

What will your retirement look like?

What kind of lifestyle do you want in retirement?
We can help you discover ways to grow your superannuation
and achieve your financial goals.













right by your side



What is considered a modest and comfortable retirement lifestyle for younger retirees?

The Association of Superannuation Funds of Australia (ASFA) Retirement Standard describes what is considered a modest and comfortable retirement lifestyle:

COMFORTABLE RETIREMENT	MODEST RETIREMENT
 <p>Replace kitchen and bathroom over 20 years</p>	<p>No budget for home improvements. Can do repairs, but can't replace kitchen or bathroom</p>
 <p>Better quality and larger number of household items and appliances and higher cost hairdressing</p>	<p>Limited number of household items and appliances and budget haircuts</p>
 <p>Can run air conditioning</p>	<p>Need to watch utility costs</p>
 <p>Restaurant dining, good range & quality of food</p>	<p>Take out and occasional cheap restaurants</p>
 <p>Fast internet connection, big data allowance and large talk and text allowance</p>	<p>Limited talk and text, modest internet data allowance</p>
 <p>Good clothes</p>	<p>Reasonable clothes</p>
 <p>Domestic and occasional overseas holidays</p>	<p>One holiday in Australia or a few short breaks</p>
 <p>Top level private health insurance</p>	<p>Basic private health insurance, limited gap payments</p>
 <p>Owning a reasonable car</p>	<p>Owning a cheaper more basic car</p>
 <p>Take part in a range of regular leisure activities</p>	<p>One leisure activity infrequently, some trips to the cinema or the like</p>

Source: The Association of Superannuation Funds of Australia (ASFA) Retirement Standard, March quarter 2022. ASFA figures calculated based on a single person or couple who own their own home and are relatively healthy retirees aged 67-85. Annual figure divided by 52 to obtain weekly estimate.

For more information visit www.superannuation.asn.au/resources/retirement-standard.

Complete this questionnaire

Based on your responses we can provide advice that can help you plan for a better financial future.

1. The retirement lifestyle I would like to target will require:

\$ _____ per annum

2. How well do you know your spending habits:

- I spend all I earn
- I spend more than I earn
- I save regularly
- I don't know

3. I know and understand which investment option I am in:

- Yes
- No

4. I would like to retire at age: _____ or reduce hours from age: _____

5. I am making my contributions as:

- After tax
- Before tax (salary sacrifice)
- Not currently making extra contributions
- I don't know

6. My current beneficiary nomination is:

- Preferred
- Binding
- None
- Don't know



MY TO DO LIST

(tick when complete)

- Check and review your account details on Member Online:**
 - Balance
 - Investments
 - Insurance amount and rating
 - Beneficiaries and type
- Contact Brighter Super for advice on any of the following topics:**
 - Contributions
 - Investments
 - Will I have enough?



For more information contact Brighter Super
advice@brightersuper.com.au

CENTRELINK AGE PENSION THRESHOLDS

Eligibility depends on your date of birth, and is asset and income tested. Below is a table of the current payment rates:

PAYMENT RATES		SINGLE	COUPLE (COMBINED)
Full fortnightly rate		\$987.60	\$1,488.80
ASSET TESTS	LIMITS FOR	SINGLE	COUPLE (COMBINED)
Homeowner assets test	Full pension	\$270,500	\$405,000
	Part pension	\$599,750	\$901,500
INCOME TESTS	LIMITS FOR	SINGLE	COUPLE (COMBINED)
Fortnightly income	Full pension	\$180.00	\$320.00
	Part pension	\$2,155.20	\$3,297.60

Source: Australian Government Department of Services Australia. Rates correct as at 28 April 2022.
<https://www.servicesaustralia.gov.au/how-much-age-pension-you-can-get?context=22526>

The fund has 7% of Robina Town Centre.

- Second-largest shopping centre on the Gold Coast.
- The centre has a strong commitment to environmental, social and governance (ESG) policies and practices.
- Recent initiatives include solar power, waste recycling, water-efficiency and local community partnerships.



Ownership as at 1 July 2022

Let's talk about your super.



Call 1800 444 396 or
email advice@brightersuper.com.au

brightersuper.com.au



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