



Emergency Services & State Super

Thinking of retiring?

For Revised Scheme members



Are you an ESSSuper Revised Scheme member and you're thinking about retiring? Whether you're planning on retiring in a few years, or ready to take the plunge now, this brochure is designed to help answer your questions and guide you in the right direction.

Talk to the people who run your fund

To find out more about your retirement planning options, call 1300 655 476 to make a free appointment with one of our Member Education Consultants.

ESSSuper Member Education Advisers and Financial Planners are authorised representatives of Adviser Network and will only recommend a product after considering its suitability for your financial needs.

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The information contained in this document is of a general nature only. It should not be considered as a substitute for reading the relevant ESSSuper Product Disclosure Statement (PDS) or handbook that contains detailed information about the product, services and features – available at www.esssuper.com.au or by calling our Member Service Centre on 1300 655 476.

Are you planning for retirement?

If you're thinking about retiring in the next few years, now is the time to start planning for it. One of the considerations in the lead up to retirement is topping up your super. Some of your options to do this include:

- making your contributions to the Revised Scheme from your before tax salary, if you're not already doing so. To find out if salary sacrifice is right for you please check out our online calculator at www.esssuper.com.au/Calculators
- opening an Accumulation Plan account with ESSSuper and make additional contributions (on top of those you make to the Revised Scheme) on either a before tax or after tax basis¹
- consolidating super you have elsewhere into an Accumulation Plan account²
- contributing to the Accumulation Plan for your spouse and taking advantage of the potential tax rebates available.



Members often tell us they wish they had started preparing for retirement earlier. If retirement is still a few years away you can start planning now by exploring your options to boost your super. Taking steps sooner can help you achieve a more comfortable financial future. Ask us how.

Are you ready to retire now?

When you decide to retire from the Revised Scheme you have three options to consider.*

1. receive a lifetime pension, which is a source of regular fortnightly income just like your salary now. Benefits of the pension include:
 - it's indexed to CPI twice per year – so it keeps up with the cost of living
 - you cannot out-live this pension – it doesn't run out
 - your partner gets 2/3rds of the pension if you die.
2. you can elect to convert some of your fortnightly pension to a lump sum, or
3. you can elect to convert all of your fortnightly pension to a lump sum.



As everyone's financial circumstances are different it's important to review all your options before making a decision – talk to us about your options and we'll help explain them in greater detail.

1. There are maximum limits on before and after tax contributions which are set by the Government and if these limits are exceeded you may be liable for additional tax. It is important that you monitor your contribution levels as they may change from year to year.
2. You should check any relevant exit fees you may incur or any insurance arrangements that may be forfeited, or any other effects this transfer may have on your benefits, before rolling your money into our fund.

* Before making a decision about an ESSSuper product, you should consider the appropriateness of the product to your personal objectives, financial situation and needs. It may also be beneficial to seek professional advice from a licensed financial planner or adviser.



What do I need to do?

1 Organise an interview with an ESSSuper Member Education Consultant. This free service is available to:

- explain your options
- provide general advice about your super and your benefits, including tax and access rules
- prepare free up-to-date estimates of your benefit tailored to your resignation or retirement planning needs
- provide any necessary forms.

Our consultants can simplify even the hardest of super questions for you. They're the experts in your fund and want to help you secure a more comfortable future.

2 If you need more detailed advice, make an appointment to see an ESSSuper adviser who can:

- give you personal financial advice specific to your needs, goals and financial situation, and
- work with you to develop a tailored plan to help you reach your retirement goals.

3 Inform your employer in writing.

4 Complete and return the relevant forms to us.

By working with an ESSSuper Member Education Consultant we can help you fill out the forms and streamline the process for you.

Your employer will formally notify us of your final date of service along with your complete service and salary history to finalise your entitlements.

Once we have received both your forms and the necessary information from your employer we can process your benefit.

Proudly serving our members

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