

Goal setting for your best retirement

Planning for retirement starts with knowing the type of retirement lifestyle you'd like to live. It can help give you a 'true north' to set your retirement compass to and informs what action you can take today to get there. Here's how to get started.

Find your inspiration

If you're having trouble getting started, it can help to ask yourself 'what does a fulfilling retirement look like to me?' Thinking about how you'd like to spend your time day-to-day can help with goal setting.

What's your ideal retirement lifestyle?

Time with family and friends

What I currently do.....

What I'd like to do.....

Developing new or existing hobbies

What I currently do.....

What I'd like to do

Keeping fit and active

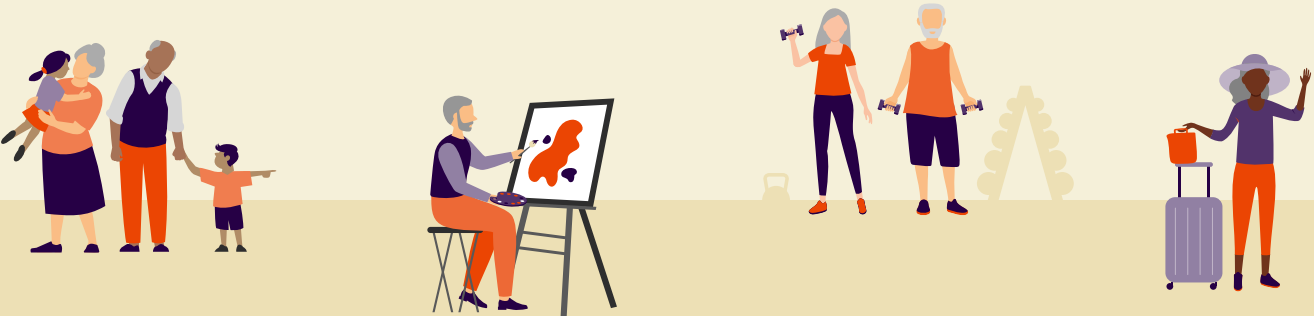
What I currently do.....

What I'd like to do.....

Exploring travel destinations

What I currently do.....

What I'd like to do.....



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Now that you’ve defined the future lifestyle you want, let’s break down the pathway into smaller steps you can start taking now.

An important area to consider is how you’ll fund your future lifestyle. This activity identifies some practical actions for your super and finances now to help you reach the retirement you want.

List 1-2 objectives below, the steps to achieve them, the timeframe and a check-in date. Try to keep your objectives SMART (specific, measurable, attainable, realistic and time-bound).



Growing your balance:

(eg. contributing extra¹; check for lost or unclaimed super; consolidate² so you could save on fees and make your super easier to manage; review your investment options)

| Objective | Next steps | Timeframe | Check in |
|--|--|-----------------------------|--|
| | How to achieve the objective | How long to reach your goal | When will you check in on your progress? |
| Example: Leesha wants to save an extra \$50,000 super so she can travel in retirement. | <ul style="list-style-type: none">• Use Super Contribution Calculator to calculate how much extra she needs to contribute.• Arrange an annual spouse contribution from her partner. | 5 years | Every 3 months |
| | | | |
| | | | |

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Super education:

(eg. learn more about retirement options like Transition to Retirement³ or an account-based pension; register for an education webinar; research Age Pension eligibility and retirement income options)

| Objective | Next steps | Timeframe | Check in |
|-----------|------------------------------|-----------------------------|--|
| | How to achieve the objective | How long to reach your goal | When will you check in on your progress? |
| | | | |
| | | | |



Family protection:

(eg. review your beneficiaries and update; review your insurance cover options⁴: income protection, life insurance, total and permanent disablement cover; check and review your insurance work rating)

| Objective | Next steps | Timeframe | Check in |
|-----------|------------------------------|-----------------------------|--|
| | How to achieve the objective | How long to reach your goal | When will you check in on your progress? |
| | | | |
| | | | |

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Tools and advice:

(eg. access DIY learning tools; use online calculators; read super and retirement articles; explore advice options⁵)

| Objective | Next steps How to achieve the objective | Timeframe How long to reach your goal | Check in When will you check in on your progress? |
|-----------|--|--|--|
| | | | |
| | | | |

DISCLAIMERS:

- 1. Before adding to your super, consider your financial circumstances, eligibility, contribution caps that may apply, tax issues and when your super can be accessed. We recommend you consider seeking financial advice. Salary sacrifice may affect some Government benefits and employee benefits. We recommend you consider seeking financial advice before deciding if a salary sacrifice arrangement is right for you.
- 2. Before making a decision to combine your super, consider any fees or charges that may apply, and the effect a transfer may have on benefits in your other fund such as insurance cover. We recommend you consider seeking financial advice. If you wish to claim a tax deduction for personal super contributions, you must lodge a notice of intent to claim a tax deduction with your other fund before you combine your super.
- 3. Transition to Retirement (TTR) can be complex and isn't suited to everyone. It's a good idea to get financial advice before deciding if a TTR Income account is right for you.
- 4. AustralianSuper insurance is provided by TAL Life Limited (the Insurer) ABN 70 050 109 450 AFSL 237848.
- 5. Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Fees may apply.



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