

ING Superannuation Fund

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 Trustee's Retirement Planner today by clicking [here](#).

Alternatively you can access the Australian Government's moneysmart website which contains information and calculators to help consumers make informed financial decisions about their superannuation and retirement by clicking [here](#).



Retirement income options

- **Account-based pension (Pension Account):** 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 have any queries in relation to the above, please contact us.

Contact details

About the ING Superannuation Fund: ING Living Super is a product issued out of the ING Superannuation Fund. ING Living Super was launched in 2012. Members are able to invest in a range of Managed Investments (diversified and single sector options), selected ASX-listed securities and Term Deposits. ING delivers its financial products with a focus on simplicity and good value for customers.

Phone number / email: You can contact the ING Living Super Call Centre on 133 464 from 8am - 8pm Monday to Friday (Sydney time), or by logging into ing.com.au and using ING Online – My Message, or by writing to us at ING Superannuation Fund, Reply Paid 4307, SYDNEY NSW 2001.

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 documents¹, and obtain appropriate financial and taxation advice, before deciding whether ING Living Super 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 the ING Superannuation Fund ABN 13 355 603 449.

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