



Retirement Income Strategy

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Who we are?

REI Super is the national superannuation fund for the real estate industry and operates as a public offer fund accessible to all people including employees, self-employed individuals and retirees. Established under the leadership of the Real Estate Institutes of Australia, the fund operates for the benefit of our members and has supported members with their superannuation and pension needs for over 50 years.

About the Strategy

Retirement is a significant milestone for our members and requires attention from members to plan for the retirement they desire. REI Super has created this Strategy to provide:

- Support for fund members approaching retirement
- Guidance to fund members entering and already in retirement
- Appropriate retirement income products and;
- Access to advice to assist members to make informed retirement income decisions based on each members' personal goals and circumstances.

By implementing this Strategy outlined, REI Super actively support its members to review their retirement income solution on a regular basis.

Who is covered by the Strategy

Our Retirement Strategy is designed for all current and future REI Super members who are aged 50 years and over including:

- Members who are approaching retirement with a super (accumulation) account
- Members who are transiting into retirement with a Transition to Retirement (TTR) pension account,
- Members who are retired with an account-based pension account and;
- Members who move above across the categories mentioned above.

Defining retirement income and the period of retirement

For the purpose of this Strategy, retirement income refers to the total financial resources available to individuals after they retire from full-time employment. This includes:

- Amounts drawdown from their account-based pension account, transition to retirement account or superannuation account in the form of regular payments (monthly, quarterly or annually) or lump sums
- Amounts drawn from Government Age Pension having met age eligibility and means test
- Income from other sources including financial assets outside of super e.g. interest income, rental income and dividends and;
- Income from a life-time longevity product

Period of retirement refers to the date the member retires from the workforce or age 67 (whichever is earlier) to the date of the member's death.

Balancing retirement income objectives

Retirement marks a considerable transition in our members' lives as members retire from the workplace and need to make financial decisions which can impact their future retirement income. These decisions are often met with conflicting objectives and trade-offs. As a result, REI Super aims to assist members with enhancing their preparedness for retirement and balancing the following objectives:

- Maximise expected retirement income over the period of retirement
- Manage expected risks to the sustainability and stability of retirement income over the period of retirement including longevity risks, investment risks, inflation risks and sequencing risks;
- Have flexible access to expected funds over the period of retirement.

Membership cohorts

In developing our Strategy, REI Super has undergone a process to understand our membership and determining cohorts, considering many demographic and behavioural factors which may influence our members' decision in balancing the three objectives including:

- Retirement age
- Superannuation account balance
- Age pension eligibility
- Financial assets held outside of super
- Desired level of support and;
- Attitudes to risks

Reflecting on our membership base, REI Super recognises the differing preferences of our members when they plan for retirement. As such, REI Super has designed targeted communications to certain cohorts and a Strategy that is flexible and can be catered for all members.

Support and guidance for members transiting into or already in retirement

As members approach retirement, there are inevitably important decisions to be made to balance income stability, flexibility and long-term sustainability. To assist members entering or in retirement, REI Super offers a range of resources to guide members throughout their retirement journey including:

- Access to qualified financial advisors to plan for your retirement needs
- On-site workplace presentations from our business development team
- Retirement focused webinars
- Retirement health check sessions at no added costs to members
- Digital content designed to build knowledge of members' risk appetite
- Factual information on key retirement topics e.g. age pension eligibility, account-based pension, drawdown options
- Tools and calculators
- Regular educational content sent to opted members on retirement related topics

- The Super to Pension Journey, an educational digital initiative based on age which supports members to make informed decisions across their retirement lifecycle

Appropriate retirement income products

Our existing retirement income products available to our members comprise of:

- A transition to retirement (TTR) pension account and;
- An account-based pension account

To manage expected risks such as investment risk and market risk whilst maintaining growth, REI Super has adopted a cash bucket strategy for all pension default balanced options for transition to retirement and account-based pension accounts. This strategy automatically invests members in the balanced investment option and cash option which automatically reduces exposure to growth assets with age and is rebalanced on an annual basis.

To accommodate for members who prefer an active choice, members also have the option to determine their own pension asset allocation from a comprehensive suite of 10 options:

- Pension Growth
- Pension Balanced
- Pension Stable
- Pension Growth Plus
- Pension Cash
- Pension Australian Shares
- Pension International Shares
- Pension Australia Property
- Pension Global Property
- Pension Bonds

Members can adjust their investment choice accordingly at any point in time.

Where suitable, members also have the option to access a life-time income product through comprehensive advice, with immediate payable options or deferred payments to commence at a later age.

Access to Advice

For many members approaching and in retirement, planning and managing retirement can be challenging. REI Super is committed to providing personalised service to support our members throughout retirement, and as such provide advice triage and financial advice services in-house via Guideway Licensee as part of our membership including:

- Intra-fund advice services (limited to members' interest in REI Super products) available via telephone or video conference at no added cost to members
- Retirement health check services available via video conference at no added cost to members and;
- Comprehensive advice services available via telephone or video conference on a user pay basis.

Need help?

1300 13 44 33

reisuper.com.au

Between 8.30am and 7.00pm AEST/AEDT. (Local call cost within Australia, calls from mobile phones may cost more.)

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