

Accessing Your Super

Super is for your retirement, so the law restricts access to your super.

There are three super payout categories:

- unrestricted non-preserved super payouts
- · preserved super payouts, and
- restricted non-preserved super payouts.

Your benefit statement will show you the amount of super you have in each category.

You can access your unrestricted non-preserved super at any time.

You can only access your preserved or restricted non-preserved super when you meet one of the conditions in the table below. If you have transferred super from your New Zealand KiwiSaver to your Australian account, stricter rules may apply to the amount you transferred.

	Access to		Access to	
Condition	Preserved super payout	Restricted non- preserved super payout	Australian citizens Australian permanent residents New Zealand citizens	Australian Temporary Residents*
You have permanently retired and have reached your preservation age (described below)	Full	Full	Yes	No
You have reached age 60 and you leave your current employer	Full	Full	Yes	No
You have reached age 65	Full	Full	Yes	No
The trustee is reasonably satisfied that you are permanently incapacitated	Full	Full	Yes	Yes
You are accepted for a compassionate grounds payout	Partial or Full	Partial or Full	Yes	No
You are accepted for a financial hardship payout	Partial	Partial	Yes	No
You are accepted for a Terminal Illness payout	Full	Full	Yes	Yes
You are under 60 and you leave your current employer, but don't permanently retire	None	Full	Yes	No

This fact sheet has been prepared by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533 AFSL 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981. Virgin Money Super is a plan in the Mercer Super Trust. The information contained in this fact sheet is of a general nature only, and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this fact sheet, you need to take into account your own financial circumstances, consider the Product Disclosure Statement for Virgin Money Super and seek professional advice from a licensed, or appropriately authorised, financial adviser if you are unsure of what action to take. The value of an investment in Virgin Money Super may rise and fall from time to time. MSAL does not guarantee the investment performance, earnings or return of capital invested in Virgin Money Super. The Virgin Money logo is an Australian registered trade mark of Virgin Enterprises Limited, a company registered in England and used by Virgin Money (Australia) Pty Limited ABN 75 103 478 897 under licence. 'MERCER' is an Australian registered trade mark of Mercer (Australia) Pty Ltd (Mercer) ABN 32 005 315 917.



Contributions

You have reached your preservation age, but haven't retired.	May be available as a non-commutable pension or annuity	May be available as a non-commutable pension or annuity	Yes	No
You leave Australia and you are accepted for a departing Australia superannuation payout.	Full	Full	No	Yes
You are aged 18 or over and qualify for a First Home Super Saver Scheme withdrawal.	Generally partial**	Generally partial**	Yes	Yes

- * If you have a Subclass 405 (Investor Retirement) or Subclass 410 (Retirement) visa, the rules that apply to you are the same as for Australian citizens.
- ** Withdrawal limited to maximum amount calculated by the Australian Taxation Office (ATO).

Preservation Age

Your preservation age is when you can access your preserved super payout if you permanently leave work. It varies, depending on when you were born:

Born	Preservation age
Before 1 July 1960	55
Between 1 July 1960 and 30 June 1961	56
Between 1 July 1961 and 30 June 1962	57
Between 1 July 1962 and 30 June 1963	58
Between 1 July 1963 and 30 June 1964	59
After 30 June 1964	60



This fact sheet has been prepared by Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533 AFSL 235906, the trustee of the Mercer Super Trust ABN 19 905 422 981. Virgin Money Super is a plan in the Mercer Super Trust. The information contained in this fact sheet is of a general nature only, and does not take into account the personal needs and circumstances of any particular individual. Prior to acting on any information contained in this fact sheet, you need to take into account your own financial circumstances, consider the Product Disclosure Statement for Virgin Money Super and seek professional advice from a licensed, or appropriately authorised, financial adviser if you are unsure of what action to take. The value of an investment in Virgin Money Super may rise and fall from time to time. MSAL does not guarantee the investment performance, earnings or return of capital invested in Virgin Money Super. The Virgin Money logo is an Australian registered trade mark of Virgin Enterprises Limited, a company registered in England and used by Virgin Money (Australia) Pty Limited ABN 75 103 478 897 under licence. 'MERCER' is an Australian registered trade mark of Mercer (Australia) Pty Ltd (Mercer) ABN 32 005 315 917.