

## We're here to help

The process of transitioning into retirement can often be quite daunting. There are many decisions to be made and you may be uncertain about the best options for you. That's why we recommend you consider seeking the advice of a qualified financial adviser whenever your circumstances change.

As a Plum member you have access to the *Momentum Financial Advice* service. You can obtain general financial advice over the phone, at no cost to you. Or, if you require advice more specific to your personal circumstances, we can put you in touch with a financial adviser for an initial face-to-face consultation – again at no cost to you.<sup>1</sup>

You can contact a Plum Member Services Consultant on **1300 55 7586**, any business day, 8.00am to 6.00pm, Australian Eastern Standard Time (AEST). A consultant can provide general information on the *Plum Pension* or transfer you directly to a telephone-based financial adviser.

Alternatively, for further information on the *Plum Pension*, or to download a copy of the *Plum Pension Product Disclosure Statement (PDS)*, log on to **www.plum.com.au** and follow the links to the *Plum Pension* page.

### ? Did you know...

As a member of the Plum Superannuation Fund you can access the services of financial advisers through *Momentum Financial Advice*.

If you would like more information about *Momentum Financial Advice* or would like to access this service contact a Plum Member Services Consultant on **1300 55 7586**.

*Momentum Financial Advice* is a service provided by GWM Adviser Services Limited ABN 96 002 071 749 AFSL 230692 (GWMAS) or through other licensees pursuant to an agreement between PFS Nominees Pty Ltd ABN 16 082 026 480 as trustee of the Plum Superannuation Fund. GWMAS and Plum Financial Services Limited (Plum) are part of the National Australia Group of companies.

### If you would like further information on *Momentum Financial Advice*:

☺ Call a Plum Member Services Consultant on **1300 55 7586** who can put you in touch with an adviser directly

📄 Go to **www.plum.com.au** or

✉ Email us at **service@plum.com.au**

### Important information

An interest in the Plum Superannuation Fund ABN 20 339 905 340 (Fund) is issued by PFS Nominees Pty Ltd ABN 16 082 026 480 AFSL 243357 (Plum Trustee). An interest in the Plum Sponsored, *MLC MasterKey Pension Fundamentals* is issued by MLC Nominees Pty Ltd ABN 93 002 814 959 AFSL 230702 RSE L0002998 (MLC Trustee). The information in this document has been prepared by Plum Financial Services Limited ABN 35 081 812 731 AFSL 243356 (Plum). Neither the Plum Trustee, the MLC Trustee, Plum nor any other member of the National Australia Group of companies accepts responsibility for the opinions, comments and analysis contained in this document. Any advice contained in this document is general in nature and does not take into consideration an individual's objectives, financial situation or needs. Before acting on this information you should consider whether it is appropriate to your objectives, financial situation and needs. We recommend that you consider the *Product Disclosure Statement (PDS)* for the *Plum Pension* before making any investment decisions. A copy of the *Plum Pension PDS* and/or the *Fund PDS* can be downloaded from the Plum website **www.plum.com.au**. If you don't have access to the internet, call a Plum Member Services Consultant on **1300 55 7586** to arrange to have one mailed to you. The information in this document is current as at 1 September 2008. Any changes in the law or policy subsequent to this date have not been incorporated.

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THE MLC VANGUARD INITIATIVE

## Plum Pension

Flexible choice for your retirement income

<sup>1</sup> Telephone advice and referral service provided by GWM Adviser Services Limited (GWMAS) ABN 96 0002 071 749 AFSL 230692, part of the National Australia Group of companies.

## Retirement – it's your future, be comfortable...

When you retire, the loss of a regular salary may take some getting used to, and managing your lump sum superannuation benefit can often be difficult.

That's why it's essential to consider putting a plan in place.

At Plum, we provide the Plum sponsored, *MLC MasterKey Pension Fundamentals (Plum Pension)*, which may help to make managing your finances simpler.

The *Plum Pension* is a flexible income stream product that you can move your superannuation benefit into before you retire, or on retirement. You can pay yourself a regular income from your *Plum Pension*, while your money continues to be invested.

## Here are just some of the key features of the *Plum Pension*

With a *Plum Pension* you'll enjoy:

- the flexibility to choose how frequently you'd like to receive your pension payments – weekly, fortnightly, monthly, quarterly, biannually, or annually;
- a wide range of investment options to select from;
- the option to withdraw lump sums from your account;
- the ability to rollover benefits from external superannuation accounts (on establishment); and
- online access to your *Plum Pension* information, including account balance and investments.

## Ease your way into retirement

If you have reached preservation age<sup>2</sup> but wish to continue working, the *Plum Pension* may be the solution for you.

Through the transition to retirement pension component of the *Plum Pension*, you can continue to work while also drawing additional income from your pension.

This means you can reduce your working hours and supplement your reduced income with regular payments from your *Plum Pension* account.

It's like operating two accounts. One account in your existing Plum Superannuation Fund account can still receive regular Superannuation Guarantee (SG) contributions from your employer – plus any additional contributions you may make.

The other (in the *Plum Pension*) is the account from which your pension payments are drawn. The funds in both accounts continue to be invested according to your chosen investment strategy in each product.

## Ready to retire

If you are ready to stop working altogether and wish to move straight into retirement, the *Plum Pension* may also provide for you.

On meeting a condition of release,<sup>3</sup> you can transfer your superannuation savings into the *Plum Pension*. You can also transfer other monies into your *Plum Pension* account (before your pension payments commence), such as contributions from your spouse, rollovers from external super funds or personal additional contributions to boost your savings.

The *Plum Pension* offers an extensive investment menu, which is similar to the investment options available in the Plum Superannuation Fund. Because some of the underlying investment options are the same, you can either stick with your existing investment strategy, or select a new one.

It's then just a matter of determining the amount and frequency of your regular pension payments.

And the great news is your money is not locked away for life. You have the flexibility to withdraw lump sums from your *Plum Pension* account (terms and conditions apply<sup>3</sup>) if you plan to go on a holiday, for example, or purchase a new car.

<sup>2</sup> The *Plum Pension Product Disclosure Statement (PDS)* provides further information on preservation age.

<sup>3</sup> As detailed in the *Plum Pension PDS*.