



# When can you access your super and Age Pension?

Plan your retirement with Moneysmart's free online tool



In Australia, the age you can access your super and the age you can receive the Age Pension are different.

This means your super may have to last longer if you retire earlier.

Moneysmart's free super and pension age calculator can help you find out when you are eligible for both.





## Why is it important to know?

Planning for your retirement means making informed decisions. This can help you plan for any gaps in income, and feel more confident about next steps.

## When can I access my super?

The year your super reaches 'preservation' age depends on the year you were born.

For example, the ages are different for people born between 1960 and 1964.

## When can I access the Pension?

If you are eligible to receive the Age Pension, you can receive it from 67 or above.\*

\*Accurate as of February 2025.

Date of birth	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
From 1 July 1964	60



Start planning for retirement

Try the super and pension age calculator today.

Scan QR code.

