



Australian
EXPATRIATE
Superannuation Fund

Planning for your retirement – We are here to help
Our Retirement Income Strategy

Issued by Diversa Trustees Limited, ABN 49 006 421 638, RSE License L0000635, AFS Licence 235153,
as Trustee for the Tidswell Master Superannuation Plan ABN 34 300 938 877, RSE R1004953.

Australian Expatriate Superannuation Fund is a sub plan of the Tidswell Master Superannuation Plan
ABN 34 300 938 877, RSE R1004953 and the Promoter is IVCM (Aust) Pty Ltd ABN 16 608 923 477, AFSL 491530.

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](#).

- **Advice:** A financial adviser can work with you by taking a holistic view of your financial situation and exploring which retirement options may suit you best.

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.
- **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 : The Australian Expatriate Superannuation Fund (AESF) is a public offer Retail Superannuation Fund that is registered with HMRC as a Qualifying Recognised Overseas Pension Scheme. It is currently the only Retail Fund in Australia that can accept a transfer of Pension Funds from the UK.

Phone number / E-mail: +61 (0) 2 7202 0151 / aus@ivcm.com

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 Australian Expatriate Superannuation Fund 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 Australian Expatriate Superannuation Fund.

Effective Date: 1 July 2022



IVCM (Aust) Pty Ltd

Telephone. +61 2 7202 0151 (Australian Only)
+61 8 7444 4151 (International)

Fax. +61 8 8178 0257

Email. australia@ivcm.com

Website. www.ivcm.com

Correspondence Address - Mail only: IVCM (Aust) Pty Ltd, Level 10,
20 Martin Place, Sydney, NSW, 2000

Office Address: IVCM (Aust) Pty Ltd, 25 Solent Circuit, Level 2,
Office 210, Norwest Business Park, Baulkham Hills, 2153