



# Work less or save more

## Transition to retirement

Your super is money set aside for your retirement, but if you're old enough you could start taking advantage of your super savings now.

### What is Transition to retirement\*(TTR)?

TTR is a strategy that allows you to access some of your super, as a regular income, while you're still working.

### How TTR works

A retirement income account is opened alongside your regular super account. These two accounts work together and may reduce the overall tax you pay while helping boost your super savings.

### How TTR can help you

Drawing an income under the TTR rules can work in two ways. As explained over the page, you might choose to work less or save more.

\*Transition to retirement can be complex and isn't suited to everyone. Get advice to make sure it's right for you.

## Work less



Cut back the days or hours you work

+



Top up your reduced take-home pay

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Your super keeps growing because you're still working

## Benefits

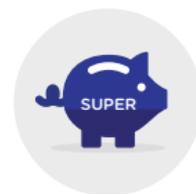
- › Ease into retirement or extend your career by working less
- › Use your super to replace any lost income
- › Continue to grow your super as you keep working

## When can you start?

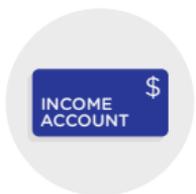
When you reach your preservation age\*.

OR

## Save more



Pay some of your income directly into your super and you could save on tax



You can then replace this money from your retirement income account



With tax savings, you can keep the same take-home pay while saving extra super

## Benefits

- › Use your super to top up your take-home pay
- › Save tax and speed up your rate of saving

## When can you start?

When you reach your preservation age\*. Save more may not be tax effective until you turn 60, when you won't be paying tax on your income payments.

We're here to help

Visit [australiansuper.com/trr](http://australiansuper.com/trr) or call us on **1300 300 273**

\* To find your preservation age visit [australiansuper.com/PreservationAge](http://australiansuper.com/PreservationAge)

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