



ngs super™

The educated choice



An Industry  
SuperFund

# Getting closer to retirement? We can help!

There are a number of options available when you approach retirement from leaving your money in super to establishing a pension as an income stream. The best option for you will depend on your personal circumstances and preferences.

## Not retired yet? Thinking about going part-time?

A transition to retirement pension is designed to allow employees to move gradually from full-time employment through to part-time work whilst transitioning to retirement. It means that your superannuation can be converted to an income stream – after preservation age which is currently age 55 – to supplement earned income.

### NGS Financial Planning can help!

Understanding money matters can be challenging at the best of times. Making good decisions about how to best manage your money will help build your wealth and determine whether you reach your short- and longer-term savings goals. It doesn't matter how much or how little money you have – it's how you put your money to work that will make all the difference.

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Our experienced, licensed financial planners know NGS Super. There is no cost to you as an NGS Super member for the initial consultation about your NGS Super account and no obligation to move to a fee-paying arrangement. We explain all the costs upfront. Work can be done on a fee-for-service basis, which means you know exactly what it may cost. There are no hidden costs so your money keeps working hard for you.

Our financial planners can help you to:

- clarify your financial goals
- set up a budget
- decide how to invest your super savings
- work out how much insurance cover you need for your family's financial security should anything happen to you
- put a financial plan in place.

Call **1300 133 177** to make an appointment or speak to a planner.



## Have you retired, but don't need your super immediately?

You can leave your money in super for as long as you want and draw down lump sums as you need to. There is no longer a requirement to take your money out of super when you've finished working, which is good news. Your money can continue to grow and work hard for you.

However, be aware that if you leave your money in super, investment earnings will be taxed at 15%. If you transfer your account balance into an income stream such as the NGS Super Pension, your investment earnings will be tax free.

## Retired now? Thinking about an income stream?

An account-based pension is a flexible and tax-effective means of converting a lump sum retirement benefit into a regular income stream. Account-based pensions are characterised by a number of features:

- flexible payment options allowing you to choose the frequency and the amount you wish to receive
- provided you receive no less than the minimum pension payment each year according to your age and account balance, you may access your capital at any time
- investment earnings are tax-free
- a wide choice and freedom to select your own investment options
- upon your death, your pension can either continue to be paid to a dependant as a reversionary pension, or it can be paid as a lump sum to your dependants or your estate.

From 1 July 2007 people aged 60 or more receive all pension income and lump sum withdrawals tax free. For people aged 55–59, they will continue to receive concessional tax treatment when they receive income from an account-based pension.

### Do you need more information?

For more information, please visit [www.ngssuper.com.au](http://www.ngssuper.com.au) and follow the links to our fact sheets or call **1300 133 177** to speak to an NGS Super representative.

### How to contact us

Visit our website [www.ngssuper.com.au](http://www.ngssuper.com.au), or contact our Customer Service Team or your local Client Relationship Manager at any time. We're here to help you.

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### Important information

This is general information only – it does not take into account your objectives, financial situation or needs.

Please assess your own financial situation, read the *Member Guide* (Product Disclosure Statement) for any product you may be thinking of acquiring and consider seeking professional advice before acting on this information.

The NGS financial planning service is offered to members of NGS Super (ABN 73 549 180 515) through an arrangement with Mercer Financial Advice (Australia) Pty Ltd (ABN 76 153 168 293) (MFA) which holds Australian Financial Services Licence No. 411766 authorising the provision of financial advice.

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