

Episode 11: Retirement income accounts

For years, you've been building and contributing to your super. Then, there's a moment when everything changes — when retirement arrives. At that point, your super shifts gears. It moves from building wealth to providing you with a regular income.

That's where an Income Account comes in. It's how you take the wheel and steer your way through retirement.

An Income Account with ART pays you a regular income while keeping the rest of your super invested and working hard for you. You can choose how much income you want to receive, how often you're paid, and how your money continues to be invested. And if your plans or circumstances change, you can adjust it along the way. It's a flexible retirement plan designed to adapt to you.

If you need to make a one-off withdrawal, you can. Your income account allows you to access your money as you need it.

Plus, if you're aged 60 or over, your income payments are generally tax-free, helping your money go further.

After decades of working hard and saving, you deserve to retire strong. If a retirement income account sounds right for you, you can open one yourself online or through the ART app, or give us a call — we'll guide you through the process. Alternatively, talk to your financial adviser for tailored advice.

And there's more good news — if you're over 60 and using a retirement income account, not only are your regular payments tax-free, but your investment earnings are also tax-free.

So, if you're looking for a way to receive a regular income paid to your bank account — and still have the option to withdraw lump sums whenever you need — a Retirement Income Account may be right for you.

To learn more, visit our website or give us a call for guidance and support.