



Access your super while you keep working

Learn more about transition to retirement (TTR)



If you're 60 or older and still working, you can use a transition to retirement (TTR) strategy.

This means you can access your super before you fully retire.

Find out what a TTR could mean for you.





Work less hours

With a TTR you may decide to work less hours, and top-up your income with super.

Example:

Alisha is 60 and wants to work 3 days a week.

Her income goes from \$50,000 to \$30,000.

She takes \$9,000 from her super each year, tax-free, to top-up her pay.

Save on tax

You may decide to keep working full-time but use a TTR to grow your super and pay less tax before you retire.

Example:

Kyle is 60 and earns \$100,000.

He salary sacrifices into his super.

This will reduce his income tax, but also his take-home pay. He tops up his income by withdrawing from his super.

Things to keep in mind

A TTR can affect:

- ✔ Government benefits
- ✔ Life Insurance
- ✔ How much you retire with



Ready to learn more?

Read Moneysmart's transition to retirement guide today. Scan QR code.

