

# Planning for retirement?

**Moneysmart free,  
independent and easy to  
use tools and resources**



**Moneysmart has free, independent, easy to use tools and resources that can help people plan for retirement. They explain things like super, savings, budgeting and more.**

**To support your members, and networks prepare for retirement, we're asking you to share Moneysmart's retirement planning resources.**

**With your help, more people will be able to benefit from them.**

# Share these resources to help your network

## Sharing these resources can help people:

- Estimate how much super they may have at retirement
- Understand how much they have now, and how much they need
- Explore options like transitioning to retirement
- Create a budget for life after work
- See how small changes today can impact future income

# What's in this pack

**You'll find ready-to-share resources to help you spread the word.**

- research insights
- 2 x retirement planning factsheets
- 6 x factsheets about Moneysmart's resources
- 5 x social Media tiles
- email/blog template copy
- 3 x animated explainer videos
- 2 x case study videos

# How to use this pack

There are many ways you can share these materials. This may include:

- Sharing Moneysmart's retirement tools and resources with your members and networks
- Including the content in newsletters and emails
- Posting on your social channels
- Linking to [moneysmart.gov.au/retirement](https://moneysmart.gov.au/retirement) on your website

# Research insights

In Australia, there are currently 5,279,248 people aged 50-66 years. This equates to 19.8% of the total population.

[Download research insights](#)

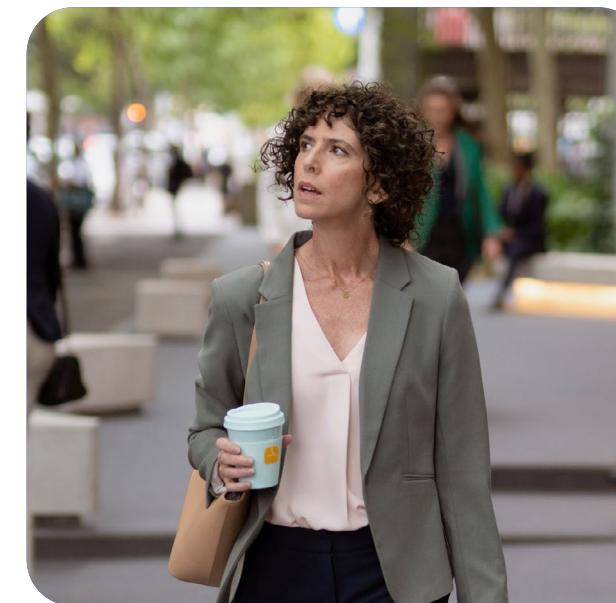
Research insights

**Research Methodology**

ASIC commissioned research to survey 2,065 Australians aged 45-75 to understand the retirement planning and readiness gap. The survey was carried out online. The findings in this document reflect the insights of Australians aged 50-66.

## Research insights

### Planning for retirement



With around 2.5 million Australians expected to retire over the next decade, access to trusted financial guidance and practical planning tools is becoming increasingly important.

**The 50-66 age group spans a wide range of retirement stages:**

- 24% are fully retired.
- 41% are nearing retirement (within 9 years).
- 35% are more than 10 years away.

Research insights

### Planning and readiness for retirement

- While 6 in 10 pre-retirees say they have planned for retirement, only 18% have a clear plan in place.
- 58% of pre-retirees report they want to learn more about superannuation and retirement.
- Only 26% of pre-retirees demonstrate a strong understanding of retirement finance concepts.
- 46% report low financial literacy and low confidence managing retirement finances.

### Retirement confidence

- Only 1 in 3 (33%) of pre-retirees aged 50-66 feel confident about being financially comfortable in retirement.
- 48% of pre-retirees aged 50-66 are worried that they will run out of money in retirement.
- Only 41% of pre-retirees feel confident or very confident about managing their retirement finances.
- 32% of pre-retirees feel they are behind or very behind in preparing for retirement.

### Cost of living impacts on retirement

- The rising cost of living is a significant source of stress for pre-retirees, with 55% expressing concern about its effect on their retirement plans.

### Women

- Female pre-retirees report lower retirement confidence, with only 33% of women confident about managing their finances. This is compared to male pre-retirees, where 43% feel confident about their situation.
- Only 23% of women aged 50-66 are confident that they will be able to live comfortably in retirement compared to 36% of male pre-retirees.

# Retirement planning factsheets

These fact sheets can be printed or shared digitally. They have practical guidance on how to prepare for retirement and give an overview of the resources available on the Moneysmart website.

Factsheets are available in Easy English and Auslan.

[Download retirement factsheets](#)

[Download Easy English factsheets](#)

Retirement planning

## How to plan your retirement

Where to start, and what to think about



If you are thinking about your retirement, it's important to consider how much money you will need.

Moneysmart has free, independent resources that help you plan for retirement. They have been designed to help you make informed financial decisions.

Moneysmart tools & resources

## Retirement planning made easier

Moneysmart has free resources to help



If you're thinking about retirement or are ready to retire, Moneysmart's resources can help.

Decide when to access your super, create a budget, find out the best age to retire and more.

**Moneysmart's resources are:**

- Free
- Independent
- Easy to use

# Moneysmart resources factsheets

Download, print or share these factsheets that explain Moneysmart's free resources to help plan for retirement.

 [Download Moneysmart factsheets](#)

## Retirement planner

Shows people how much they could have, and what they need to retire.



## Super + pension age calculator

Helps people plan for gaps in income and choose the best age to retire.



## Superannuation calculator

Estimates super balance at retirement, and shows how additional contributions can affect the final balance.



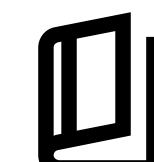
## Account-based pension calculator

Educates audiences how to turn super into regular payments.



## Transition to retirement guide

Information on accessing super before stopping work, and the benefits it may bring.



## Budget planner

Gives people a realistic view of how much they might need in retirement.



# Retirement Planner

A key feature on the Retirement Hub is the [Retirement Planner](#) which allows Australians to:

- see how much from their super, other income sources and the Age pension.
- understand whether they may be on track for the retirement they want.
- explore how different scenarios could affect their income over time.

The tool brings together key sources of retirement income in one place, including superannuation, to help Australians answer the key questions many are asking, including:

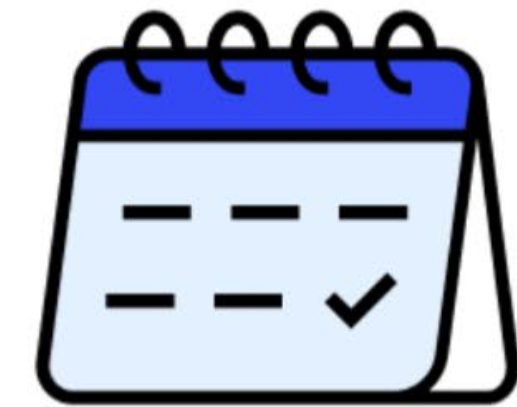
- Will I have enough money?
- Am I on the right track?
- What can I do next?

## Retirement planner

Use this retirement planner to step through:

1. Where you're at now
2. How much you'll need
3. Review your options

When you're done, you can download your results.



- 1** Where you're at now    2 How much you'll need    3 Review your options

About you

Age

Gender 

Salary **per year**  

# Social media tiles

Share these social media tiles on your channels to lead audiences to find the free resources on Moneysmart's website.

They are designed to be clear, simple and engaging.

 Download social media tiles

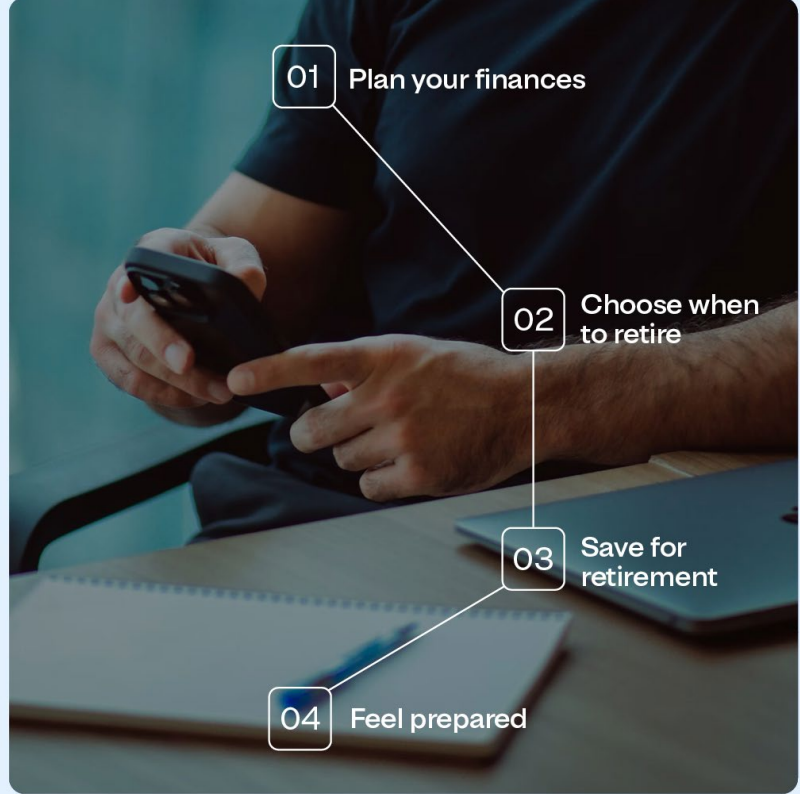


**Track your super, wherever your career has taken you.**


## Little changes now can add up in retirement



## Double-check your retirement plans




- 01 Plan your finances
- 02 Choose when to retire
- 03 Save for retirement
- 04 Feel prepared



**Renting in retirement? Try Moneysmart's resources**

## Make your super last longer



# Animations

Download and share easy-to-understand animated videos explaining:

- What is super and how does it work?
- How much super do I need?
- How can I use the Retirement planner?

 [Download animations](#)



What is  
**superannuation?**

# Case study videos

See stories of real people as they use Moneysmart's tools and resources to plan their retirement. Each story highlights how accessible, independent information can help people make informed financial choices about their future.

 [Download case study videos](#)



# More information

Discover more about the Australian Government's free, independent, and easy to use retirement tools and resources at [moneysmart.gov.au/retirement](https://moneysmart.gov.au/retirement).

A range of translated assets and information in other languages is also available on the website to support your planning.