



SmartIncome

OUR JOURNEY



Rated an ESG
Leader for
2023
by Rainmaker

What we set out to achieve



SmartIncome Program

Program vision: provide an industry leading retirement solution specifically for members approaching or in retirement so they can achieve futures better than they imagined.



**Innovative Superannuation
and Retirement Income
Products**



**Trusted Guidance and
Empowering Support**



**Digital Channel
Optimisation**



**Business Digitisation /
Fund Administration**

Member based design principles underpin our approach

Our goal is to deliver tailored and meaningful experiences to our members.



Make it relevant



Make it easy



Make it seamless



Nudge and guide

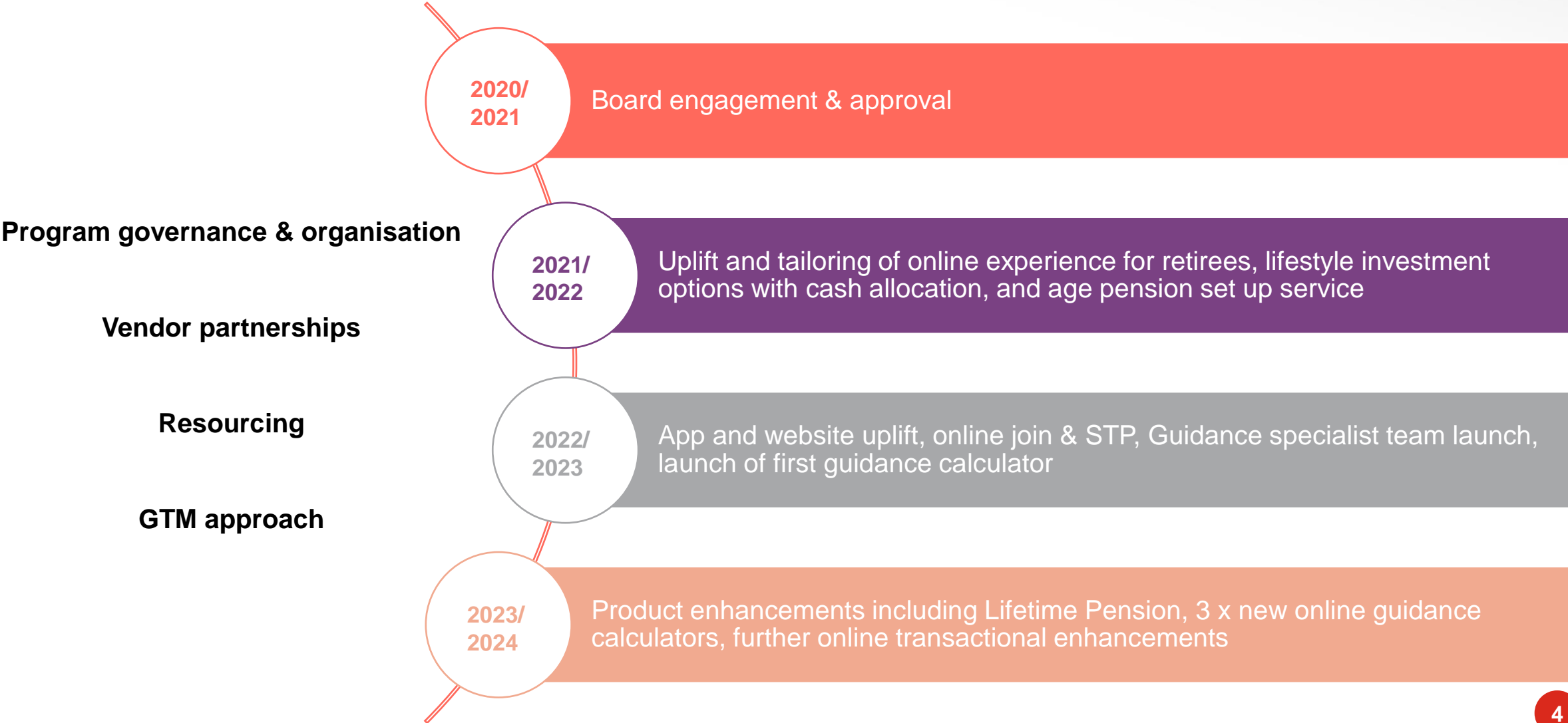


Educate and inform

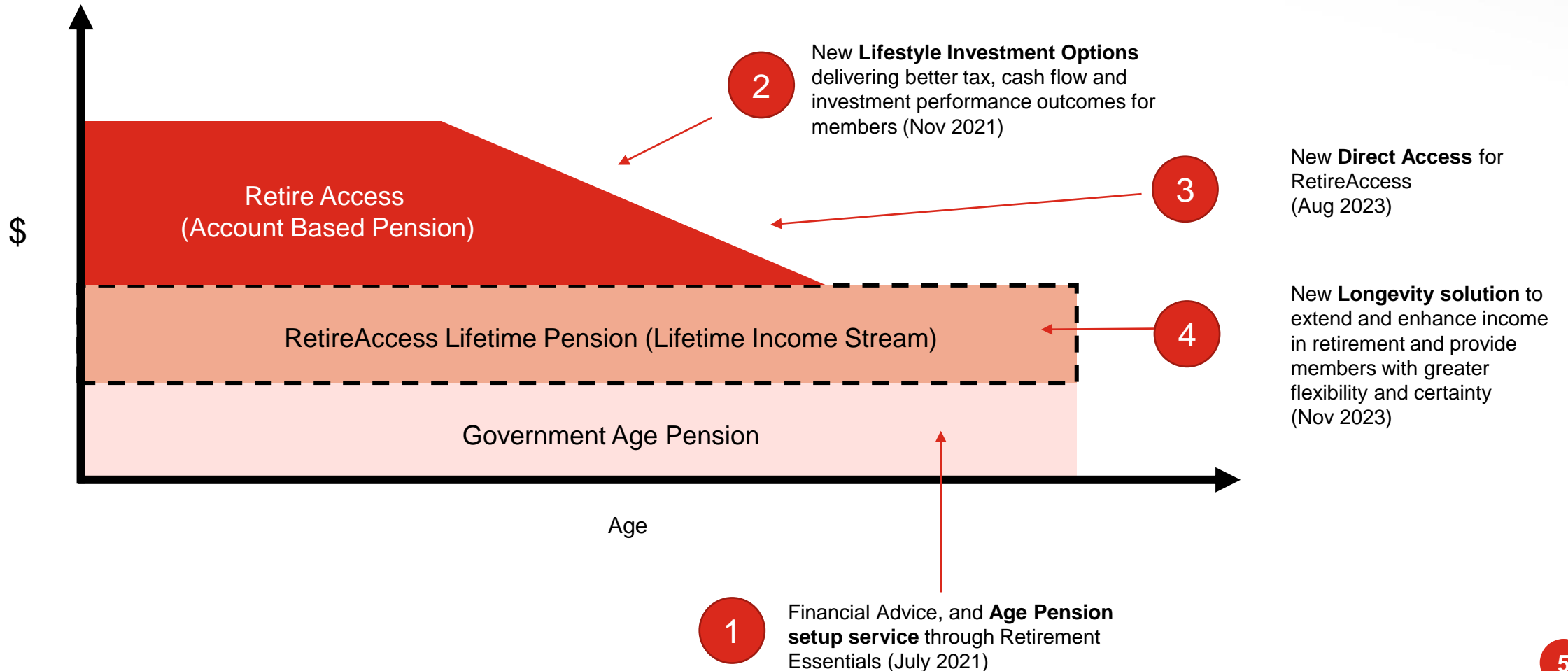


Empower and engage

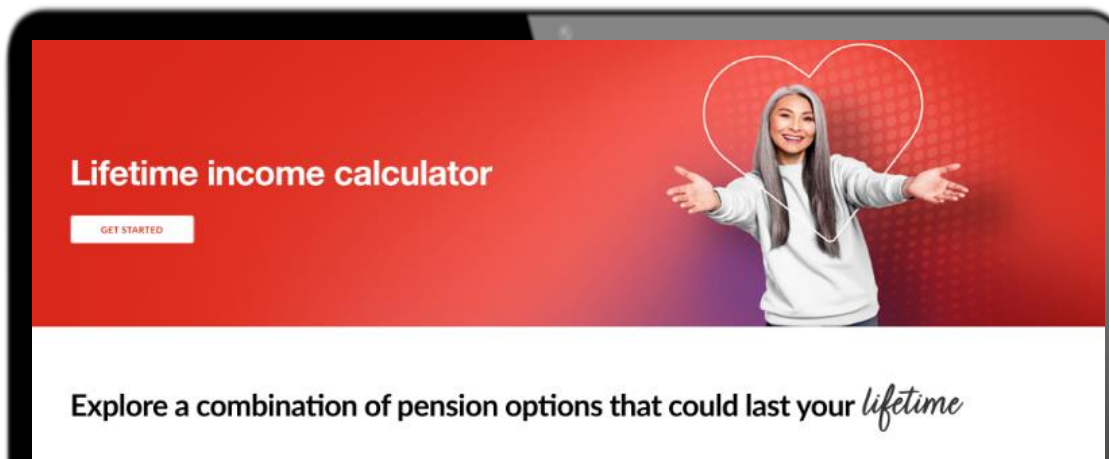
Program Highlights and Reflections



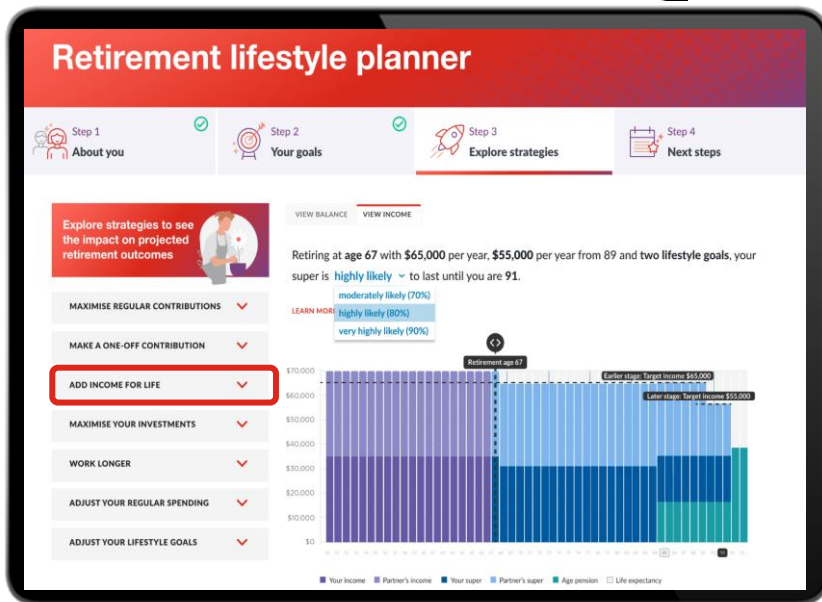
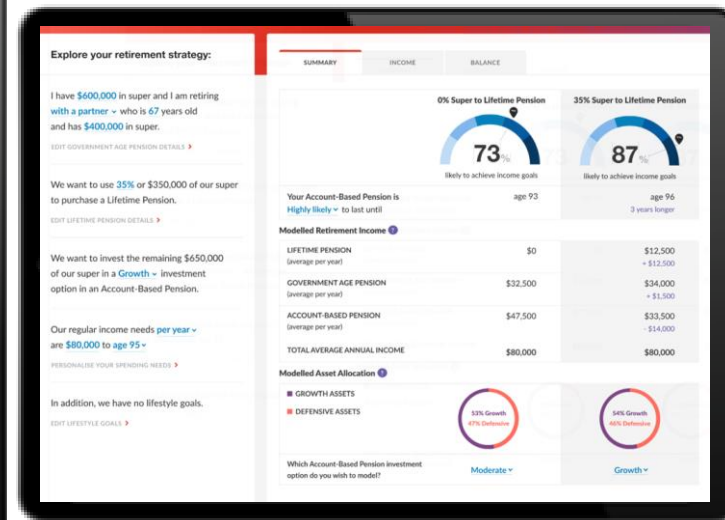
We have built a comprehensive retirement product suite to address retiree's income needs



The Lifetime Income Calculator and Retirement Lifestyle Planner allow members to model an income layering strategy



Explore a combination of pension options that could last your *lifetime*



- Account-Based Pension**
An Account-Based Pension offers regular, flexible, and tax-effective income from your superannuation.
- Lifetime Pension**
A Lifetime Pension gives you a guaranteed income for the rest of your life.
- Government Age Pension**
You may be eligible for government benefits, such as the Government Age Pension or a concession card.

LIFETIME INCOME CALCULATOR >

Top 5 Learnings

1

Invest time in Board engagement

2

A lot can be achieved with a moderate investment

3

Set up for success with a whole of fund strategy, and aligned stakeholders & vendors making quick decisions

4

Provide both advised and non-advised pathways for annuity-style products

5

Provide complementary engagement methods and “Choice Architecture” to help members with retirement planning, including product selection

**Thanks for your time. For more information,
please feel free to get in touch.**



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