

# 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**

- **Commutable Defined Benefit:** The members of Rexel Australia Superannuation Plan (Category C) can commute or vary their pension before its commencement. This can provide flexible access to funds in retirement.]
- **Age Pension:** Based on your assets and income, you may be eligible for all or part of the Government Age Pension. If eligible, the Age Pension can provide you with an indexed income for life, regardless of market fluctuations.

You can find out more information on the Age Pension by clicking [here](#)

If you need assistance to plan your retirement, please contact us.

## **Contact details**

**About Rexel Australia Superannuation Plan (ABN 73 706 435 443):** Rexel Australia Superannuation Plan (ABN 73 706 435 443) ("the Plan") is a superannuation fund domiciled in Australia. The Plan is primarily involved in providing retirement benefits to its members. The Plan was constituted by a Trust Deed dated 1 May 1998 (as amended).

The Plan consists of both a defined benefit division and a defined contribution division. Members of the defined benefit division are employees of Australian-based employers with defined benefit plans for their employees. Members of the defined contribution division are either those employees of Australian based employers who have selected the Plan as the default fund for their employees or those members who have voluntarily selected the Plan.

**Phone number / email:** *Tel: (02) 8099 4093 Email: [Rexelsuper@onevue.com.au](mailto:Rexelsuper@onevue.com.au)*

**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<sup>1</sup>, and obtain appropriate financial and taxation advice, before deciding whether Rexel Australia Superannuation Plan is right for you.

This document is provided by and authorised for distribution by Diversa Trustees Ltd ABN 49 006 421 638, AFSL 235153, who acts as the Trustee of Rexel Australia Superannuation Plan (ABN 73 706 435 443).

**Effective Date:** 1 July 2022

---

<sup>1</sup> The relevant disclosure documents include the product disclosure statements ('PDS'), financial services guide ('FSG') and target market determinations ('TMD').