



Your retirement Your way

Whether you're growing your balance, getting ready to retire, or already enjoying life after work — we're with you every step of the way

Our plan to enable your best retirement

Every member's retirement journey is unique. Our **Retirement Income Strategy** is designed to help our members over 50 approaching – or in retirement – make informed decisions about their superannuation.

Our strategy is designed to help members with three key objectives:



Maximising your retirement income

Making your super work harder for you.



Managing risk

Helping to ensure your income is stable and sustainable.



Providing flexible access

So you have access to your money when you need it

How this shows up for you

We're listening and are building on the tools and advice we already have in place to make it even easier for you to achieve your goals.

Tools and advice to help you plan

- **Retirement Income Projections:** You'll find these in your member statements (past statements are available on [Member Online](#)).
- **Model My Super:** A powerful, interactive calculator that shows how much income you're on track to receive, how long it may last, and how it works with the Age Pension. You can even include your partner's super. [Try Model My Super](#)

Advice

- As an ANZ Staff Super member, you can access tailored personal financial advice about most aspects of your superannuation at no extra cost.
- Our advisers can help you plan, take action, and even complete your paperwork.
- Simply call us on **1800 000 086** to make a booking.
- Coming in early 2026: **Smart Plan**, our digital advice platform available 24/7.

Education and resources

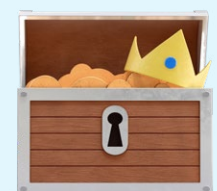
- From February 2026: receive email journeys designed to provide helpful prompts based on your retirement stage.
- From September 2025: enjoy a quarterly e-newsletter with insights and tips.
- By mid-2026: explore our library of retirement insights.

Low-cost, flexible pension options

- Easily convert your super into an income stream with our [Account-Based Pension \(ABP\)](#) or [Transition to Retirement \(TTR\) pension](#).
- Need some help? Our advisers can help you decide what's best for you. Simply call us on **1800 000 086** to make a booking.

Opening a retirement account

Deciding what to do with your super when you retire is one of the key financial decisions in life. An ANZ Staff Super financial adviser can help you get set up. Call us on **1800 000 086** to make a booking.



FAQs

How is ANZ Staff Super making its retirement strategy more personalised?

The strategy focuses on members aged 50 and above, including those approaching retirement and those already retired, but the tools, facilities and planning material are available to all members. We have grouped these members based on a range of factors to help us improve member outcomes by delivering more tailored initiatives that seek to better align with members' needs and circumstances.

Retirement stage:

- Growth – members building their super for the future
- Approaching retirement – members preparing to retire
- Retired – members already receiving and managing their retirement income

Level of activity and projected retirement outcome:

- Active members – those currently contributing to their ANZ Staff Super account
- Inactive members – those not contributing to their ANZ Staff Super account or contributing to an account at another fund

Members' estimated level of retirement readiness. Are they:

- On track
- Almost on track, or
- Not on track for a comfortable retirement?

Research and insights

We're also using a mix of member insights, activity data, and external research to guide our approach. We'll also consider broader trends in retirement spending, longevity, and evolving products.

Retirement readiness indicators



- On track



- Almost on track



- Not on track



FAQs (continued)

How will we know the strategy is working?

We're committed to making sure our Retirement Income Strategy works for you. We will measure success through:

- **Retirement readiness** – more members achieving a comfortable retirement
- **Engagement** – increased use of tools, advice, and resources
- **Satisfaction** – members feeling confident and informed, based on surveys and feedback.

What's next?

We will review our strategy every year to keep it relevant and effective. Member feedback, changing economic conditions, and evolving needs will help us shape what comes next.

Learn more

Explore our website for the tools, resources, and advice tailored to your retirement needs.

Together we will shape a future where you can thrive.

Important notice

In preparing this document, the Trustee has not taken into account the investment objectives, financial situation and particular needs ("financial circumstances") of any person. Accordingly, before acting on the advice contained in this document, you should assess whether the advice is appropriate in light of your own financial circumstances and consider contacting your financial adviser.

Financial advice

If you need advice regarding your super or retirement options, call an ANZ Staff Super financial adviser on **1800 000 086**. They can help work out the right strategy for you no matter what your stage of life and provide you with advice over the phone.

As part of its agreement with the Administrator, general and limited personal advice about options available within ANZ Staff Super is provided over the phone. These services are provided under MUFG Retire360 Pty Limited's AFSL 258145. Any advice provided by Retire360's advisers is not provided or endorsed by the Trustee and is not provided under the Trustee's AFSL.

You should consider the relevant Product Disclosure Statement and Target Market Determinations available at anzstaffsuper.com before making a decision in relation to your superannuation.

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We're here to help

To find out more about your options as you approach retirement, call ANZ Staff Super on **1800 000 086**