



What is an Transition to Retirement Pension Plan?

A Transition to Retirement Pension Plan or TTR as it is often referred to within the Financial Planning profession provides access to up to 10% of your superannuation savings under a limited pension arrangement.

How does it work?

- Can be commenced once you reach preservation age (55-60 dependent on the year you were born) whilst you are still working.
- Generally uses superannuation savings accumulated over your lifetime, but can also be established using available cash, subject to superannuation contribution rules.
- Pays an ongoing income stream, subject to a minimum percentage of your account balance, as at June 30, each year.
- Maximum annual drawdown allowance of 10% of account balance, as at June 30 each year.
- Income can be paid fortnightly, monthly, quarterly, half-yearly or annually, depending on your needs.
- After age 60, income drawdowns are received 100% tax free.
- Income will continue to be paid as long as you have available funds within your pension plan, and as such, income is not guaranteed for the duration of your lifetime.

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Strategy Opportunities

A TTR Pension strategy can be used in conjunction with multiple other strategies in order to:

- Help minimise personal income taxes, where the investor continues to work.
- Recycle taxable superannuation savings into tax-free superannuation savings.
- Replace income in semi-retirement.

To discuss your eligibility to commence an Transition to Retirement Pension Plan or the various strategy opportunities which may be available to you, please do not hesitate to contact our office via phone at 03 5443 7220



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