

Do you receive any account-based, allocated and market linked (term allocated) pensions? That means you must receive a minimum payment amount per year.

WHAT ARE MINIMUM PENSION LIMITS?

Each tax year, you are required to be paid at least the minimum legislated pension from your pension account. The annual minimum amount you must take from your pension is based on your age and expressed as a percentage of the balance of your pension account as at 1 July or when you commence your pension (whichever occurs later).

HOW DO I CHANGE THE MINIMUM AMOUNT ON MY PENSION?

To update your minimum pension amount, you can:

- **Log in** to your online account at russellinvestments.com.au/login and select Actions > Change Pension Payment and update your details.
- **Contact us** on 1800 555 667 to update your details over the phone.
- **Visit** russellinvestments.com.au/retirement, download the Change Pension Payments Details Form located under Forms, complete it and send to:
iQ Retirement by Russell Investments
Locked Bag A4094
Sydney South NSW 1235
- **Fax it** to us at: +61 2 9372 6288.

If you do not wish to change the amount of your pension payment, you will be paid the same percentage rate you chose in the previous financial year.

Note: Whenever you change your payment amount, your instruction may not take effect until the following payment period, depending on when we receive your instruction.

YOUR AGE	MINIMUM PENSION LIMIT (% OF ACCOUNT BALANCE)
	2024-25 ONWARDS
Under 65	4.0
65 – 74	5.0
75 – 79	6.0
80 – 84	7.0
85 – 89	9.0
90 – 94	11.0
95+	14.0



Advice that's right for you

Good financial advice is about making the most of what you have to help achieve your goals. That's what we offer—general information, personal advice over the phone, Retire Ready meetings (often at no cost) or comprehensive personal advice (complimentary first meeting).

Find out more at
russellinvestments.com.au/advice



We're here to help

If you have any questions, please contact us:

- call **1800 555 667** (Monday to Friday 8.30am to 5.30pm AEST)
- email iq@russellinvestments.com.au
- visit russellinvestments.com.au/super

Issued by Total Risk Management Pty Ltd ABN 62 008 644 353, AFSL 238790 (TRM) as trustee of Russell Investments Master Trust ABN 89 384 753 567. Nationwide Super and Resource Super are Divisions of the Russell Investments Master Trust. The Product Disclosure Statement ('PDS'), the Target Market Determinations and the Financial Services Guide can be obtained by phoning 1800 555 667 or by visiting russellinvestments.com.au or for Nationwide Super by phoning 1800 025 241 or visiting nationwidesuper.com.au. Any potential investor should consider the latest PDS in deciding whether to acquire, or to continue to hold, an investment in any Russell Investments product. Russell Investments Financial Solutions Pty Ltd ABN 84 010 799 041, AFSL 229850 (RIFS) is the provider of MyTracker and the financial product advice provided by GoalTracker Plus. General financial product advice is provided by RIFS or Link Advice Pty Ltd (Link Advice) ABN 36 105 811 836, AFSL 258145. Limited personal financial product advice is provided by Link Advice with the exception of GoalTracker Plus advice, which is provided by RIFS.

This communication provides general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider whether this information is appropriate to your objectives, financial situation and needs. If you'd like personal advice, we can refer you to the appropriate person. This information has been compiled from sources considered to be reliable but is not guaranteed. Past performance is not a reliable indicator of future performance. To the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance on this information. This material does not constitute professional advice or opinion and is not intended to be used as the basis for making an investment decision. This work is copyright 2024. Apart from any use permitted under the Copyright Act 1968, no part may be reproduced by any process, nor may any other exclusive right be exercised, without the permission of Russell Investments. SS_FACT_PensionMinimums_V1F_2406