



Are you nearing retirement and looking for an effective way to ensure your super continues to work hard for you?

At Professional Associations Superannuation Limited (the Trustee of RecruitmentSuper, Accountants Super and AESuper), we make your transition to retirement trouble-free and easy by offering you a range of flexible products and options that provide great benefits, with low fees.

The SMART Account-Based Pension and the SMART Transition to Retirement Pension lets you turn your superannuation savings into a flexible, tax effective income stream. With SMARTpension, you maintain control of your retirement nest egg, while enjoying the peace of mind of a professionally managed and administered investment.

## Find out more about SMARTpension

If you would like more information, please visit our website [www.smartpension.com.au](http://www.smartpension.com.au) or call us on 1300 366 508.

### SMARTpension

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The income you draw from SMART Transition to Retirement Pension needs to remain within the Government prescribed annual limits. The minimum level of income you can draw from SMART Allocated Pension is based on your age and balance. A full explanation of the limits and minimum income levels can be found at [www.smartpension.com.au](http://www.smartpension.com.au) or in the SMARTpension PDS.

This information is of a general nature only and does not take into account your personal objectives, situation or needs. Before making a decision about SMARTpension, you should consider your own requirements and the Product Disclosure Statement. For a copy call us on 1300 366 508.

Professional Associations Superannuation Limited (PASL) (ABN 14 056 917 303 AFSL 222590 RSE L0000352) is the Trustee of Professional Associations Superannuation Fund (PASF) (ABN 78 984 178 687 RSE R1000429). RecruitmentSuper, Accountants Super, AESuper and SMARTpension are all Divisions of PASF.

SPSS 0209

## SMARTpension

Offering flexible, tax-effective pension solutions.



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SMARTpension gives you **control** and **flexibility** over how you access your retirement income.

All you need to get started is \$20,000 or more in a complying superannuation fund or other eligible termination payment, and have reached preservation age.

Contact us now for more information and a copy of the Product Disclosure Statement (PDS). We look forward to helping you achieve your dreams and financial objectives in retirement.



## Flexible income solutions

SMARTpension will allow you to choose the amount of income you draw from your pension plan and the frequency you are paid (within Government limits). You can elect to be paid monthly, twice monthly, quarterly, bi-annually or annually, depending on what works best for you.

If you are fully retired and you need some extra money, you can also withdraw additional lump sums from your SMART Account-Based Pension at any time.

## Investment choice

When you set up your SMARTpension, you will be offered nine investment options – so you can choose how your SMARTpension is invested based on your preferences and objectives.

The options are:

- | Pre-mixed options | Asset-class options |
|-------------------|---------------------|
| ▶ Aggressive      | ▶ Australian Shares |
| ▶ Growth          | ▶ Overseas Shares   |
| ▶ Moderate        | ▶ Property          |
| ▶ Stable          | ▶ Bonds             |
|                   | ▶ Cash              |

You also have the flexibility of changing your investment mix at any time, with six free switches each year and low-cost switching thereafter.

## Competitive fees

SMARTpension charges low fees so more of your money stays working for you. The administration fee is 0.5% pa of your account balance. Please refer to the PDS for a complete listing of fees and charges.

## Clear and concise reporting

We will send a statement of account twice a year (31 December and 30 June). In addition, accompanying your 30 June Statement will be a letter explaining your income options for the new financial year, so you can make an informed choice. You will also receive tax details and an income election letter in mid-July.

Moreover, SMARTpension provides an Annual Report, which includes information on the performance and management of SMARTpension.

## Help with advice

We believe that getting the right advice from a licensed or authorised financial planner is important when considering a pension, which is why we offer a financial advice allowance.

The financial advice allowance is our contribution toward the cost of your financial plan obtained for the purpose of investing in SMARTpension, from an authorised financial planner.

If you don't have an adviser in mind, speak to your local Consultant who can refer you to a financial advice provider at discounted rates.