FACT SHEET

MINIMUM PENSION LIMITS

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) 2026-27 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