc) or deepen your spirituality and sense of self.
- **Enjoy:** spend time alone or with family and friends doing things that provide meaning and pleasure. Maybe it's a hobby, your work, learning, travel, entertainment, or socialising.

Make fulfilling connections

Social connections and positive family relationships play a major role in a fulfilling retirement. Conversely, many retirees worry about becoming more isolated as they get older. Having a sense of belonging, communicating with other people, and staying connected boosts both our social wellbeing and our mental health.

Opportunities to connect

You can maintain connections and forge new ones in a range of ways, including:

- Volunteer with a local community group or charity organisation.
- Get involved in a hobby or a regular activity through clubs and community groups.
- Enjoy connecting with cultural groups that help to reinforce your links to friends and family and culture of origin.
- Expand your mind by signing up to a course with a local adult learning centre or community house.
- Become a mentor and share your knowledge and life skills with others – you might be able to do this through an old workplace, or by contacting your local council to discover opportunities for mentoring and training.

Learn and connect with us

We offer a range of opportunities for members to build their knowledge and even learn alongside other members, including:

- online events and webinars
- in-person retirement seminars alongside other members at a similar stage in life
- online learning modules and articles in our Knowledge Hub.

Head to our website at **csf.com.au/events** to learn more or to find a seminar near you.

Making a difference with financial advice.

Virtually everyone has questions about retirement and what it means for them, but not everyone asks them – and that decision can be costly. Getting personalised advice from a financial planner can go a long way towards helping you achieve your best possible retirement.

Different types of advice for different needs

At Catholic Super, we offer different financial advice services to suit different needs – from super advice on your super and retirement accounts, right through to more complex, comprehensive financial advice.

Super advice – for simpler needs

If you've got a simple question about your Catholic Super account and investments, the Catholic Super advice team is here to help. We can offer general information, guidance and advice on limited super-related matters over the phone. And in most cases this advice is provided at no extra cost – it's all part of your membership with Catholic Super.

For example, we can help you with limited advice relating to:

- your Catholic Super account and how it works
- which investment options will be most appropriate to your circumstances
- what types of contributions will work best for you,
- other queries about a single aspect of your super or retirement arrangements.

And in the few cases where a fee may apply, we'll let you know in advance, and there's no obligation for you to proceed.

Note that this type of advice doesn't take into account your broader financial circumstances, whereas comprehensive advice does.

Comprehensive advice – for complex needs

For more complex financial advice needs, such as broader contribution strategies or detailed retirement planning, we offer a comprehensive financial advice service. And if your spouse would like advice, we can help them too – you don't have to be a Catholic Super member to use our advice services.

We can meet you in person in one of our offices, or via an online video appointment. We'll spend time developing an understanding of your needs and tailoring a plan to achieve your goals. We'll also provide you with administrative support to help you implement our recommendations.

Comprehensive advice can provide you with detailed support and planning in a range of areas, including:

- superannuation
- retirement planning
- maximising Centrelink benefits
- redundancy planning
- tax-effective financial strategies
- wealth creation
- aged care
- estate planning
- personal insurance.

Comprehensive advice is a premium advice offering, with detailed and often complex advice personalised to you and your situation. Your initial consultation with us is provided at no extra cost. After that, fees do apply to this comprehensive advice service. Any costs will be explained to you in advance, so you can decide if you'd like to go ahead with receiving the advice we can offer.

Financial advice may be provided to members by Togethr Financial Planning Pty Ltd (ABN 84 124 491 078 AFSL 455010) – a related entity of Togethr.

"I want to understand how best to maximise my super so I don't fritter it all away"

Busting some advice myths.

"Advice is expensive!"

Financial advice doesn't have to be expensive. In fact, depending on the type of advice you need, advice services from our team may be offered to you at no extra cost. For example, our advisers can answer a question about which investment option might suit your needs, or which type of retirement income account might work best for you – at no extra cost.

"Advice is only for people with money."

Our team can support you regardless of how big or small your balance might be – we're here for everyone. And remember, depending on the type of advice you need, some of our services are offered at no additional cost.

"Advisers only recommend their own products, or the ones that make them money."

Catholic Super Financial Planners don't receive any commissions, bonuses or incentives – either for the advice they provide or the products they recommend. So you can be confident the advice you receive is given with your best interests in mind.

What's more, our Financial Planners can advise on an extensive range of financial products from leading financial institutions – they're not limited to advising you specifically on Catholic Super products or investments.

Ready to start planning?

Head to our website at **csf.com.au/get-advice** to learn more about our advice services and how advice works, or give our team a call today.

1800 065 753

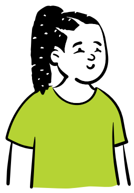
Monday to Friday 9:00am-5:00pm AET

Super advice or comprehensive advice?

Let's look at three members who need advice:

Minh:

"I don't know whether I want a Transition to Retirement Income account, or just a Retirement Income account. Which strategy would suit me best?"



Ros:

"I'm turning 55 soon and I don't know if I should be changing the investment option I've chosen for my super."

Sue:

"I need help with how to set up my finances for retirement and the types of products that might suit me. I've got a little bit of super and some money from an inheritance, but I'd also like to see if I can get the Age Pension at some point."

Super advice

Minh and Ros both have a question about an aspect of their super or retirement savings with us.

Our team will be able to provide them with super advice to answer their questions, at no extra cost.

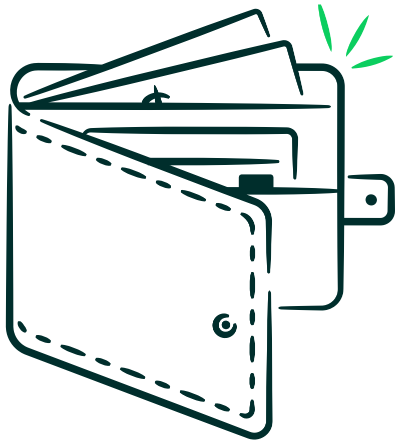
Comprehensive advice

Sue is looking for more detailed personal advice on strategies and products that will suit her personal financial situation.

One of our Catholic Super Financial Planners will assist Sue and work with her to come up with a series of detailed recommendations. Fees will apply to this advice, and they'll be explained to Sue before she makes any decision on whether she'd like to go ahead.

How much will you need?

It's a common enough question, but there's no one-size-fits-all answer. Your spending habits, your needs in retirement, your goals for your retirement, and how much super you've saved in readiness, are all unique to you. Let's start by looking at a general guide.



The 'comfortable retirement' rule of thumb

Since 2004 the Association of Superannuation Funds of Australia (ASFA) has published a retirement standard every 3 months as a general guide to the cost of a 'comfortable retirement' and a 'modest retirement' in Australia. It's based on a range of assumptions that factor in the costs of essentials such as food, clothing and healthcare, as well as more discretionary costs such as eating out, travel and entertainment. It also assumes you won't be making any mortgage or rent payments in retirement (i.e. it assumes you own your own home).

According to the standard released in March 2024, a retirement income of approximately $72,700 a year is needed for a couple to enjoy a comfortable retirement, while an individual will need an income of $51,600 a year. That equates to approximately $690,000 in super on retirement for a couple, and $595,000 for an individual. If your idea of 'comfortable' is a little more lavish than ASFA's standard allows, then your super balance will need to be higher again.

How's your super balance shaping up?

Use our Retirement calculator to see what you might be retiring with, how long it could last, and how your super balance looks as an annual retirement income.

Give it a try:
csf.com.au/calculators

Your super is only part of the picture

While it's certainly important, just keep in mind that your super balance is only one part of the picture when it comes to funding your lifestyle in retirement. For example, you might also qualify for government benefits such as the Age Pension. Or maybe you'll be earning an income from part-time work. Perhaps you've received an inheritance. Even factors such as how you invest your retirement savings can play a role in how much money you have over the course of your retirement.

"Every so often I look at super and I go wow I wonder if that is enough"

* ASFA Retirement Standard, March quarter 2024

Retiring with some help from an inheritance

If you've received an inheritance, you can potentially use this to help boost your retirement savings by adding it to your super. It may even help you reduce your working hours sooner than you might've been planning, or enter full retirement earlier (if you want to).

If you're under 75 and you've received an inheritance, you may be able to add it to your super by making a voluntary contribution. And remember, earnings from your super investments are generally taxed at 15%, whereas investing outside of the superannuation system would typically incur tax at your marginal tax rate (which is likely to be higher than 15%).

It's important to note, however, that limits apply to how much you can contribute to your super in a single financial year. Going over those limits might see you forgoing that more favourable tax rate. Head to page 17 to learn more about adding more to your super and some caps to be aware of.

It can be worth consulting a financial adviser for assistance if you've received an inheritance. It may represent a significant sum of money, so it may be wise to get some expert advice on choosing a tax-effective option that suits your financial needs.

What about the Age Pension?

Depending on your financial circumstances, you may be eligible for a variety of government benefits and subsidies, such as the Age Pension, the Seniors Health Care Card and more. Eligibility for the Age Pension is determined by the Assets test and the Income test. And while the full Age Pension is currently around $29,000 a year for individuals*, many people live on a combination of the Age Pension and their super savings in retirement.

If you have a modest super balance, teaming those savings with the Age Pension (if you're eligible) may help to make your retirement savings last longer. If you have a reasonably healthy super balance, you may still be eligible for a range of government benefits, including the Age Pension. Even if you don't qualify for any level of Age Pension when you first retire, that may change as you progress through retirement and your assets start to reduce.

Where to find out more

It's not always easy to know if you qualify for government benefits, let alone to navigate the eligibility requirements of the Assets and Income tests. But maximising your entitlements (where applicable) can make a significant difference to your long-term financial security in retirement.

You'll find a range of information and resources on our website, including:

- an overview of the Age Pension and other government benefits
- quick and easy learning modules via our Knowledge Hub
- where to get assistance with applying for government benefits if you need it.

Head to csf.com.au/age-pension and start exploring.

You can also find out more at the Services Australian website: servicesaustralia.gov.au

Could a downsizer contribution work for you?

The government's Downsizer Contribution scheme is primarily aimed at self-funded retirees. It's designed to help you downsize your family home, and then use some of the proceeds from the sale to boost your super. So if you're 55 or older and you sell your family home, you may be able to take advantage of the scheme.

The downsizer contribution only applies to the sale of the family home, which means you must have owned the property for at least 10 years and used it as your primary place of residence.

Also be aware that it can impact your eligibility for the government Age Pension, and other benefits, so consider speaking with a financial planner and get an understanding of whether it's suitable for your circumstances.

Head to our website to find out more about downsizer contributions: csf.com.au/downsizer-contributions

We're here to help you put it all together

With Catholic Super, you'll never have to tread your path to retirement alone. From understanding whether you've got enough super, through to helping you make the most of your money and your entitlements throughout your retirement, our team is here to help.

Our Superannuation Specialists can answer your questions and provide you with general advice and support on all things retirement. And if you need more detailed comprehensive advice – such as a comprehensive financial plan for your retirement – we'll connect you with one of our expert Financial Planners.

Contact our Service Centre today on 1300 655 002

Monday to Friday 8:30am-6:00pm AET.

* Services Australia, as at 20 March 2024

Get your super ready.

If you haven't yet taken that first step towards retirement, there are a few strategies you can deploy to boost your super, bring it all together, and make sure it's 'match fit' for your retirement.

Start by bringing it all together

If you've had more than one job over the years, you may well have more than one super account. And not only can several accounts be harder to keep track of, they could also mean you're paying multiple sets of administration fees – fees that ultimately reduce your super savings over time.

Bringing all your super together into just one account may help to reduce the fees you're paying, increase the control you have over your super, and ultimately boost your savings in the long run.

There are a couple of things to be aware of before you consolidate. If you have insurance cover through any of your accounts, for example, it's important to understand the impact of consolidating on that cover. And it's worth checking the fees and costs of the account that you're thinking of consolidating your super into, and making sure you have a good understanding of what you'll be paying once your super is all in one place.

Head to our website to learn more about how easy it is to find and combine all your super: **csf.com.au/combine-your-super**

Making extra contributions

If you're falling a little short of your retirement savings goal, or if you're just keen to ensure you retire with as much super as you can muster, you can give your super a boost by making extra contributions.

Generally, contributions to your super fall into two different categories – they're either before-tax contributions (also called 'concessional' contributions), or after-tax contributions ('non-concessional' contributions).

"I enjoy being in control of my own money"

Different ways to contribute.

Salary sacrifice contributions

- Salary sacrificing involves paying some of your before-tax salary (that's your income before any income tax has been calculated or deducted) straight into your super account.
- Not only can it boost your super balance, but it can also potentially reduce your tax rate.
- That's because the money is directed into your super before you've paid income tax on that portion of your salary. Once in your super account it's taxed at just 15%*, which is likely to be lower than the marginal tax rate that would have applied otherwise.

Spouse contributions

- A spouse contribution is an after-tax payment made by a person into the super account of their spouse.
- If one partner is earning a low income, or perhaps taking time off work, a spouse contribution can help to ensure their super account keeps growing.
- If you make a contribution for your spouse who earns a low income (or if you receive one from your spouse and you're earning a low income), the contribution may also be eligible for a tax offset of up to $540 for the contributing spouse.

Personal after-tax contributions

- After-tax, or non-concessional, contributions are a great way to boost your super savings.
- You can make a one-off payment or regular payments throughout the year. And they're not taxed when they go into your super — that's because you've already paid income tax on this money.
- If you're under the age of 75, you can generally make a personal after-tax contribution to your super at any time, even if you're not working when you make your contribution.
- You may also be able to claim a tax deduction for this type of contribution, which can be particularly beneficial if you're self-employed or unable to salary sacrifice with your employer.

Calculate how much you can boost your super

Our Super Contribution calculator can help you work out a plan for giving your super the maximum boost.

Give it a try: csf.com.au/calculators

* If your income plus your super contributions exceed $250,000 you're taxed at an additional 15% on either your contributions or the amount that's over $250,000, (whichever is lower).

Know the limits

There are limits on how much you can contribute to your super each financial year – these are called 'contribution caps', and they're set by the government. If you go over a cap, you may end up paying significantly more tax than you might otherwise have paid, so it's important to take the caps into account if you're making additional contributions to your super. There are two caps to be aware of...

The concessional contributions cap

- This cap applies to before-tax (or concessional) contributions to your super account (which include contributions from your employer, salary sacrifice contributions, and personal deductible contributions).
- For the 2024-25 financial year, you can make up to $30,000 in concessional contributions to your super, and these will be taxed at 15% (or more if you earn more than $250,000 a year).
- If you have more than one super account, this total is across all of your accounts combined.

What if you go over the cap?

If you go over this amount, any excess contributions will be included in your assessable income, and they'll generally be taxed at your marginal tax rate (a 15% tax offset will apply). But first, the ATO will let you know if you've gone over the cap and explain the options available to you.

The non-concessional contributions cap

This cap applies to after-tax (or non-concessional) contributions to your super account (which include personal after-tax contributions and spouse contributions).

For the 2024-25 financial year, you can generally make up to $120,000 in non-concessional contributions to your super.

If you have more than one super account, this total is across all of your accounts combined. If your total superannuation balance across all your accounts is more than $1.9 million you can't make any more after-tax contributions.

'Bring it forward'

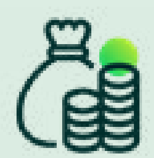
For non-concessional contributions, there's also something called the 'bring forward' rule. This allows you to contribute up to three-years' worth of non-concessional contributions in a single year.

For example, let's say you receive an inheritance of $300,000 and you'd like to add it to your super. Using the bring-forward rule, you could add it to your super all at once. You'd just need to be mindful that it would use up most of the cap available to you for the next two years.

What if you go over the cap?

If you go over this amount, additional tax of up to 47% may apply to these contributions. But first the ATO will let you know if you've gone over the cap and will provide options available to you.

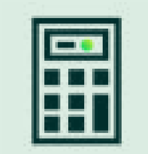
Getting started with boosting your super



Learn more about boosting your super

Find out more about making extra contributions, including the types of contributions you may be able to make, eligibility requirements and how they work, as well as important information on the contribution caps (including the bring forward rule).

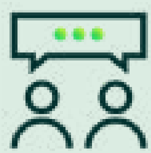
csf.com.au/grow-your-super



Try our calculators

How can you boost your super in the lead-up to retirement? What income will you need when you retire? How does your super balance look as a retirement income? Use our calculators to run some numbers.

csf.com.au/calculators



Get some advice

Adding more to your super can be a powerful way to build your savings over time and achieve the type of retirement lifestyle you've been dreaming of.

Our qualified Financial Planners can help you determine which type of contribution strategy might be right for you.

Book an appointment 1800 065 753

csf.com.au/get-advice

How and when to access your super.

With the decision to retire (whether you're retiring fully or making a gradual transition) comes the decision on what to do with your super. And a range of rules apply. It's important to understand what applies in your circumstances, as well as what might work best for you and your retirement. And we can help.

The 'when' part

The superannuation system has been designed to give Australians a way of saving for retirement while they're working. As a result, the government places restrictions on when you can access your money.

Generally, to access your money you need to be aged 60 or more. And depending on how you'd like to access your super, you can still be working, or you can be permanently retired from the workforce.

The 'how' part

Okay. So now you've got access to your super – but how do you take the money? All in one go? A little bit at a time? What's going to be best for you?

Perhaps the first thing to be aware of is that your super balance doesn't suddenly just become available to you in the form of money you can spend or an 'at-call' bank account the moment you retire. It's up to you to tell your super fund how you'd like to access your balance. There are normally forms to complete and formal processes to follow.

Your super fund will be able to tell you more once you know how exactly how you'd like to crack open your nest egg. But until then, your balance will remain in your super account. As for how you want to take your money, you'll have a few options to choose from.

Learn more about your options

Keen to get a better idea of your options when it comes to accessing your super for retirement? Our online interactive learning modules are a great place to start

csf.money101.com.au

"I don't quite know how your super goes from being a lump sum to a regular payment"

Transition to retirement income accounts.

Transition to retirement (TTR) income accounts are a type of retirement income account, so again, your money is invested on your behalf by your super fund. TTR accounts are specifically designed for people who've turned 60 but want to stay in the workforce for a little longer (rather than making a leap into full retirement all at once).

Eligibility check

You can open a TTR account if you are:

- **aged 60 to 64, and**
- **still working (although you can reduce your hours if you want to).**

How do they work?

If you qualify you can reduce your working hours and use a TTR account as a way to ease yourself into retirement an the idea of giving up work. And because you're still working, you can continue to make super contributions into your super account (so your super keeps growing).

To open a TTR account, a lump sum is withdrawn from your existing super account and used to open up a separate TTR account. You can use this account to draw a regular income. This might be a handy feature if you've reduced your working hours, because it allows you to 'top up' your overall income.

Once you reach age 65, a TTR account automatically converts to a retirement income account (but you may also be able to convert it before you reach age 65 if you want to).

Super and a transition to retirement (TTR) account – working together

One-off transfer of at least $25,000

Draw regular payments (up to 10%)

Your super account

TTR Income account

Your bank account

1. Keep adding to your existing super account through employer contributions and any extra money you add
2. Transfer some of your super as a lump sum to start your TTR account
3. Now you can draw regular payments from your TTR account (up to 10% of your TTR balance) to top up your take home pay

Retirement income accounts.

One of the most popular ways to access super for retirement is to convert your super balance to a retirement income stream. Retirement income accounts (sometimes also called account-based pensions) are offered by most super funds. They allow you to turn your super into a regular "income" for retirement.

Eligibility check

To open a retirement income account you need to be:

- **over age 65, or**
- **over age 60 and retired from the workforce (or have changed jobs since you turned 60).**

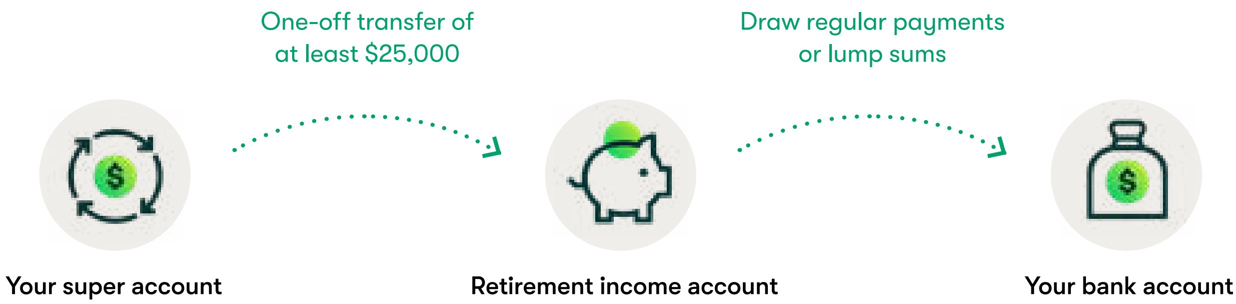
How do they work?

As with your super account, the money in your retirement income account is invested by your super fund on your behalf. And just like super accounts, some funds allow you to choose how you want your money to be invested and may offer a range of investment options for you to choose from. (On page 27 you can find out more about choosing investments and how to invest according to your needs.)

This type of account is often the income of choice for many retirees, largely because of their flexibility but also their regularity when it comes to income payments. In most cases you get to choose how much income you want to receive, and how frequently you want to receive it (e.g. fortnightly, monthly, 6-monthly etc). The regular income from a retirement income account can be particularly helpful when it comes to planning and managing your spending throughout your retirement years.

Plus, you also have the flexibility to make lump sum withdrawals if you need to – for example if you're planning a holiday, or some major home repairs. And as with most super accounts, you generally get to choose how you want your balance to be invested. What's more, the investment earnings in a retirement income account are tax-free.

How your super becomes your retirement income



Transfer some or all of your super balance to a dedicated retirement income account (read about the Transfer Balance Cap on page 19.

A lump sum payment

Rather than converting your super to an income stream for your retirement, it's possible to withdraw all of your super in a single lump sum. Some people like the relative freedom that this option offers – to invest their money as they choose, and to spend their money as frequently or infrequently as they choose. But for others, it can be overwhelming to suddenly find yourself with a considerable lump sum to manage – especially if you want to make sure it lasts you as long as possible.

If you're thinking of taking your super as a lump sum, it's crucial to have a plan for how you'll manage that money over the course of your retirement – and to stick to that plan.

It's also important to note that withdrawing your super as a lump sum may have tax implications. If you invest or bank that lump sum for example, then any investment earnings or bank interest will typically be taxed at your personal marginal tax rate. Compare this with keeping your money in the superannuation system (as a retirement income stream for example), where withdrawals and earnings are usually tax-free from age 60.

Withdrawing your super as a lump sum may also affect your eligibility for the government Age Pension. And, depending on your circumstances, once you remove your money from the superannuation system, it may not be possible to return it to the system. We strongly recommend consulting a financial planner before accessing your super as a lump sum.

Annuities

Annuities are a type of retirement income account that pays an agreed income for a set period of time, or for the rest of your life (depending on the annuity). Offered by some super funds and life insurance companies, most annuities can be funded with the money from your super. Note that annuities generally come with relatively rigid conditions, and early withdrawal may incur significant costs.

A word on the Transfer Balance Cap

Depending on how you decide to take your super, you may need to be aware of the Transfer Balance Cap. It's the maximum amount you can transfer from your super account into a tax-free retirement income stream. The government sets the cap, and as at 1 July 2024 it's $1.9 million.

While it does apply to transfers to retirement income accounts, it doesn't apply to transition to retirement income accounts.

If your transfer exceeds the cap, the ATO will require you to remove the excess above the cap and to pay tax on that amount. Other conditions may also apply.

If your super balance is such that you could exceed the cap, a financial planner can help you look at strategies to stay under the cap.

To learn more head to: ato.gov.au

We can help you decide

Getting a little support and guidance from the experts can make a big difference when it comes to choosing the right path and the right products for your retirement. Our specialised Service Centre team is here to support you every step of the way, with a range of resources and one-on-one support – all at no additional cost.

Alternatively, if you need more detailed help and advice, we can connect you with a Catholic Super Financial Planner.

Call our Service Centre today, and let us take you through your options.

1300 655 002

Monday to Friday 8:30am-6:00pm AET.

Your Catholic Super retirement account options.

Whether you're wanting to make a gradual transition to retirement, or you're ready to retire fully – we've got a retirement income product to help you retire your way, and retire well.

Catholic Super Transition to Retirement Income account

A transition to retirement income account operates alongside your super account. It allows you to start drawing on your super benefits as regular income payments once you've reached age 60 so you can start to work less.

- Choose how your money is invested.
- Choose how often you want to receive your income payments.
- Choose how much you want to receive (limits apply).
- Generally no tax on your income payments from age 60.
- At age 65 your transition to retirement Income account converts automatically to a retirement income account.

Catholic Super Retirement Income account

A Retirement Income account means you can move confidently into retirement with a regular income. It's a convenient way to receive a regular income, while also maintaining the flexibility to cope with more significant expenses when needed.

- Choose how your money is invested.
- Decide how much and how often when it comes to your income payments.
- Make extra withdrawals if you need to.
- Generally no tax on your income from age 60.

Explore our website for more information on your Catholic Super retirement account options: csf.com.au/your-retirement

Flexible payment options for a flexible lifestyle

Your financial needs can change throughout retirement – just like they did when you were working. Sometimes you might need a little more, and sometimes you might need a little less. Our retirement income products are designed to give you the flexibility you need to be able to live your retirement, your way.

You can change how often you receive your income payments, and you can change the amount of your income payments (within any limits that apply) - all at no extra cost. And you can make those changes quickly and easily through your online account at any time.

Learn more about how income payments work: csf.com.au/how-income-payments-work

"I've got enough coming in each fortnight to get me by, especially with extra income coming through from part time work"

Catholic Super retirement accounts – key features at a glance

	Transition to Retirement Income	Retirement Income
Eligible age	Age 60-64	Age 60 or older
Work status	Still working	Have changed jobs or retired, or have turned 65*
Initial deposit required	$25,000	$25,000
Regular income payments	Fortnightly, monthly, quarterly, 6-monthly or annually	Fortnightly, monthly, quarterly, 6-monthly or annually
Minimum amount you must withdraw in a year	Yes^	Yes^
Maximum amount you can withdraw in a year	10% of your balance^	No
Additional lump sum withdrawals	No	Yes
Ability to choose your own investment options	Yes	Yes

* You can still be working and start a Retirement Income account if you've turned 65.
^ Calculated on your opening balance, and then on your balance as at each 1 July.

And remember, we can help you decide.

Our specialised Service Centre team is here to support you every step of the way, with a range of resources and one-on-one support – all at no additional cost. And should you need more detailed help and advice, we can also connect you with a Catholic Super Financial Planner.

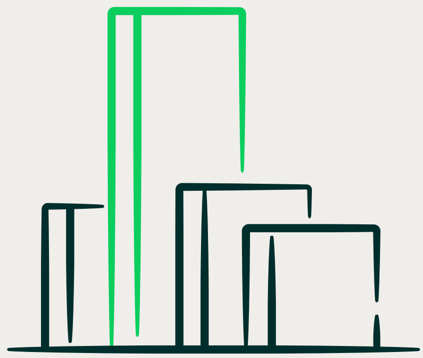
Contact our Service Centre today

1300 655 002

Monday to Friday 8:30am-6:00pm AET

Investing in retirement.

The way you choose to invest your super can play a significant role in determining how much money you have for retirement. And similarly, the investments you choose for your retirement have a key role to play in how long that money lasts, and whether it meets your goals.



It's all about you

Everyone's needs and expectations are different when it comes to the type of retirement they want to enjoy. In addition, we all enter retirement (or at start the transition into retirement) with differing levels of savings and assets. So when it comes to the types of investments and the investment strategy that will best meet your needs, it comes down to a combination of factors that are unique to you. For example:

- Your life expectancy – how long will your money be invested?
- Your lifestyle expectations – what sort of lifestyle do you want to lead in retirement, and how much super will you need to achieve that?
- Your pathway to retirement – are you going to make a gradual transition to retirement, or retire fully from the workforce?
- How long are you planning for your retirement savings to last?
- Your risk appetite – how comfortable do you feel with investment risk?
- Your level of investment knowledge – would you prefer to choose your own mix of investments, or would you rather leave it to the investment experts to select a balanced portfolio of investments on your behalf?
- Your combined income and investments – what other sources of investment and income do you have, and how will they work together to help you achieve your retirement goals?

Does retirement make a difference?

Regardless of who's doing the investing and how old the investor is, all investments involve some level of risk. Generally speaking, the higher the returns expected from an investment, the higher the risk associated with that investment. The lower the returns – the lower the potential risk. It's often referred to as the risk and return trade-off. But for the retired investor, the potential impacts of those risks can be different than they would have been when that same investor was 30 years younger.

Should we assume that retirees are conservative investors by default, interested only in low-risk investments that offer highly secure income? That may be true for some people at some stages of retirement, but it's simply not true for everyone as soon as they reach retirement age.

While reducing the level of risk in your portfolio to help shield your savings from volatility tends to become more important as you approach retirement, it may also be important to ensure your investment continues to grow. That's because you'll be relying on your savings to help fund your lifestyle throughout retirement (or to supplement any income you receive through the Age Pension) – and that may be 20 or 30 years (or more).

A thought starter

A typical investment portfolio as you're nearing retirement and preparing to reduce your working hours might include a diversified combination of:

- **growth assets (such as Australian shares, overseas shares and property) to help your savings continue to grow, and**
- **income producing defensive assets (such as fixed interest investments and cash), to help shield your savings from volatility.**

Explore your Catholic Super investment options: csf.com.au/your-investments

Grow your knowledge and your confidence

No-one is born an expert when it comes to investing – and many of us don't get there by the time we retire. And that's normal. So if you've got questions, you're not alone. We offer a range of services – from simple investment information and handy retirement calculators, right through to detailed investment advice as part of a comprehensive financial plan with a Catholic Super Financial Planner. It's all designed to help you make informed choices, and plan ahead with confidence.

Learn the basics

Build your investment knowledge and grow your confidence with our online learning modules, articles, webinars and more... Head to our website and start exploring.

csf.com.au/explore-and-learn

Run the numbers

How can you boost your super in the lead-up to retirement? What income will you need when you retire? How does your super balance look as retirement income? Use our calculators to run some numbers.

csf.com.au/calculators

Talk to us

Our Superannuation Specialists are here to answer your questions about investing in retirement. Plus, we can connect you with a Catholic Super Financial Planner if you need a more tailored and detailed level of support.

Service Centre
1300 655 002

Or, leave it to us

If you're a Catholic Super member, you don't have to make an investment choice for your Retirement Income or Transition to Retirement Income account. If you prefer, we can automatically invest your account balance:

- in the Capital Stable investment option if you're a Transition to Retirement Income account member
- in the Catholic Super MyPension strategy if you're a Retirement Income account member.

These are ready-made portfolios of investments, selected by the experts, and managed by the experts on your behalf. Capital Stable is a single investment option, whereas MyPension invests across three different investment options in varying proportions: Cash, Capital Stable and Growth. Find out more about Catholic Super MyPension on page 29.

"I want to have enough income to live the life I want to in retirement for as long as I can"

Taking the guesswork out of retirement investment.

Catholic Super MyPension is an innovative, ready-made investment strategy designed to take the hard work out of investing your retirement savings. We manage your money for you, with the goal of making your retirement assets last as long as possible.

How the bucket strategy works.

Ready-made retirement investment

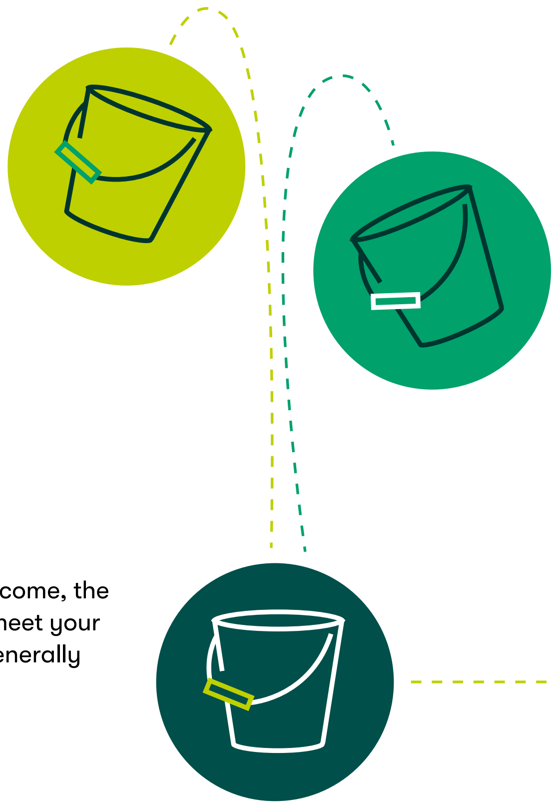
When you choose Catholic Super MyPension, we make the investment decisions for you using our 'three bucket' strategy. So you don't have to worry about managing your investments or adjusting your investments over time – it's all done for you.

We put three years' worth of your chosen income into the Cash bucket. The remaining balance is then split between the Capital Stable bucket, and the Growth bucket. Each one of these three strategies has been chosen to meet specific investment objectives:

Capital Stable option

Objective
This bucket provides some stability over the medium to longer term, with the goal to generate income and some capital growth.

What the money is used for
Any earnings in this bucket will top up the Cash bucket. Any lump sum withdrawals are drawn in equal amounts from the Capital Stable bucket and Growth bucket.



Growth option

Objective
This bucket is designed for your savings to grow and make them last as long as possible. Returns may fluctuate more over shorter time frames than the other buckets, but this bucket is expected to produce higher returns over the long term.

What the money is used for
Any earnings in this bucket will top up the Cash bucket. Any lump sum withdrawals are drawn in equal amounts from the Growth and Capital Stable buckets.

Cash option

Objective
Starting with three years' worth of income, the money in this bucket is designed to meet your income needs over the short term (generally 2-3 years).

What the money is used for
Your income is paid from this bucket.

Who can invest in Catholic Super MyPension?

Catholic Super MyPension is available to Catholic Super members with a Retirement Income account. While not available as an option on the investment menu for TTR account members, keep in mind that when your TTR account converts to a Retirement Income account (at age 65, or earlier if you choose), Catholic Super MyPension will become available to you.

Learn more

Head to our website to learn more about Catholic Super MyPension

csf.com.au/mypension

Estate planning.

As a result of hard work, good fortune, or a bit of both, some of us will be lucky enough to retire with assets that have taken the better part of a lifetime to acquire. A family home. A retirement income account with a healthy balance. A hard-earned 'just in case' fund. An estate plan is an important way of ensuring it goes to the people and causes that matter to us the most.

Getting started

Estate planning can be simple or highly complex, depending on the assets you're including and the way you'd like those assets to be distributed. As a starting point, a basic estate plan should aim to include:

- a will
- executor appointments
- provisions for your super and retirement savings
- power of attorney.

Why have a will?

A will is the first thing most people think of when it comes to estate planning, and for good reason. It's a fundamental tool for setting out how you'd like your estate to be distributed after you die.

At the same time, a will can save your loved ones a great deal additional stress, simply because it makes your wishes known, and doesn't leave the decision-making to others.

"We don't know what tomorrow brings"

Some essentials to cover in your will include:

- A detailed list of assets and where they're held (e.g. bank accounts, super accounts etc)
- Clear instructions on how you'd like those assets to be distributed among your chosen beneficiaries
- Instructions regarding your funeral arrangements and any pre-paid funeral arrangements you may have made
- Details of your executors (i.e. the legal representatives you've chosen to carry out the instructions of your will).

Does a lawyer have to write a will?

In Australia, you can actually write your own will, but you need to be aware of certain conditions to ensure that it's valid and will essentially 'stand up in a court of law'. It needs to be clearly written, and it must be signed by you in the presence of two valid witnesses (who must also sign it). Other conditions also apply.

Do-it-yourself will kits are also available to purchase for a small fee (for example from distributors such as Australia Post and some newsagencies). These take you through the steps required to complete your will. They can also help to cut down on legal fees associated with creating a will, although note that a will kit does need to be verified by a legal representative in order to be considered valid.

Depending on the complexity or value of your estate, how you'd like it distributed, and your understanding of estate law in your state or territory, an appropriately qualified professional such as a lawyer or an accountant, for example, will be able to help ensure your will is valid, clear, and less likely to be contested after you pass away.

What about executors?

As part of making a will, you also need to appoint a person, or people, to manage the process of carrying out your wishes – an 'executor'. The executor (or executors) needs to be identified in your will, so you'll need to ensure they're comfortable carrying out this role. It's also important that your executor has access to a copy of your current will.

What if you die without a will?

If you die without a will, this is referred to as dying 'intestate'. In this event, the court appoints an administrator to distribute your estate in accordance with the legislation that applies in your state or territory. The court would therefore make the determination on who receives your assets, and in what proportions.

Death and taxes

Did you know that capital gains tax (CGT) can have a significant impact on the value of your estate when you pass away? For example, CGT may apply when assets are sold as your estate is divided up after you've passed away. But would you know how or when? So while you're still here, and before you go, it may be wise to consult a financial planner or a tax adviser when making decisions about your estate.

Contact us on **1800 065 753** to book an appointment with a Catholic Super Financial Planner.

Granting power of attorney

'Power of attorney' is a legal document that allows a person or an organisation to make legal, financial and/or medical decisions on your behalf if you become unable to do so for yourself (for example due to the effects of an accident or illness). In a sense, a power of attorney is a safety net. If something happens to you and you're unable to make your wishes clear, or take care of your financial affairs for example, your nominated person can do so on your behalf.

While every state and territory in Australia has power of attorney laws, there are variations from one state to the next. To better understand how a power of attorney could form part of your estate plan, we'd recommend discussing this with a legal or estate planning professional.

Nominating beneficiaries for your super

Did you know that unlike assets such as your home and your car, your super doesn't automatically form part of your estate when you pass away?

Instead, in the event of your death, the trustee of your super fund is responsible for distributing your money to your beneficiaries or your legal personal representative (not your will).

Beneficiary nominations allow you to ensure the trustee understands how you want your benefits distributed when you pass away.

Catholic Super offers two main types of beneficiary nomination – a binding nomination and a non-binding nomination – as well as a reversionary beneficiary option for those who have Transition to Retirement Income accounts or Retirement Income accounts.

It's important to be aware of the conditions that apply in order to make sure your nomination is valid.

Keep your nominations up to date

Life is full of change. The beneficiaries you nominated for your super 10 years ago might need to change as your personal and family circumstances change (for example, maybe your family has grown since you first made your nominations).

So once you've made your nominations, be sure to keep them up to date to ensure they continue to reflect your wishes. Had a baby? Ended a relationship? Lost a loved one? Could be time to update your beneficiaries.

Will your beneficiaries pay tax on your super?

If you leave your super to a tax dependant when you pass away, generally, the benefit paid to them won't be taxed. Usually, a spouse or partner is automatically considered to be a dependant for tax purposes, as are dependent children. But keep in mind that adult children aged 18 and over are no longer considered to be your dependants, unless they are financially dependent upon you, and this can have tax implications.

If your super benefit is paid to adult children or other non-dependant beneficiaries, the Super Death Tax may apply. That's a tax of 15% on any taxable components of your benefit. The Medicare levy may also apply.

There are ways to reduce any potential tax liabilities for non-dependent beneficiaries – such as a recontribution strategy for example – but we would recommend discussing your options with a financial planner or an estate planning professional.

Learn more about nominating beneficiaries

Ready to learn more? Want to make a nomination, or update an existing nomination?

Head to our website at **csf.com.au/beneficiary-nominations** or get in touch with our

Service Centre on 1300 655 002

Monday to Friday 8:30am to 6:00pm AET.

Thinking about aged care.

Retirement is increasingly seen as an opportunity to enjoy life on your own terms. People often talk about travel, gardening, spending more time with the grandkids or taking up new hobbies. But one important issue that's rarely discussed is the later stages of retirement, and the potential need for aged care.

Be open to the possibility, and plan ahead

The reality is that some of us will require more care than others. That may mean leaving your home for a dedicated retirement village or nursing home. Knowing how aged care works, and being able to plan ahead, means you'll have more input on the location, the level of care, and the facilities that you'll be most comfortable with.

Choosing an aged care facility

The Federal Government funds or subsidises a range of aged care homes throughout Australia. Each facility is different, so it's important to choose one that's right for you and your needs.

Different facilities charge different prices, so the government provides tools to help you estimate your out-of-pocket costs for aged care.

Are you eligible for government aged care services?

A range of services are available within the government aged care sector – whether you're looking for services that will help you to stay in your own home, or services associated with residential aged care.

You can find out more about the services available and your eligibility via the government's My Aged Care website:

Visit the My Aged Care website

The government's My Aged Care website at myagedcare.gov.au has helpful information and tools to help you do some forward planning:

- **Eligibility:** learn more about the eligibility requirements for an aged care assessment – myagedcare.gov.au/am-i-eligible
- **Assessment:** apply for an assessment online – a trained assessor will then arrange a time to talk about your circumstances and needs and what services might suit you best – myagedcare.gov.au/apply-online
- **Cost:** head to myagedcare.gov.au/understanding-costs to find out more about the costs associated with aged services, and use the Fee Estimator (myagedcare.gov.au/how-much-will-i-pay) to determine your potential aged care fees and costs.
- **Providers:** compare different aged care facilities based on budget, services, location and other useful criteria with the Find a Provider service: myagedcare.gov.au/find-a-provider

Note that these websites only refer to government-supported facilities. There are also private aged care facilities which operate independent of the government sector.

Should you sell your home to fund aged care?

Given the substantial amount of money involved, it's not surprising that one of the major decisions people face is whether to sell the family home to fund their ongoing care. For some, it may be financially necessary to sell. For others it may be preferable to sub-let the family home. Just keep in mind that both of these options may have an impact on your Age Pension entitlements, as well as the cost of your care.

Considering your options

While it may be a difficult conversation, discussing aged care options can help avoid costly surprises and unnecessary stress in the future. Whether it's a private retirement village, or a government run nursing home, knowing your options and picking something appropriate can also give you added peace of mind.

Remember, we're with you – every step of the way

Decisions around aged care are big decisions, and for some people they can be difficult. But you're not alone and we're here to help – because for many of us, it's all part of the retirement journey.

Our Financial Planners can take a holistic view of your preferences and financial situation (including any Age Pension benefits you may be receiving) and outline a range of aged care options to suit your needs. And if you're a Catholic Super member, the initial appointment is available obligation free and at no additional cost.

Contact Catholic Super Financial Planning today

1800 065 753

Monday to Friday 9:00am-5:00pm AET

Your readiness checklist.

Retirement is a lot to process, and it's not unusual to feel a little overwhelmed. But every little bit of planning ahead can help to ease your pathway through retirement. Use this checklist as a thought starter. And just remember that you don't have to do this alone. We're here to help – every step of the way, one question at a time.

What will your retirement look like?	Yes	No	Actions and notes
Have you set a date for your retirement?			
Do you know how long that gives you to continue to build your super?			
Do you want to continue work at reduced hours?			
Do you intend to fully retire?			
Have you let family and friends know of your retirement plans?			
Have you factored in a certain number of years for your retirement?			
Will you live in your existing home when you retire?			
Do you intend to downsize your existing home before you retire?			
Will you still be paying off any debts (including your mortgage) in retirement?			
Do you need to plan for any major expenses before you retire (such as a new car)?			
Have you calculated the annual cost of your desired retirement lifestyle?			
Does your budget include an amount for events such as an unexpected expense, a period of ill health, or increased cost of medical care?			
Will super be your sole source of income in retirement?			
Do you know if you're eligible for the Age Pension and other government benefits?			
Do you know how and when to apply for these government benefits?			

What about your super?	Yes	No	Actions and notes
Do you know how much super you currently have?			
Do you know how it's invested?			
Do you know where all of your super is?			
Are you comfortable with your current super investments and overall level of investment risk?			
Are you working towards a specific goal for your super balance?			
Is your current contribution and investment strategy enough for you to achieve that goal?			
Do you need to consider contributing more to your super between now and retirement?			

Accessing your super for retirement	Yes	No	Actions and notes
Are you aware of the rules that apply to when and how you can access your super?			
Do you have a plan for how you'd like to draw on your super in retirement (e.g. as a lump sum, or a retirement income stream etc)?			
Are you aware of any tax implications that may arise from this approach?			
Could you be impacted by the Transfer Balance Cap?			
Have you considered your preferred investment strategy for your retirement?			

Estate planning and aged care	Yes	No	Actions and notes
Have you nominated beneficiaries for your super and retirement accounts?			
Have you looked into how you could reduce the tax liability for those who might inherit your super?			
Do you have a current and valid will?			
Have you appointed an executor for your will and secured their agreement?			
Do you have a power of attorney?			
Should aged care be a possibility, have you thought about what type of facility might suit you?			
Have you considered how you would cover the potential costs of aged care?			
Do you know if you qualify for government aged care?			

Retirement directory.

Catholic Super, we're here for you

Explore and learn online

- Interactive learning modules
- Articles and information
- Webinars on demand

csf.com.au/your-retirement

Service Centre

Our specialised Service Centre team is here to answer your questions and provide you with one-on-one support – all at no additional cost. If you need more detailed and comprehensive advice, we can connect you with a Catholic Super Financial Planner.

1300 655 002

Monday to Friday, 8:30am to 6:00pm AET

Retirement calculators

- Super Contribution calculator
- Transition to Retirement calculator
- Retirement Lifestyle calculator
- Retirement calculator

csf.com.au/calculators

Catholic Super Financial Planning

Detailed personal financial advice from our expert financial planning team, tailored to your circumstances, objectives, and needs. To learn more and to book an appointment, head to our website or give us a call.

csf.com.au/get-advice

1800 065 753

Monday to Friday 9:00am-5:00pm AET

Seminars and webinars

Come along to an in-person retirement event or watch an online webinar in our own time. Our webinars and seminars are provided at no additional cost, and completely obligation free. Head to our website to find a seminar near you, or to see our latest webinars.

csf.com.au/events

Government resources

Tax information

Australian Taxation Office

ato.gov.au

The Age Pension and other government benefits

Services Australia

servicesaustralia.gov.au

Aged care information

My Aged Care

myagedcare.gov.au

When can I afford to stop working?

How do I make my money last in retirement?

How and when can I access my super?

Contact our Service Centre today

Our Superannuation Specialists can answer your retirement questions, provide you with guidance and support regarding your retirement options, help you to set up a retirement account, and even connect you with expert financial planning services.

Catholic Super

1300 655 002

8:30am to 6:00pm AET (Monday to Friday)

csf.com.au

SUPER RATINGS

SUPERRATINGS PLATINUM 2024 PENSION

10 YR PLATINUM PERFORMANCE 2014–2024

MEMBER EDUCATION 2024

Pension 2024 Chant West 5 Apples • Highest Quality Fund