



# Supersize your retirement income

## Save on tax\* and upsize your retirement income

- ✓ **Strong performance**  
Proven investment returns over time
- ✓ **Investment choices**  
Diverse and flexible options to mix & match
- ✓ **Tax-free\***  
Investment earnings are tax free
- ✓ **Flexible payment options**  
You chose the frequency
- ✓ **Supplement your Pension**  
Add to your Age Pension benefit\*

With REI Super's **Transition to Retirement Pension** and **Retirement Pension** get a regular income, all the benefits of an industry fund, and choose from our full range of investment options where the earnings are tax-free!\*  
Live well with the super fund that knows you best.



\*Investment earnings on superannuation income streams are tax-free from age 60. \*Subject to Centrelink eligibility criteria and limits.

# Supersize your retirement income

When it's time to consider a change of lifestyle, REI Super have two great pension options for you:

## 1.

### Transition to Retirement Pension

REI Super's **Transition to Retirement (TTR) Pension** allows you to supplement your income with regular payments from your super savings whilst you transition from work to retirement.

You may decide to ease into retirement, or continue to work full time and build your super balance. A **TTR** gives you that flexibility without necessarily reducing your take home pay, while topping up your pay packet with a tax-effective income stream.

Talk to a financial advisor about your options.

## 2.

### Retirement Pension

When you've retired, you can use the REI Super **Retirement Pension** to access regular income from your super savings<sup>4</sup>, which will remain invested in the options of your choice.

If you're eligible, you may also be able to combine your REI Super **Retirement Pension** with a government Age Pension, providing you with a higher retirement income.

### Retirement income benefits

- ✓ Tax-free<sup>1</sup> investment earnings – more in your pocket
- ✓ Tax-free withdrawals from age 60
- ✓ 15% tax offset for ages 55 plus<sup>3</sup>
- ✓ Flexible payment amounts and frequency<sup>4</sup>
- ✓ A choice of ten investment options
- ✓ Competitive Fees
- ✓ Commission-free financial advice<sup>2</sup>
- ✓ Access to low-cost banking products
- ✓ Online & mobile access any time
- ✓ Potential to supplement your government Age Pension benefit<sup>5</sup>



### Accessing your retirement income

To qualify for an REI Super **Retirement Pension** or a **Transition to Retirement Pension**, you must have reached your preservation age, which is 55<sup>3</sup> if you were born before 1 July 1960.

Contact REI Super for advice on how to make the most of your super in the lead up to your retirement.

1. Investment earnings on superannuation income streams are tax-free from age 60. 2. Fees may apply. 3. Available to members at their preservation age up to 59 years. For members born pre-1 July 1960, preservation age is 55. 4. Subject to government limits. 5. Subject to Centrelink eligibility criteria and limits.

### Easy to apply

Simply read the Pension PDS and download the application available at [reisuper.com.au/join/open-a-pension-account](https://reisuper.com.au/join/open-a-pension-account)

### Need help?

Call **1300 13 44 33** or email a team member directly at [admin@reisuper.com.au](mailto:admin@reisuper.com.au)

