

Planning for your retirement – we're here to help

Our retirement income strategy

Deciding when to retire is a big decision and one that is different for everyone.

Most members have at least one common goal and that is to make sure they have the right level of income and flexible access to that income throughout their retirement. It can be a bit of a balancing act.

Planning is easy with the right support

So, whether you are planning your retirement or are already retired, there are a range of assistance and retirement income options to support your individual retirement journey



Assistance

- **Wellness Hub:** This is an online space where you can access articles on the key aspects of your superannuation. The content will expand over time, making this a key reference source. Examples of the types of articles that can be found on the Wellness Hub include:
 - Asset classes typically available within superannuation
 - Investment risk and return in superannuation
 - Easy ways to grow your super
 - Superannuation and nominating a beneficiary

You can access the Wellness Hub today by [clicking here](#).

- **Retirement Planner:** This is an online calculator, within the Wellness Hub, that allows you to enter information about your individual circumstances. Based on this information, the planner will project your superannuation balance and retirement income inclusive of the Age Pension and other assets outside of super, under variable contribution and drawdown strategies.

You can access the Retirement Planner today by [clicking here](#).

Retirement income options

- **Account-based pension:** This is a flexible retirement income stream purchased with superannuation savings. An account-based pension provides flexible access to expected retirement income through either regular drawdowns, or one-off payments. This option does not currently exist within the fund. However, we are committed to exploring an account-based pension option for members.
- **Age Pension:** The Age Pension is an indexed income for life, which is immune from market fluctuations. The Government will assess your assets and income in deciding whether you are eligible for the Age Pension. You can find out more information on the Age Pension by [clicking here](#)

Contact details

Verve Super is an ethical, community minded superannuation fund created by women with services especially designed for women. We welcome anyone who wants to feel part of a supported community of members committed to increasing their personal wealth while using the power of superannuation to build a better and more equal world.

Phone number: 1300 799 482

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Disclaimer

The information in this document is general information only. It has been prepared without taking account of your personal circumstances, financial situation or needs. You should consider the disclosure documents, and obtain appropriate financial and taxation advice, before deciding whether Verve Super is right for you.

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The relevant disclosure documents include the product disclosure statement ('PDS'), financial services guide ('FSG') and target market determination ('TMD').