

When can I access my super benefits?

Super is a long-term and tax-effective investment designed to provide you with funds to support yourself in retirement.

The Federal Government 'preserves' your super by restricting when you can access your money. This means any money you invest in super stays in super, until you at least reach your 'preservation' age. The preservation age is a Government-specified age at which you can access your super benefits once you retire and depends on your date of birth as shown below:

When you were born	Preservation age
Before 1 July 1960	55
1 July 1960 - 30 June 1961	56
1 July 1961 - 30 June 1962	57
1 July 1962 - 30 June 1963	58
1 July 1963 - 30 June 1964	59
After 30 June 1964	60

When can I access my benefits?

Generally, you are able to access your super, as a lump sum or income stream, when you reach your preservation age and retire, or when you turn 65.

While the aim of investing in super is to ensure your needs are met throughout your retirement, there are some other circumstances where you will be able to access your super earlier.

The table below provides a summary of when you can access your super and the conditions you need to meet.

Age	Conditions
65 years & over	<ul style="list-style-type: none"> Super can be accessed without conditions
60 years & over	<ul style="list-style-type: none"> Super can be accessed when retired If not retired, by stopping an employment arrangement either on or after turning 60
Preservation age	<ul style="list-style-type: none"> Super can be accessed when retired If not retired, through a transition to retirement pension income (see below).
Other ages	Super can be accessed: <ul style="list-style-type: none"> in times of severe financial hardship or on compassionate grounds (as defined by the Department of Human Services) as a temporary resident leaving Australia permanently (strict rules apply, contact the Australian Taxation Office for details) as a result of, permanent incapacity, terminal illness or death

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Sunsuper Pty Ltd
 ABN 88 010 720 840
 AFSL No. 228975
 Trustee and issuer of the
 Sunsuper Superannuation Fund
 ABN 98 503 137 921
 SPIN SSR 0100 AU

 13 11 84 (+61 7 3121 0700 when overseas)
 sunsuper.com.au
 GPO Box 2924 Brisbane Qld 4001
 07 3016 7722
 twitter.com/sunsuper

How can I access a transition to retirement income stream?

If you are currently 55 or over, you have the option to draw a regular income from your super. And once you're aged 60 or over any income you derive from your super may be completely tax-free. By putting in place a 'transition to retirement' strategy you will be eligible to withdraw up to 10 per cent of your income account in any year to help augment your other income.

A transition to retirement income stream, called an *Income account - Transition to retirement (TTR)* at Sunsuper, is non-commutable. (A non-commutable pension means you cannot withdraw lump sums, unless there are special circumstances.)

If you would like more information about transitioning to retirement, or our TTR, download our *Accessing your super in retirement - is a pension right for you?* fact sheet at [sunsuper.com.au](https://www.sunsuper.com.au)

What else do I need to know?

- You can now leave your money in super for as long as you want. There are no age or work requirements that must be satisfied for you to keep your super money in the super system at any age.
- If you have reached your preservation age, and are no longer working, you can access your super through an income account. You will be able to choose how much you wish to take and when you wish to take it, provided a prescribed minimum amount is taken each year.

More questions?

Sunsuper can provide you with the help and advice you need, whether you have a simple question or would like to consider your total financial situation. Our member advice specialists¹ can answer most of your questions about your Sunsuper account simply and quickly over the phone. Just call us on **13 11 84**.

¹Simple advice about super is provided at no additional cost. More detailed advice may incur a fee. All advice is provided by representatives of either Sunsuper Pty Ltd or Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818, AFSL No. 227867), a wholly owned subsidiary of Sunsuper.