



WILL YOU BE
READY FOR
RETIREMENT



Important information

Please read before using this material

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ABOUT US

MBC Wealth (a division of MBC Group Services) is an authorised representative of Count Financial Services.

Wealth is a core area of our holistic approach to working with business clients and has been since MBC Group's establishment in 1979.

We aim to pinpoint your specific goals and objectively review your finances- providing you with a clear and realistic plan to achieve your financial goals.



MBC GROUP SERVICES OVERVIEW

ACCOUNTING, BOOKKEEPING, BUSINESS & FINANCIAL SERVICES



BOOKKEEPING

MBC Bookkeeping has flexible service levels to help you manage the books



ACCOUNTANCY

MBC Accounting Team manages all business and personal taxation needs



BUSINESS ADVISORY

With MBC you can focus on the right numbers and know the health of your business



SELF MANAGED SUPER FUNDS

MBC has specialised in Self Managed Super Funds for over 30 years



FINANCIAL PLANNING

MBC has partnered with Count Financial Services to provide a tailored plan for achieving your financial goals



SPECIALTY SERVICES

MBC supports your journey from establishment to succession planning

WILL YOU BE READY FOR RETIREMENT?

MEET THE TEAM



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Director



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Business Development
Manager

WILL YOU BE READY FOR RETIREMENT?

What we will cover

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Thinking about retirement

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Financial Advice

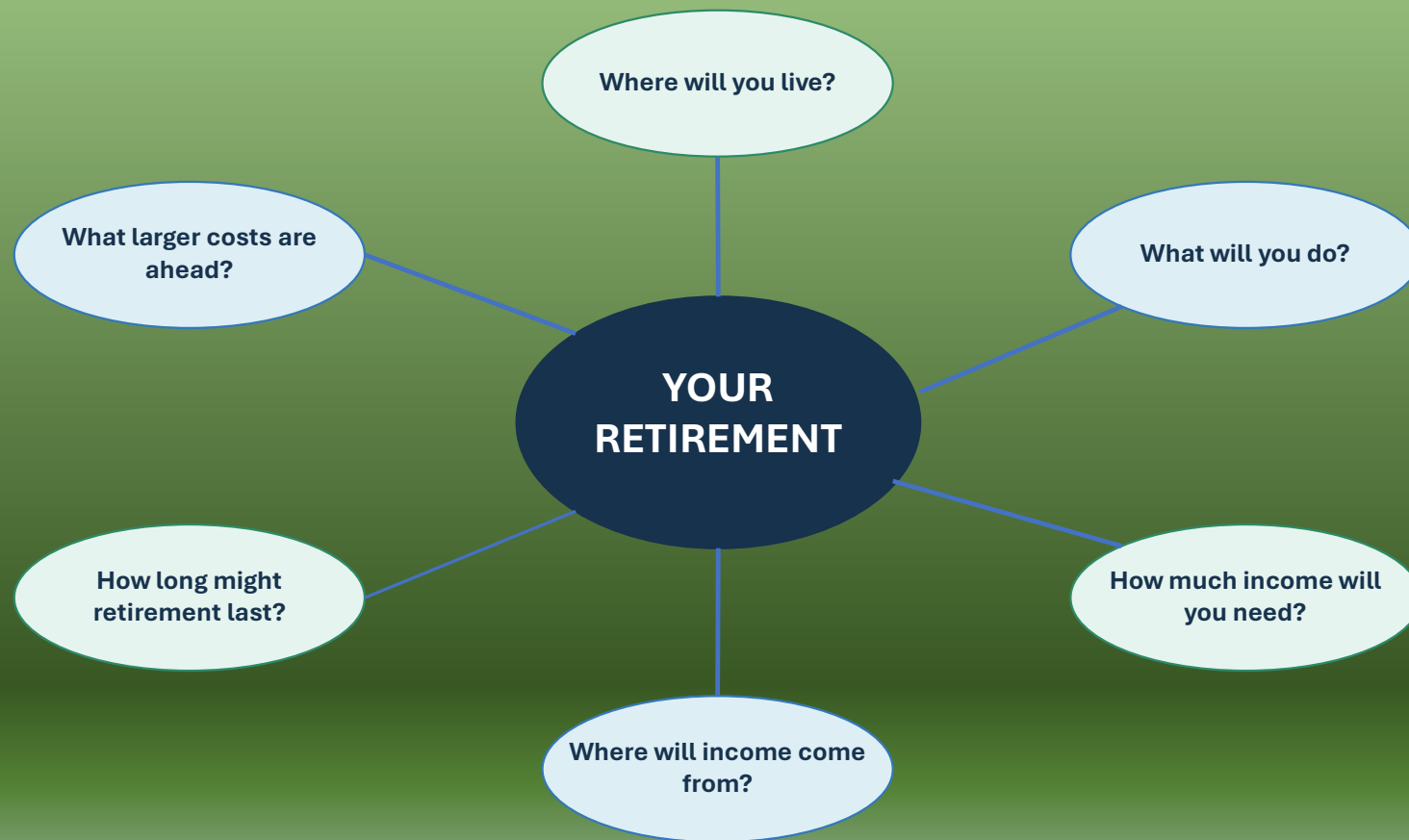
WILL YOU BE READY FOR RETIREMENT?

Thinking about retirement



WILL YOU BE READY FOR RETIREMENT?

Start with the life, then build the numbers



WILL YOU BE READY FOR RETIREMENT?

What does retirement cost?

ASFA Retirement Standard, March quarter 2026, homeowners aged 65–84

\$36,434

Modest lifestyle | single

\$52,473

Modest lifestyle | couple

\$55,923

Comfortable | single

\$78,566

Comfortable | couple

What the benchmark assumes

Home ownership, relatively good health and a lifestyle definition set by ASFA. Your own cash flow may be materially different.

Do your own budget

Separate regular living costs from travel, vehicles, renovations, family support, health costs and emergencies.

All figures in today's dollars. ASFA Retirement Standard Figures from March Quarter 2026. Retirees aged 65-84 who own their own home. Assumes part age pension.

WILL YOU BE READY FOR RETIREMENT?

How much super might support a comfortable retirement?

ASFA lump-sum benchmarks at age 67 for homeowners, February 2026

	Modest lifestyle	Comfortable lifestyle
Single	\$120,000	\$630,000
Couple	\$110,000	\$730,000

All figures in today's dollars using assumed investment earning rate of 6 per cent. Assumes part Age Pension.
Source: The Association of Superannuation Funds of Australia Ltd Retirement Standard, February 2026 (single is female expenditure)

The lump sums required for a comfortable retirement assume that the retiree/s will draw down all their capital and receive a part Age Pension. They assume home ownership.

These are guideposts, not personal targets. Outcomes depend on spending, Age Pension eligibility, investment returns, fees, tax and longevity.

WILL YOU BE READY FOR RETIREMENT?

Thinking about retirement

Designing your future



Where will
you live?



Part-time
employment?



Grand children?



Travel?



Your health?



Volunteer?



What are your
partner's plans?



What will
you do?

WILL YOU BE READY FOR RETIREMENT?

Build a retirement cash-flow map

Every year

Housing, food, utilities, transport, insurance and health

Some years

Travel, vehicles, renovations and family support

Unexpected

Medical, aged care, home repairs and market downturns



Now



WILL YOU BE READY FOR RETIREMENT?

How super works



WILL YOU BE READY FOR RETIREMENT?

How super works

Advantages of super



**Tax effective
savings**



**Strategies to
transition
to
retirement**



**Zero tax
in
retirement**



**Flexible
to create an
income
stream**

WILL YOU BE READY FOR RETIREMENT?

Super in 2026/2027 financial: the headline settings

12%

Super Guarantee

\$32,500

Concessional cap

\$130,000

Non-concessional cap

\$2.1m

General transfer balance cap

Concessional contributions

Employer SG, salary sacrifice and personal deductible contributions are counted together.

Non-concessional contributions

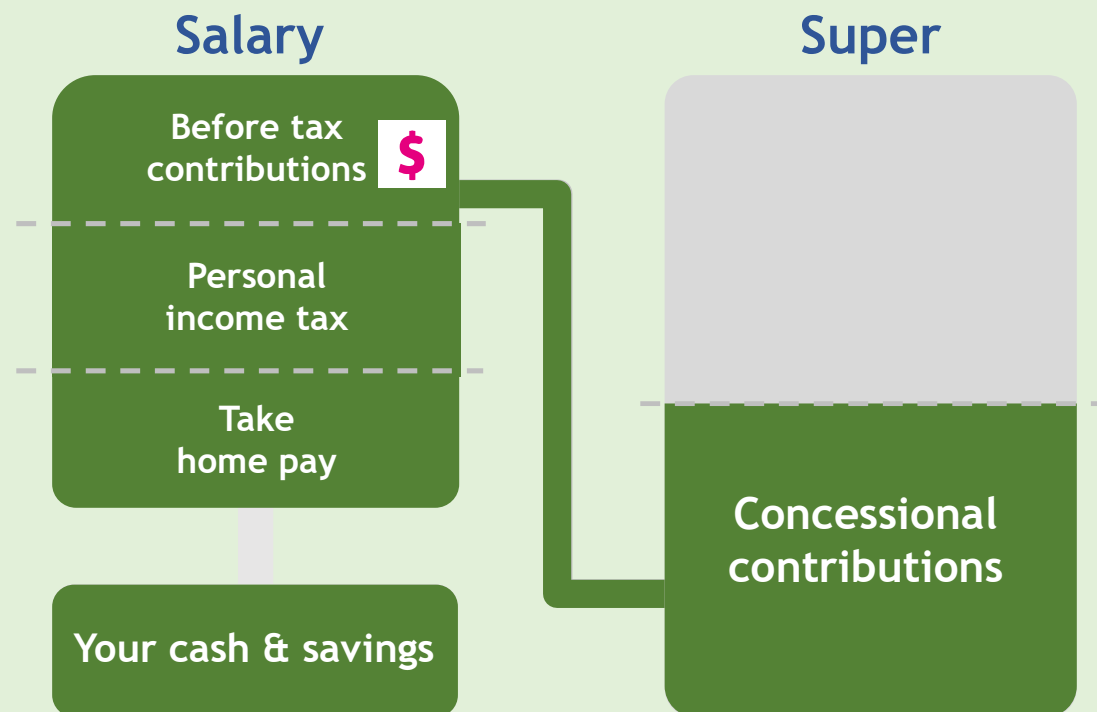
Contributions made from money that has already been taxed..

How super works

Concessional contributions

What's included ?

- Employer Superannuation Guarantee contributions - 12%
- Additional employer contributions
- Salary Sacrifice contributions
- Personal contributions that you claim a tax deduction for



Carry-forward concessional contributions

Five-year look-back

Unused concessional cap amounts can generally be carried forward for up to five financial years. For the current financial year, this means you can go back to 1 July 2021

Balance test

Your total super balance must be below \$500,000 at the previous 30 June.

Personal cap

The general cap is \$32,500 for the 2026/2027 financial year, but carry-forward amounts can increase your available personal cap.

Always verify unused cap amounts in ATO online services before contributing.

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Non-Concessional contributions and bring-forward for 2026/2027

\$130,000

Annual cap

Up to \$390,000

Three-year bring-forward if your 30 June 2026 balance is less than \$1.84 million

Under 75

Age eligibility

\$2.1m

No non-concessional cap at this balance

The amount available to contribute this financial year under a bring-forward depends on total super balance as of 30 June 2026. Confirm eligibility before making a contribution.

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How super works

Total super balance

Once you have reached a Total Super Balance of \$2.1 million for the current 2026/2027 financial year:

- No further non-concessional contributions
- Concessional contributions (including employer SG) can still be made up to the cap
- Includes balances in both accumulation and income stream

Balances between \$1.84 million and less than \$2.1 million as of 30 June 2026 will have a reduced 'bring forward' cap



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Downsizer contributions

\$300,000

Maximum per eligible person

Key eligibility concepts

Age 55 or older at contribution time, eligible Australian home, ownership interest held for at least 10 years and contribution made within 90 days of settlement.

considerations

Separate to contributions caps, but it increases super and may affect Age Pension outcomes and estate planning.

A couple may each contribute up to \$300,000 if both satisfy the rules

WILL YOU BE READY FOR RETIREMENT?

How super works

Salary sacrifice tax savings

Could you be saving on tax?



Taxable income	Marginal tax rate ¹	Super tax rate	Tax savings
\$45,001 - \$135,000	32 %	15 %	17 %
\$135,001 - \$190,000	39 %	15 %	24 %
Above \$190,000	45%	15%	30%

¹Includes Medicare levy 2026/2026 financial year

Example is for illustrative purposes only and does not guarantee outcomes.

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How super works

Salary sacrifice example

Sally has a before tax salary of \$100,000 (excluding super guarantee)

Monthly	No salary sacrifice	with salary sacrifice
Before tax salary	\$8,333	\$8,333
Salary sacrifice	-	(\$1,176)
Income tax	(\$1,881)	(\$1,504)
Contribution tax -15%	\$0	(\$176)
After tax salary	\$6,452	\$5,653
After tax super contribution	\$1,000	-
Take home pay	\$5,452	\$5,653
	Tax savings per year: \$0	Tax savings per year: \$2,412

¹Includes Medicare levy. Example is for illustrative purposes only and does not guarantee outcomes.

Additional contributions to super of
\$12,000 per year

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How super works

Division 296 tax

Additional 15% tax applied to the portion of a member's balance over \$3 million and a further 10% on the portion of their balance of \$10 million



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Accessing your super

Preservation age and conditions of release

If you were born		Your preservation age is
Before	1 July 1960	55
Between	1 July 1960 - 30 June 1961	56
Between	1 July 1961 - 30 June 1962	57
Between	1 July 1962 - 30 June 1963	58
Between	1 July 1963 - 30 June 1964	59
After	1 July 1964	60

Conditions of release

1. Before reaching your preservation age

E.g. Death, financial hardship, disability

2. Before turning 60

Reach preservation age & permanently retire

3. Between 60-64

Cease employment with current employer

4. Reaching age 65

Full access & stay employed if you wish

WILL YOU BE READY FOR RETIREMENT?

Tax components matter

Tax-free component

Generally includes after-tax personal contributions and certain crystallised components.

Taxable component

Generally includes employer and deductible contributions plus earnings.

Proportioning rule

Lump sums and pension payments are generally paid in the same tax-free / taxable proportions applying to the interest.

The mix can affect tax before age 60 and tax outcomes for death benefits paid to non-tax dependants.

WILL YOU BE READY FOR RETIREMENT?

Accessing your super

Taxable component

Personal income tax

Take as	Before preservation age	Between preservation age & age 59	Age 60 onwards
Income stream	Marginal rate <i>plus</i> Medicare levy	Marginal rate <i>plus</i> Medicare levy <i>less a 15% tax offset</i>	Tax free
Lump sum	20% <i>plus</i> Medicare levy	15% tax <i>plus</i> Medicare levy <i>(amounts over \$260,000)</i>	Tax free

WILL YOU BE READY FOR RETIREMENT?

Income Stream Accounts

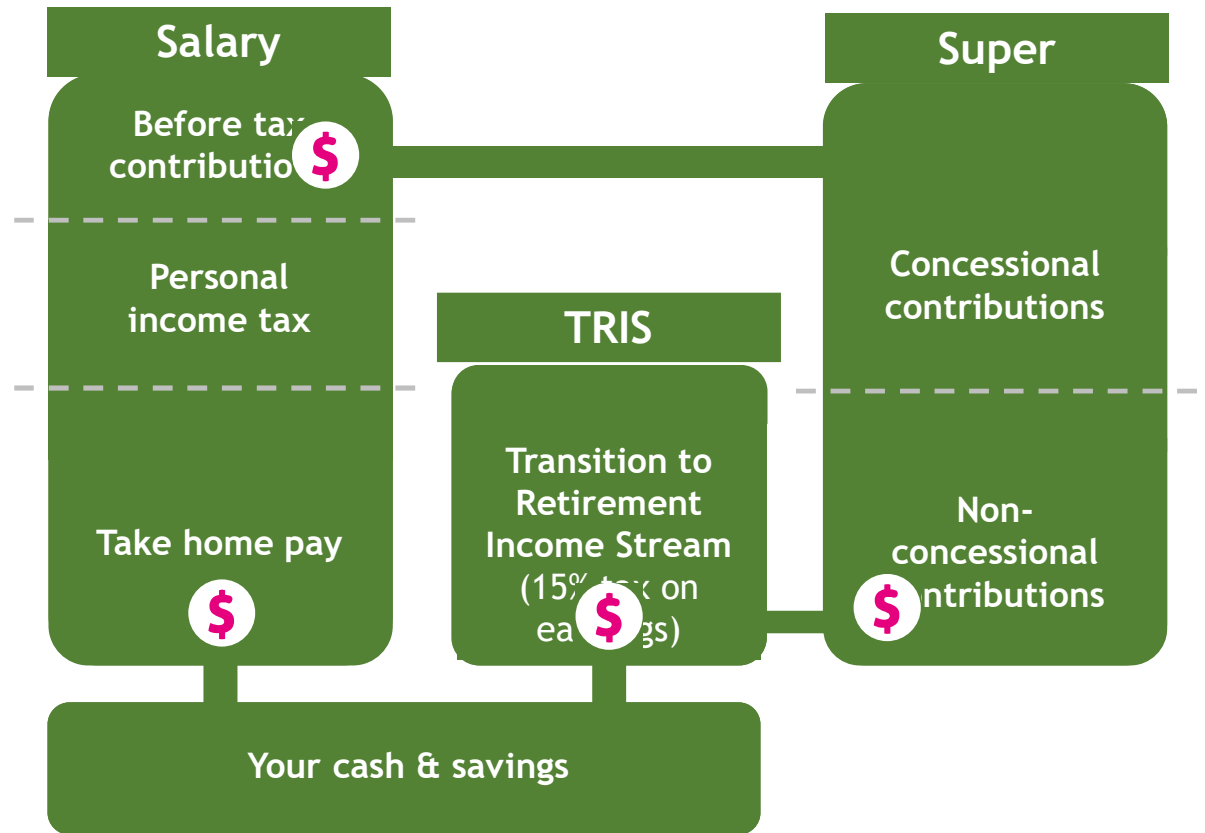


WILL YOU BE READY FOR RETIREMENT?

Transition to Retirement Income Stream (TRIS)

Goals (before age 65 and still working)

- Met preservation age
- Maintain current lifestyle
- Boost super savings

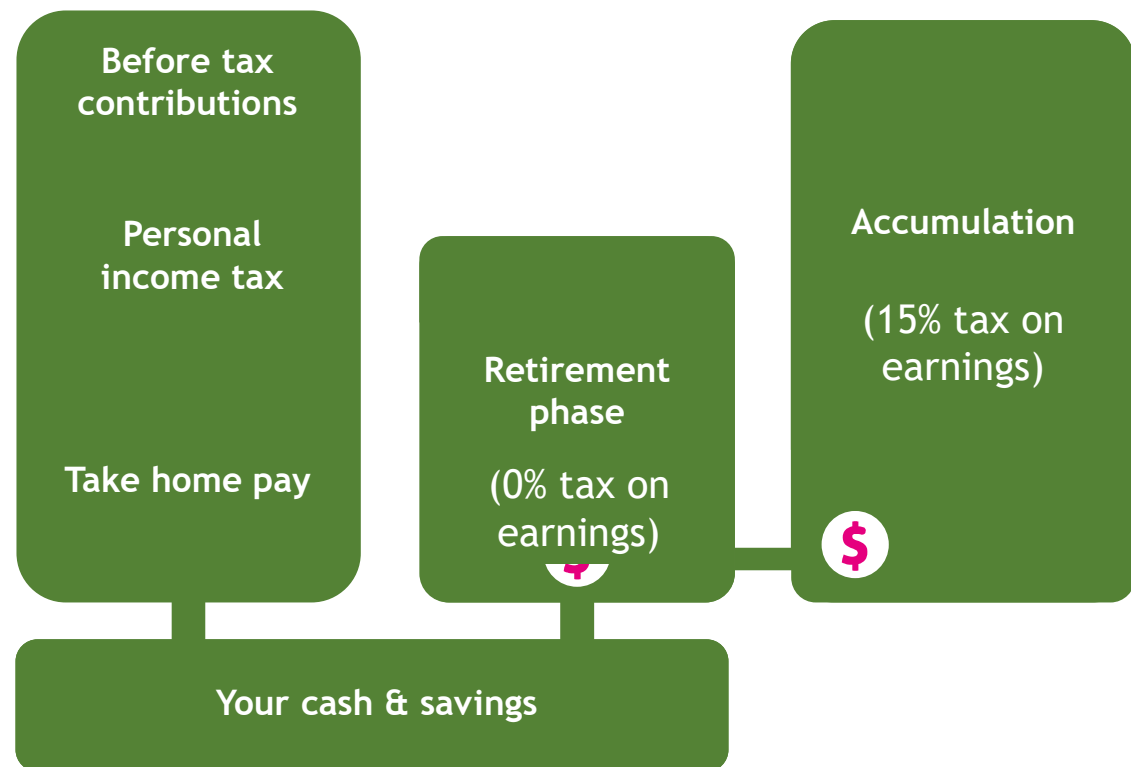


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Income stream accounts

Rolling over to the retirement phase of super

- Met a full condition of release
- Regular flexible income
- Earnings are tax free
- No income tax after age 60
- Access to capital
- Linked to performance of underlying investments
- Balance of account to beneficiaries / estate on death

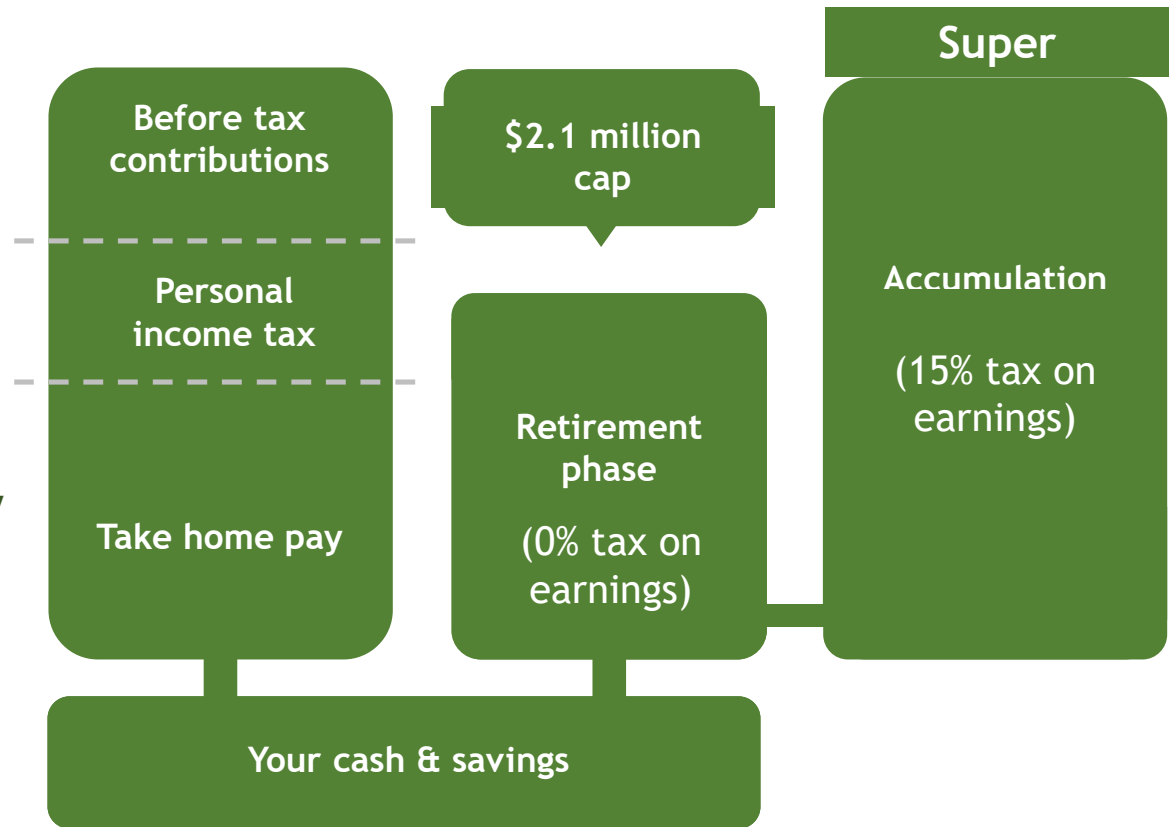


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Income stream accounts

The transfer balance cap

- Current and future retirees
- Maximum amount that can be transferred to an income stream
- Currently \$2.1 million.
- Indexed in \$100k increments
- Amounts above \$2.1 million can stay in accumulation phase or be withdrawn



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Retirement-phase income stream

Tax treatment

Investment earnings supporting a retirement-phase income stream are generally exempt from tax in the fund, subject to the transfer balance cap.

Flexible payments

Regular income plus ad hoc lump sums, while minimum annual pension standards must be met.

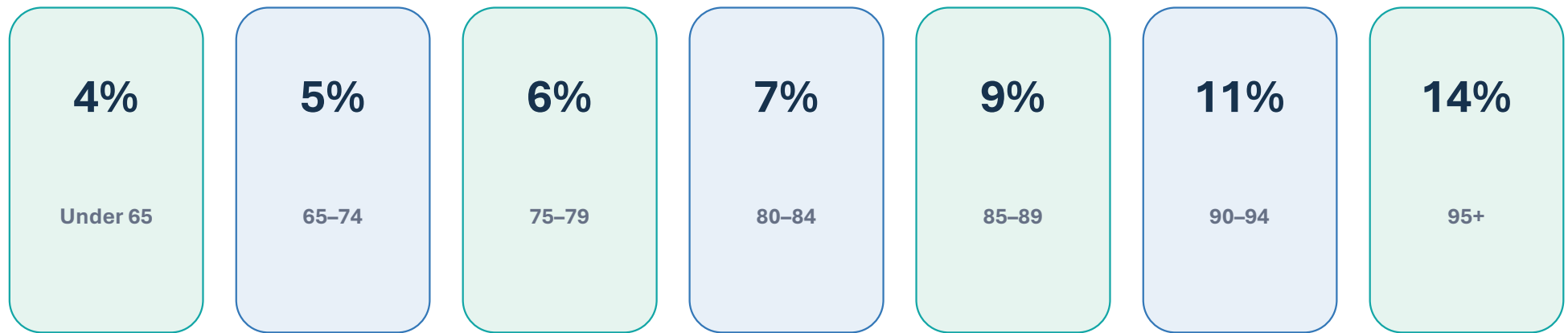
Investment risk remains

The account stays invested, so returns, sequencing, inflation and withdrawals determine how long it lasts.

The general transfer balance cap is \$2.1 million from 1 July 2026. Existing personal caps may be proportionally indexed.

WILL YOU BE READY FOR RETIREMENT?

Minimum pension drawdowns



The percentage is applied to the account balance at 1 July, or to the commencement value for a new pension, with pro-rating where relevant.

WILL YOU BE READY FOR RETIREMENT?

Age Pension: age and maximum rates

Rates as at 20 March 2026

	Fortnightly	Annual
Single	\$1200.90	\$31,223.40
Couple	\$1,810.40	\$47,070.4

Calculated under Assets Test & an Income Test.
The test that results in the lower rate will apply.

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Centrelink & Government support

Eligibility: your age

Pension age for men and women

Date born	Age eligible for Age Pension
Before 1 July 1952	65
1 July 1952 - 31 Dec 1953	65 and 6 months
1 Jan 1954 - 30 June 1955	66
1 July 1955 - 31 Dec 1956	66 and 6 months
After 1 Jan 1957	67

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Age Pension assets test

Rates as at 20 March 2026

Situation	Full pension threshold	Part pension cut-off
Single homeowner	\$333,000	\$733,500
Single non-homeowner	\$600,000	\$1,000,500
Couple homeowner (combined)	\$499,000	\$1,102,500
Couple non-homeowner (combined)	\$766,000	\$1,369,500

Pension reduces by \$3/fortnight (\$78 p.a) for every \$1,000 of asset above the full pension threshold

Cut-off points can be higher where Rent Assistance is payable. Different limits apply to illness-separated couples and transitional-rate pensioners.

WILL YOU BE READY FOR RETIREMENT?

Age Pension income test and deeming

Rates as at 20 March 2026

Income Test

Deeming rate	Single	Couple
0.25%	First \$53,000	First \$88,000
2.25%	Over \$51,200	Over \$85,000
Income limits (annual)	Single	Couple
For full pension (lower threshold)	\$4,628	\$8,216
Disqualifying income limit	\$54,168	\$82,898

Pension is reduced by \$0.50 for singles and \$0.25 per couple for each \$1.00 of income over the full pension threshold.

WILL YOU BE READY FOR RETIREMENT?

Centrelink & Government support

Concession cards

Seniors Cards

- ➔ Age 60+ and working less than 20 hours per week
- ➔ Provides access to low cost public transport and discounts on a wide range of services

Further information for each State or Territory available at www.australia.gov.au/content/seniors-card

Commonwealth seniors health care card

- ➔ Must be of Age Pension age and not be eligible for Centrelink or DVA payments
- ➔ Taxable Income must be less than \$101,105 (singles) or \$161,768 (couples) as at 20 September 2025
- ➔ Not asset tested
- ➔ Provides reduced cost of PBS medication and a range of other discounts

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Investing in Retirement



WILL YOU BE READY FOR RETIREMENT?

Investing in retirement Impact of inflation

Cost of loaf of bread over time



WILL YOU BE READY FOR RETIREMENT?

Investing in retirement

Sequencing risk

Timing your retirement

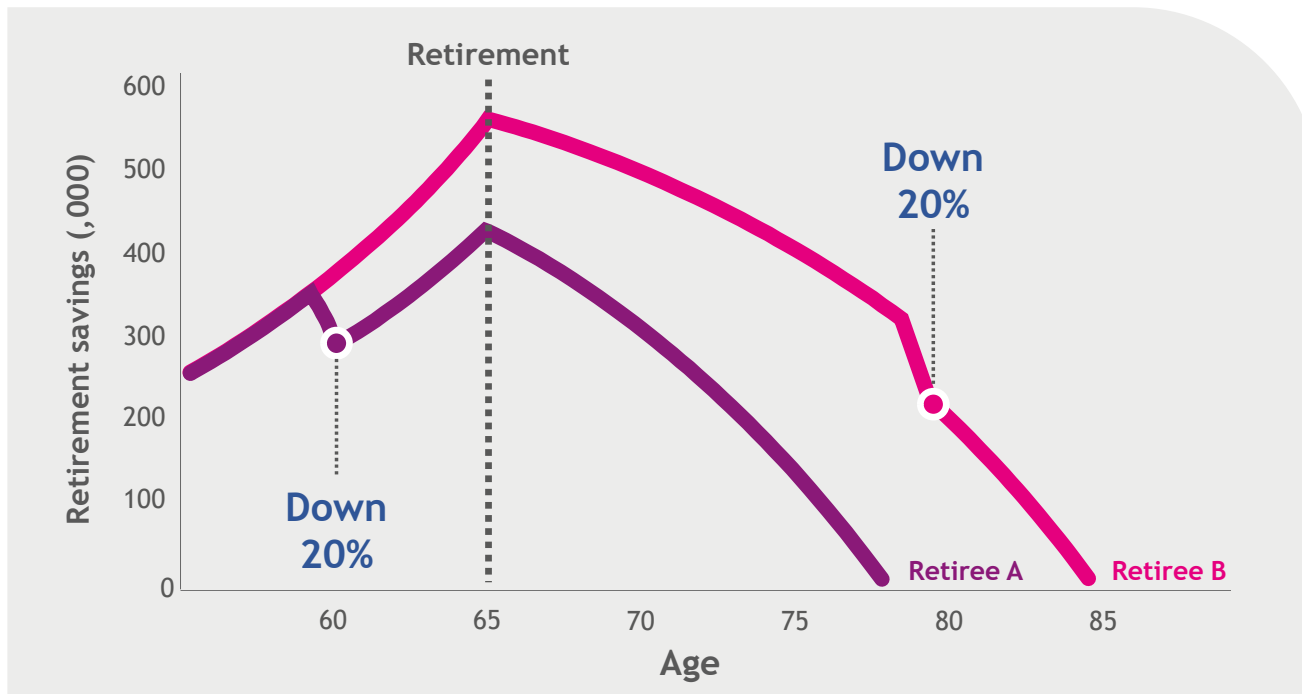


Chart is for illustrative purposes only and does not guarantee outcomes

WILL YOU BE READY FOR RETIREMENT?

The four retirement investment risks

Inflation

Living costs can rise faster than income, reducing purchasing power.

Sequencing

Poor returns early in retirement can have an outsized effect when withdrawals continue.

Longevity

Retirement may last longer than expected, increasing the need for sustainable income.

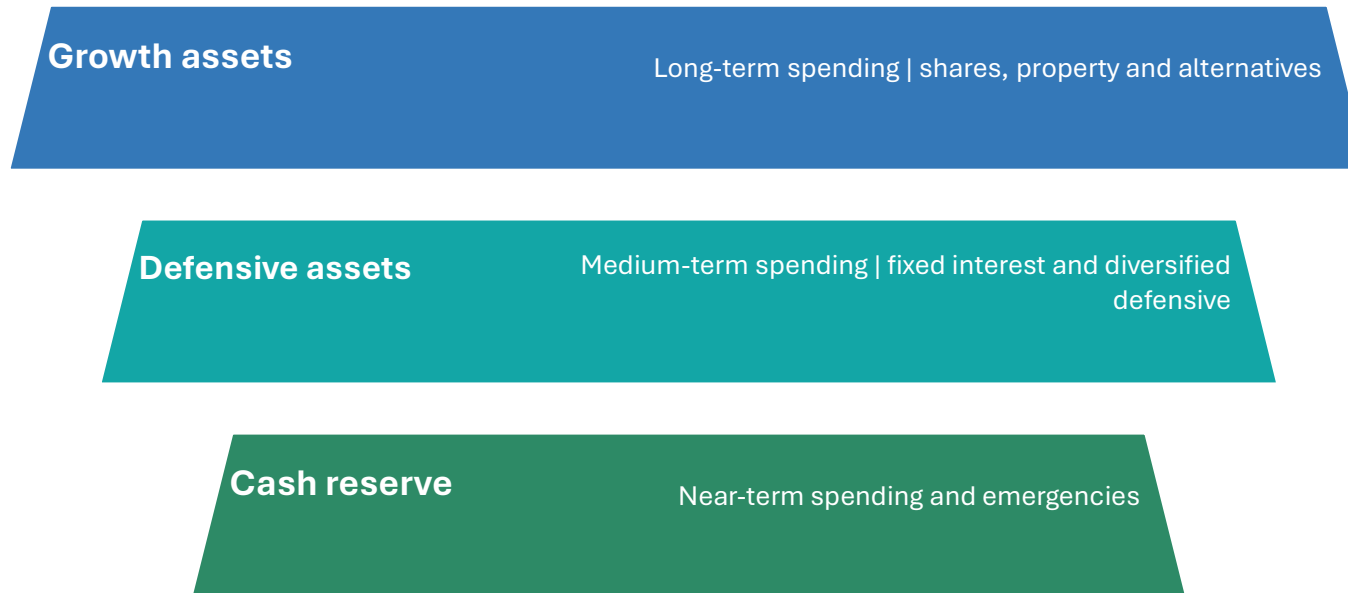
Liquidity

Enough accessible assets are needed for spending and unexpected costs.

The goal is not to eliminate risk. It is to balance growth, stability, income and access to capital.

WILL YOU BE READY FOR RETIREMENT?

Match the portfolio to the spending plan

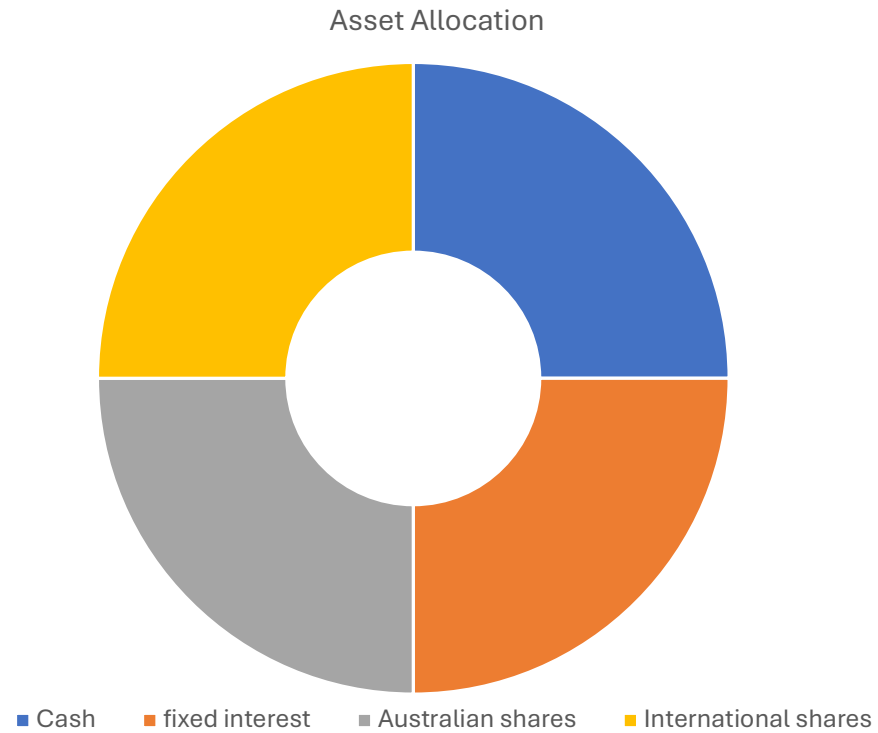


The right mix depends on required income, Age Pension position, time horizon, risk capacity and preferences.

WILL YOU BE READY FOR RETIREMENT?

Investing in retirement

Asset Allocation



WILL YOU BE READY FOR RETIREMENT?

Superannuation and estate planning



WILL YOU BE READY FOR RETIREMENT?

Superannuation and estate planning



S

Super is separate from the Will

Your Will only controls super if the benefit is paid to your legal personal representative and becomes part of the estate.

1

Super is not automatically an estate asset

The fund trustee pays the death benefit under super law and the fund rules, not automatically under the Will.

2

Use the right death benefit nomination

A valid binding nomination directs the trustee. A non-binding nomination guides the trustee but leaves discretion.

3

Check whether the nomination expires

Funds may offer lapsing or non-lapsing nominations. Review validity, beneficiaries and fund requirements regularly.

4

Consider a reversionary pension

An eligible beneficiary may automatically continue the pension after death, subject to fund rules and transfer balance considerations.

5

Nominate eligible recipients

Super may generally be directed to an eligible dependant or the legal personal representative for distribution through the estate.

6

Plan for tax and family outcomes

Tax can differ by recipient and payment method. Coordinate nominations, pensions and the Will with financial and legal advice.

WILL YOU BE READY FOR RETIREMENT?

Aged care costs from 1 November 2025
Accommodation lump sums and ongoing care costs 20 March 2026

Accommodation

Maximum accommodation payment

\$789,686

This is the maximum amount a facility can generally charge

Payment can be a lump sum known as a Refundable Accommodation Deposit (RAD) or paid as an ongoing payment known as a Daily Accommodation Charge (DAC) or a combination of both

Lump-sum retention

2% p.a.

for up to 5 years, a maximum of 10%.

Ongoing care

Basic daily fee

- Everyone pays this fee

85% of the age pension (\$24,382)

Means tested fees

Hotelling contribution

Maximum amount \$8,063 p.a

Non-clinical care contribution

Maximum amount \$39,064 p.a

The NCCC is only payable after reaching the maximum rate for the hoteling contribution

The NCCC ceases after the earlier of:

- reaching the lifetime cap;
- 4 years

NCCC lifetime cap

\$137,917.01

Financial Advice



WILL YOU BE READY FOR RETIREMENT?

In Summary

Where to now ?



How financial advice can help



Financial advice can help:

- Understand your current and future financial position
- Develop strategies to help achieve your goals
- Give you peace of mind
- Act as a 'coach' for your financial well being
- Make the complex simple

WILL YOU BE READY FOR RETIREMENT?

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