

Retire on your terms

Ease into retirement

There are many types of retirement income solutions and some of them aren't just for when you stop work. In fact, if you choose the right one, it can be your partner for the rest of your life.

iQ Retirement by Russell Investments offers a flexible way to make the most of your money in the years leading up to your retirement—and can work hard for you afterwards.

It combines a contribution account for accumulating your superannuation and a pension account that pays you a regular income.

Transition into retirement

Once you reach your preservation age, you can use a transition to retirement strategy to access your superannuation even when you're working on a full-time or part-time basis. You do this by moving your accumulated super into a pension.

You can then withdraw money from that pension to supplement your income, while salary sacrificing any excess income into your super via your contribution account.

iQ Retirement is ideal for anyone looking to commence this strategy.

The key to this strategy is the tax treatment

- › The money you draw down from the pension is tax free after the age of 60.
- › By salary sacrificing your income, you swap your marginal tax rate for a 15% contributions tax.

These concessions mean you can significantly bolster your retirement savings, simply by paying less tax. And paying less tax means more money to invest.

For more information on the benefits of a transition to retirement strategy and to see how it can work for you, visit russellinvestments.com.au/retirement

Key advantages

- › Full range of banking at your fingertips – after age 60 enjoy all the facets of integrated everyday banking.
- › Low cost – no transaction costs when moving money between your contribution and pension accounts.
- › No fees to establish, contribute to, withdraw from, terminate or switch investments within your account. Depending on the investment option, investment buy and sell costs may apply.
- › One-stop-shop – a dedicated website means all your account details are at your fingertips.¹
- › Competitive administration fees, which can be reduced if a higher balance is maintained. Family members may also be linked to the account to take advantage of the reduced fees that apply for balances greater than \$500,000.
- › Access to our investment expertise and range of diversified and sector portfolios.

Seamless transactions

When you become a member of iQ Retirement, your funds will automatically be invested into your contribution account before being transferred free of charge to your pension account as and when you require.

If you are a Defined Benefit member, the amount you may transfer from your current account into a pension will be limited, but you may have the option to transfer out of your Defined Benefit plan and commence a pension with your whole balance. Once your money is in the pension phase, you no longer have to pay 15% tax on your investment earnings² and as a result you will have more money to invest.

By having a contribution account, you can still contribute to your super either through salary sacrificing your income or making other contributions. For instance, you may discover some lost super that you want to transfer or perhaps you have come into an inheritance that you want to put away for your retirement.

It's simple for both you and your employer to contribute to your iQ Retirement account with BPAY[®] or cheque.

Receiving your pension

When your money is in the pension account, by law you have to be paid a minimum amount each year, depending on your age.

Generally, if you are still working and under 65 years of age, then you can only withdraw up to a maximum of 10% of your pension account balance.

Visit russellinvestments.com.au/rates for the latest figures.

Investment expertise

When you invest with us, you can be sure you're in safe hands. We are a global investment management company working with investors of all sizes in countries around the world.

For more than 70 years, we've been helping investors big and small, formulate and implement investment plans to meet their needs. With Russell Investments, you can access the same investment approach as some of the world's largest investors.

But don't just take our word for it. We've been acknowledged by some of Australia's, and indeed the world's, most reputable researchers and industry experts.

Our investment quality has been recognised and validated by the industry's top experts.



iQ Retirement has been awarded Chant West's highest rating of '5 Apples' every year since it's inception in 2007.³



iQ Retirement was a finalist in Conexus Financial Superannuation Awards – Pension Fund of the Year.⁴

Would you like to know more?

Making a financial choice is an important decision. While iQ Retirement is designed for anyone over preservation age who is either in the workforce or retired, you should still assess whether the product is right for your particular circumstances. Our retirement specialists can assist you with this, or alternatively, speak with your financial adviser. If you don't have a financial adviser and would like to be referred to one we can help. Call us today.

Call us

1800 555 667

Monday to Friday, 9am – 5pm (AEST)

Email

iq@russellinvestments.com.au

Website

russellinvestments.com.au/retirement

¹ Online transactional access is not available between 2am and 6am AEST.

² Tax on investment earnings still applies to Transition to Retirement income streams.

³ For further information about the methodology used by Chant West, see chantwest.com.au

⁴ The Conexus Financial Superannuation Awards are determined using proprietary methodologies. Awards were issued May 20, 2015 and are solely statements of opinion and do not represent recommendations to purchase, hold, or sell any securities or make any other investment decisions. Ratings are subject to change.

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