



AvSuper Guide to Retiring



1 July 2019



This guide outlines income streams, strategies and related information to help AvSuper members make informed financial decisions about their retirement. It is aimed at members thinking of retiring within the next five years. Information about Government pensions, taxes and similar topics is factual only and current as at the guide's date - we recommend you check specific rules that apply to your situation.

Additional information can be found in the *AvSuper Income Stream Product Disclosure Statement*, the *AvSuper member investment choice guide* and our website. Members can also access personalised advice from our Member Advice Team in person or via the phone.

Disclaimer:

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Preparing for retirement

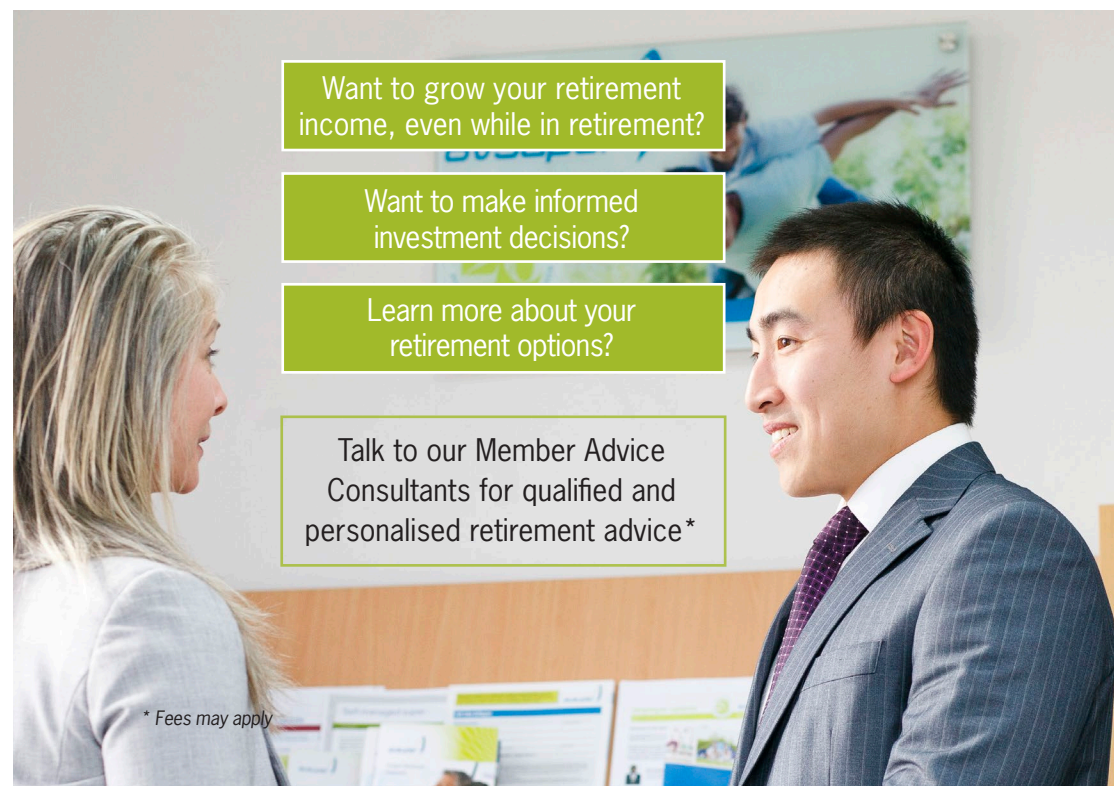
So, retirement is now an option for you? Maybe you've been looking forward to this or maybe it's happening unexpectedly, but either way retirement is new and includes many details to consider.

Retirement is different for us all – some people have a clear distinction between working and retirement while others move gradually between them with part time work or career changes.

There are many questions to answer about retirement, but often the biggest concern leading into retirement is how to pay for your lifestyle once you have retired, including any retirement lifestyle dreams you may have. Financial preparation for retirement can be complex and a bit daunting; getting reliable advice at this time can make a huge difference in the outcomes and your peace of mind.

We've prepared this guide to help you plan for retirement – including information to help you consider all your options and make informed decisions that work for your situation.

Getting an understanding of your options is a great start, but these are complex, personal decisions so personalised financial advice is a valuable resource.



* Fees may apply

How much money do you need?

While financial needs vary, you need some confidence that you have enough money before deciding to fully retire.

How much you need depends on what you want from retirement – time to potter in the garden or babysit the grandkids, or are you planning to travel or maybe start a new hobby?

Assess where you're at

The first step is to know how much money you currently have so it's good to list all your assets, income sources and ongoing financial commitments. Consider things such as:

- superannuation savings
- rental income
- loan repayments & debts
- investment incomes
- bank accounts
- school expenses

You may also want to review how your super is invested – when is the last time you thought about the best investment strategy and option(s) for your needs? AvSuper's Member Online is an easy way to check your current balance, investment choices and beneficiary nominations.

It's also useful to look at your current situation – on your current income, how much discretionary income do you have and how much do you save each month? Or are you living pay to pay? These answers help create a picture of what you may need as future income.

How long does super have to last?

A number of factors, including your current age and life expectancy, your retirement income goals and your partner's financial situation (if relevant) can impact how long you will be in retirement - and how long you will have your money invested for.

Your current age	Estimated life expectancy	
	Male	Female
40	41.8 years	45.5 years
50	32.6 years	36.0 years
55	28.1 years	31.3 years
60	23.8 years	26.8 years
65	19.7 years	22.3 years
70	15.7 years	18.1 years

Data from Life Tables, Australian Bureau of Statistics, 2015-17, Oct 2018

☒ Your expected retirement age

☒ Estimated years of retirement

What will it cost to be retired?

There is no single (or simple!) answer to this question but it is a very important consideration.

Knowing your current expenses can be useful, but living expenses will probably be different once you retire. For example, you may save money by not commuting to work every day but may increase your utility bills.

You also need to allow for inflation as many living expenses will change over time.

It can be useful to prepare a retirement lifestyle budget to determine an annual living cost. Remember to include more for health related costs than you have needed in the past – as the table on page 4 shows, retirees often have more health expenses than younger people.

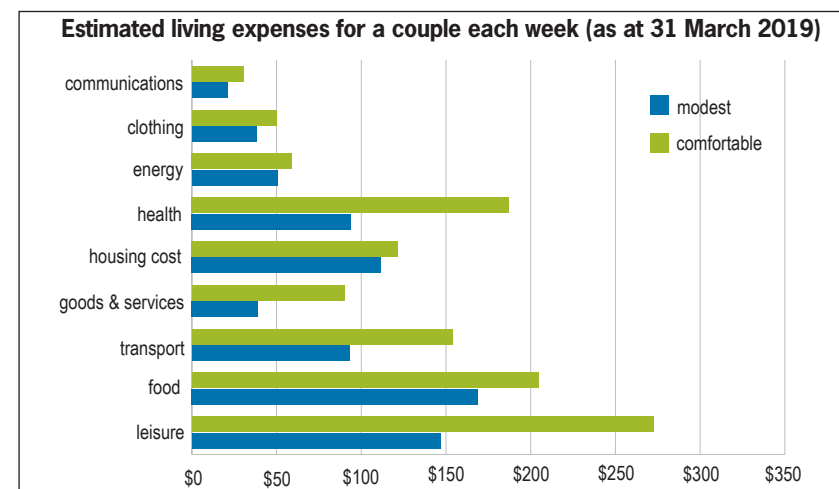
If you are planning major events such as an overseas holiday or travelling around Australia, make allowances for that, too.

The superannuation industry association, ASFA, has devised a retirement standard which benchmarks two levels of annual budget Australians need once they stop working.

- Modest lifestyle – better than the Government aged pension but still fairly basic
- Comfortable lifestyle – freedom to enjoy a range of recreational and leisure activities such as travel and regular restaurant meals

These standard retirement calculations incorporate food, health, transportation, communication and energy spending, including ordinary expenses such as internet access, health insurance, quality clothing, club membership and owning a car.

Each quarter, ASFA releases new figures to account for changing living costs. The graph below shows the breakdown of likely costs and you can refer to our website to find out the current living cost estimates.



Based on ASFA retirement standard data for a couple owning their own home in the March 2019 quarter.

Health costs for retirees

Good retirement planning is not just about your immediate living expenses, but the potential long-term costs too. We are living longer and healthier lives, so it pays to think about the costs you may experience in later years. The average life expectancy for a 65 year old man is about 19.7 more years, and a little over 22 years for a woman. But these are just averages that do not take into account individual circumstances – you may live for much longer.

About 80% of people aged 65-74 in 2017-18 had one or more long term health conditions#.

Long-term needs	Likelihood of need	What you might need	Potential costs
Health & Disability	50% of men and 52% of women aged 65+ have a disability	Hearing Aid	\$2,000 - \$14,000
		Hip replacement	\$19,000 - \$42,000
Assistance	53% of people aged 65+ need assistance	Home help (for example, a carer or medical alert system)	\$2,000 - \$11,000 (per year)
Aged care accommodation	24% of people aged 85+ are in aged care	Accommodation bond deposit for aged care	\$0 - \$250,000+
		Residential aged care costs	\$11,000 - \$34,000 (per year)
Medical care	42% of people admitted to hospital were aged 65+	Gap amounts not covered by private health insurance	Will vary depending on care required
Medication	49% of people aged 65+ had measured high blood pressure	Various medications^	\$30 per week
	48% of people aged 65+ have arthritis	Blood pressure monitor	\$60-\$200
		medication, aids, care, surgery	\$6,200 pa
	17% of people aged 65-74 have diabetes	if no complications	\$4,025 pa
		with micro and macro-vascular complications	\$16,698 pa

Data and information sourced by the Australian Bureau of Statistics, AIHW's older Australians report (2018), Arthritis & Osteoporosis NSW (2007 statistics), Diabetes Australia (management guide, 2012) and Choice (Feb 2013) in June 2019. This is indicative information only as costs can vary for different circumstances.

^ Chemist and over the counter expenses for a comfortable single in the ASFA Retirement Standard, March 2019

Australian Bureau of Statistics "National Health Survey: First Results, 2017-18"

☒ Your known health costs

☒ Your estimated health costs in retirement

Don't underestimate how long you'll be retired:

60% of women and 46% of men* in 2014-16 are expected to live to 85 or older, outliving their life expectancy. In fact, of those aged 65 in 2014-16, most can expect to live to 87 (if female) or 84.6 (if male).

* Australian Bureau of Statistics 'Surviving from birth to age 85' and 'residual life expectancy at age 65' tables, Sept 2018

Estimating your retirement budget

Weekly living cost*	Your costs	Modest lifestyle		Comfortable lifestyle	
		Single	Couple	Single	Couple
Housing (ongoing only) (includes insurance, rates, improvements, repairs)		\$99.58	\$111.92	\$116.66	\$121.94
Energy (includes electricity and gas)		\$36.95	\$49.62	\$46.81	\$58.05
Communications (includes home phone, mobile, internet)		\$18.64	\$21.00	\$23.31	\$30.34
Household goods and services (includes cleaning, newspapers, appliances and personal care)		\$33.31	\$39.15	\$73.23	\$90.20
Food (includes groceries, meat, fruit, vegetables)		\$90.75	\$168.25	\$117.34	\$203.94
Clothing (includes footwear)		\$20.40	\$38.78	\$27.25	\$50.75
Health (includes health insurance, pharmacy, out of pocket medical costs)		\$49.71	\$95.91	\$102.00	\$190.94
Transport (includes car and public transport)		\$90.01	\$96.12	\$146.92	\$159.36
Leisure (includes holidays and eating out)		\$93.48	\$146.57	\$181.75	\$273.06
Total per week		\$532.83	\$767.32	\$835.27	\$1,178.58
Total per year		\$27,813	\$40,054	\$43,601	\$61,521

** Figures based on ASFA Living Standards at 30 June 2019. Please visit our website for updated figures.



Consider other income sources

While super may be your main asset for funding your retirement, it is important to assess any other sources of income you may have once you stop working.

Once you decide to retire, consider how you will structure your various income sources to maximise your retirement income. This is where talking to a financial planner is valuable as they can recommend whether or not to consolidate or sell assets and other actions you could take.

Other non-super assets you own

What else do you own, aside from your super? Investment properties, a business, a partner's income, shares and other sources of income can help you pay for a comfortable retirement.

When assessing your situation, take note of any restrictions on those income sources – for example, you generally can't withdraw any super until you meet certain age rules.

✓ Your other income sources

✓ Your estimated retirement income from other sources



Age pension

The Government's age pension provides income support to older Australians. The age pension is available to Australian residents who meet age, income and asset tests*.

Pension rates are adjusted each March and September – see the Government's Department of Human Services (DHS) website for current rates. However, it is well below the required amounts suggested by the ASFA living standards.

For the income tests, financial assets are deemed to earn income.

There are minimum ages to be eligible for the age pension, based on when you were born (see table below). Note the Government has proposed increasing pension age to age 70 from 2025 but this is not yet law and would only affect people born after 1966.

Date of Birth	Qualifying Age
1 Jan 1949 to 30 Jun 1952	65
1 July 1952 to 31 Dec 1953	65 1/2
1 Jan 1954 to 30 Jun 1955	66
1 July 1955 to 31 Dec 1956	66 1/2
from 1 Jan 1957	67

* Note income and assets tests do not apply if you are legally blind and meet the age requirements. Refer to the Department of Human Services (DHS) website for full eligibility rules.

What is deeming?

Deeming is where a certain level of income is assumed for your financial investments for tax and social security purposes, rather than considering the actual income.

Since 1 January 2015, any new account-based income stream is treated like similar investments such as term deposits, bank accounts and shares by having a deemed income which is used in the age pension income test.

If you had an income stream prior to 1 January 2015, it may be exempt from deeming rules if you meet certain requirements. Please refer to the fact sheet on our website.

Any assessable assets you or your partner own are considered when calculating how much pension you may get. Refer to the DHS website for a full list of assessable assets but note it includes things such as bank balances, super balances, household contents, a business and real estate (excluding the house you live in).

Asset and income tests work on a scale – once you reach a certain threshold, your pension entitlement decreases until it cuts out at the maximum threshold. So you may be able to get the age pension even if you are still self-employed or working part-time.

You may also be eligible for additional payments, such as rent assistance, widow allowance or a pension supplement. The DHS website has an online estimator to help you determine what payments you may be entitled to.

Remember that a higher super balance will reduce your age pension entitlements but will likely give you a more comfortable retirement for longer.



Pension Loans Scheme

If you are of pension age but don't qualify for the full pension because you have money tied up in real estate assets, you can apply for a pension loan from Centrelink (DHS). The pension loan is paid as regular fortnight payments for a specified short-term or as an ongoing payment. Payments will not exceed the maximum Age pension payments.

You will need to repay the loan. You can do this in part or completely at any time, when you sell the property or from your estate after death.

Find more information or apply via a DHS Service Centre or by calling 132 300.

Work bonus scheme

The work bonus is an incentive payment to encourage older Australians to continue working.

You don't have to apply for the work bonus. It reduces your assessable income by up to \$300 per fortnight (to a maximum of \$7,800 a year) for the age pension income test. Refer to the DHS website for full details on the scheme.

The work bonus does not apply to income from

- superannuation
- investments
- managing investments or rental properties owned by a family trust or company
- sole trader or partnership payments
- leave payments if you have ended your employment

Note: this is not the same as the pension bonus scheme. If you were of pension age prior to 20 September 2009 and registered before 1 July 2014, you may be eligible for a lump sum payment as a pension bonus. Check the DHS website or contact them on 132 300 to discuss your eligibility.

Cost reductions for seniors

Whether or not you qualify for an age pension, there are various programs that may help you save money on your living expenses.

Commonwealth Seniors Health Card

Helps with health related costs, including prescription medicine, if you are over age pension age but don't actually get an age pension.

Seniors Card

State based, a seniors card can give you discounts on services such as public transport, utilities and entertainment. Eligibility is slightly different in each state so refer to your state Government for relevant details.

Low income health care card

If you have a low income and meet a specific income test, you may qualify for a low income health care card. The card entitles you, and possibly your dependants, to cheaper medicines and may result in discounts from private companies and state government services such as utility bills, health-care costs, public transport and water rates.

Pensioner concession card

Available if you receive the age pension or other support payments, this card can give you reduced cost medicines and other discounts such as bulk billing of medical services and potential discounts from your state government (eg property rates, utility bills and vehicle registrations).



So how is your retirement looking?

Knowing what you want from retirement, how your finances are now and how much you may need for your expected retirement, you're now in a position to make some decisions.

Are you as prepared as you expected to be?

If not, there is still time to build your super a bit more before and after retiring.

AvSuper Member Advice Consultants can help you maximise your savings and assess your best financial options for retirement. Appointments can be done in person, over the phone or online (through Skype or Facetime).

All information provided about Government pensions, discounts and loans is provided as a guide only - please check with the relevant bodies for details relevant to your circumstances.



Accessing your super

You've been working and saving your super until you retire. So how and when can you get hold of your money?

Unless you have a defined benefit, your super will stay in your account until you request a withdrawal.

There are laws regulating when you can access your super, but once you meet those rules you can choose to withdraw some or all of your super at any time. This is where retirement planning and decision making is crucial.

Are you old enough?

Generally, current legislation means you cannot access your super until you reach your preservation age.

Date of birth	Preservation age
before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 and after	60

Note that preservation rules still apply even if you are entitled to early retirement. So if you are an Air Traffic Controller or Flight Information Systems Officer and retire at 55, you may not be able to access your AvSuper savings before reaching your preservation age.

Early release summary

Earlier access to preserved benefits may be available if you:

- are a temporary resident leaving Australia
- cease employment on or after your preservation age
- reach age 65 whether you are still working or not
- retire early due to disablement or invalidity
- can clearly demonstrate severe financial hardship or compassionate grounds
- suffer from a terminal medical condition
- die

Note you may be required to pay additional tax if you make withdrawals before age 60.

Once you are 60, no tax is payable on money withdrawn from your super.

Your super options at retirement

Once you are entitled to access your super, you can decide what to do with it. You can choose a combination of the three options listed below. However, it is important to note that money withdrawn from super (ie taken as cash) generally can't be put into an income stream later on.

A common approach is to transfer some money into a bank account for easy access in case of unexpected expenses, while the rest stays in the super system for multiple benefits.

Choosing the right option is a complex decision, needing to account for your current circumstances, amount of super, age, existing debts and life expectancy. Many people have discovered that talking with a financial planner, especially one experienced in super and income streams, is invaluable in making this decision. And for AvSuper members, our **Member Advice Consultants are available** in person or over the phone*.

For your accumulation account:



Defined benefit members – your defined benefit will cease if you stop working for Airservices Australia and/or the Civil Aviation Safety Authority (CASA). It will generally be rolled into an AvSuper accumulation account when you cease employment.

Note if you have an AvSuper defined benefit, your benefit multiple will only accrue at 0.1 (10% of FAS) after your 75th birthday.

Please refer to the AvSuper Defined Benefit Member Guide for more details.

* Fees may apply.

**Read our Member Guides and Fact Sheets
at www.avsuper.com.au**

1. Start an income stream

This is the most popular choice as it gives you a regular income from your super money whilst AvSuper still manages the money for you.

You can open an AvSuper income stream once you reach your preservation age, even if you are still working in certain circumstances.

So, what is an income stream?

An income stream is basically a system of regular payments from your super savings. You can choose payment frequency (fortnightly, monthly, 6 monthly or annually) and how much each payment should be (see the table on page 15).

It is important to note you cannot add money to an income stream. To add more money, you need to consolidate the money in an accumulation account first (that is, transfer money from your income stream to an accumulation account and then open a new income stream). There are no entry or exit fees associated with any AvSuper accounts. Since 1 July 2017, you can only have up to \$1.6 million in Income Stream savings (whether in one or more accounts) - this cap will be indexed in \$100,000 increments.

Generally only money from an existing super account or income stream can be used to open an income stream. A minimum balance of \$20,000 is usually required to open an AvSuper income stream.

For a more detailed explanation, please refer to the *AvSuper income stream product disclosure statement*.

An AvSuper income stream has the same benefits as our accumulation accounts, such as low fees, investment choice without switching fees, access to personalised financial advice and a long history of strong investment returns.

Minimum income table

The Government sets a minimum amount that must be withdrawn from your income stream each year, as outlined in the table below. You can withdraw as much as you wish, up to the balance of your account.

Age Range	Minimum annual income stream payments - % of account balance	Age Range	Minimum annual income stream payments - % of account balance
Under 65	4%	85 - 89	9%
65 - 74	5%	90 - 94	11%
75 - 79	6%	95 or older	14%
80 - 84	7%		

Why consider an income stream?

ADVANTAGES:

- + you won't pay tax on any investment earnings within your income stream
- + withdrawals are generally tax-free once you are 60 or older
- + the bulk of your money remains invested – and you can choose an investment strategy to suit you
- + you can still access your money for lump sum withdrawals as you wish
- + your money is managed for you and is likely to last longer than if you took it as cash
- + you continue to have access to all AvSuper member benefits*, including personalised advice
- + you can choose the frequency of payments

POTENTIAL ISSUES:

- you must withdraw a minimum amount each year based on Government rules
- you can't add to the account once it is opened

* AvSuper insurance is only available to eligible members with an accumulation account



2. Keep your super account

There is no rule saying you must withdraw your money from AvSuper so you can leave it there as long as you wish, even if you are not working. You will still have access to all member benefits and pay the same low fees, but you may be able to withdraw money once you meet eligibility requirements (see page 12).

You are also unable to make contributions past age 65 unless you are working.

Why consider keeping my super account?

ADVANTAGES:

- + more time to accumulate your savings
- + continue growing your super through contributions and possibly accessing the co-contribution from the Government
- + continue to access AvSuper member benefits like personalised financial advice, competitively priced insurance and a long history of strong investment returns
- + you can choose how much, if any, to withdraw each year (once at preservation age) - and lump sum withdrawals are tax-free after you are 60
- + keep savings above the transfer balance cap for Income Streams within the superannuation system

POTENTIAL ISSUES:

- pay up to 15% tax on investment earnings – this doesn't apply to full income streams
- to access your money, you will need to complete a withdrawal form each time and show that you have met a condition of release

3. Take as cash

You can take some or all of your super as a lump sum to do with as you wish, whether that is to spend it, bank it, invest it or anything else. This is done by completing a withdrawal form and having the money transferred into your bank account.

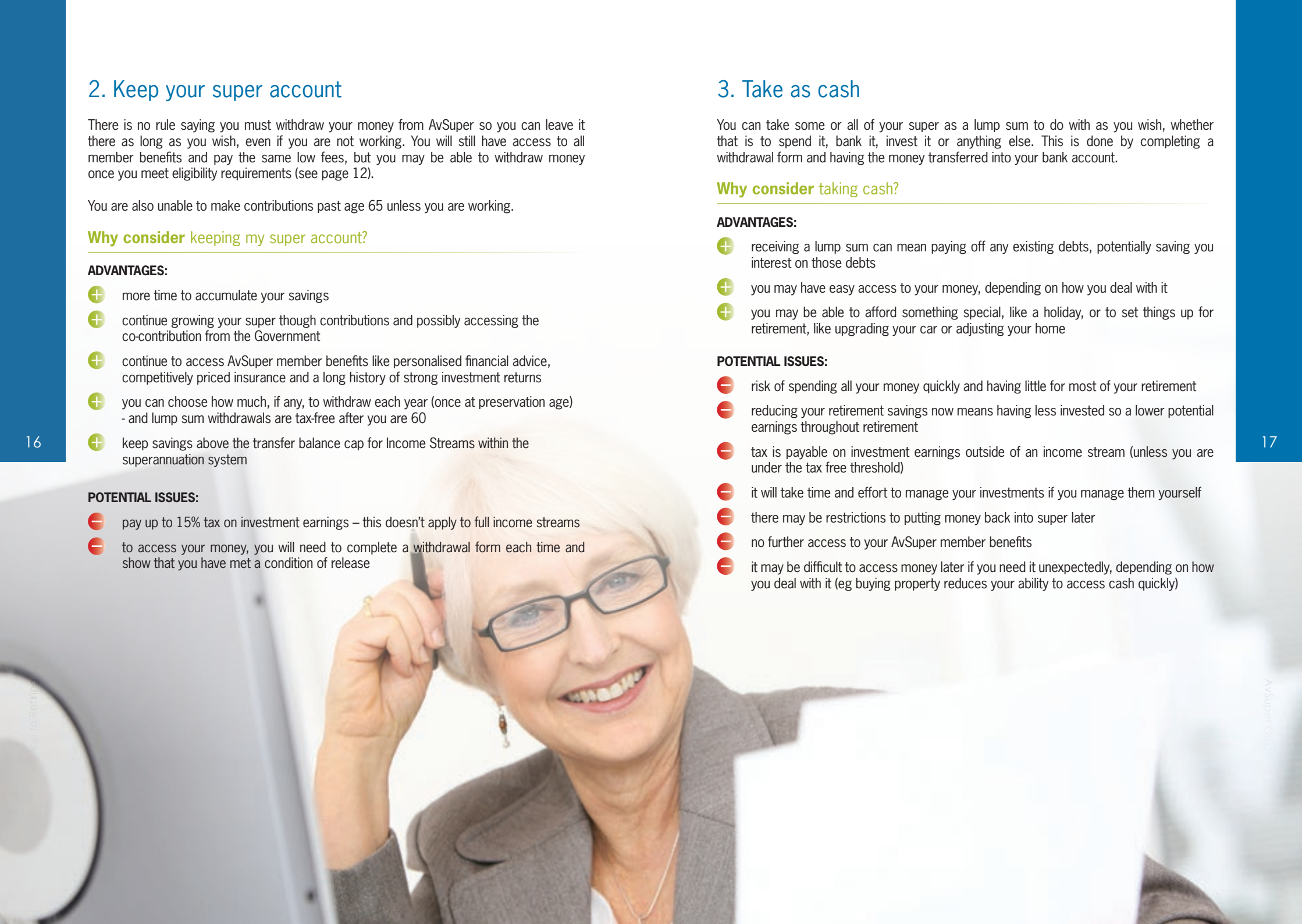
Why consider taking cash?

ADVANTAGES:

- + receiving a lump sum can mean paying off any existing debts, potentially saving you interest on those debts
- + you may have easy access to your money, depending on how you deal with it
- + you may be able to afford something special, like a holiday, or to set things up for retirement, like upgrading your car or adjusting your home

POTENTIAL ISSUES:

- risk of spending all your money quickly and having little for most of your retirement
- reducing your retirement savings now means having less invested so a lower potential earnings throughout retirement
- tax is payable on investment earnings outside of an income stream (unless you are under the tax free threshold)
- it will take time and effort to manage your investments if you manage them yourself
- there may be restrictions to putting money back into super later
- no further access to your AvSuper member benefits
- it may be difficult to access money later if you need it unexpectedly, depending on how you deal with it (eg buying property reduces your ability to access cash quickly)



What you leave behind

Estate planning

Superannuation assets are governed by different legislation and tax rules to many of your other assets, especially if you die before receiving all of your super. Therefore estate planning or incorporation into your Will needs to be considered carefully.

Unlike your other assets, unless you have a valid binding beneficiary nomination with the Trustee for your superannuation savings, the Trustee is required to determine how your super (and any related insurance) is distributed to your beneficiaries (or estate) if you die as a member.

It's important to consider who to leave your money to and how you can best provide for your family, including reducing tax implications (for example, tax rules change once your children are legally adults).

You may want to think about preparing a Will and arranging various documents (including a Power of Attorney) to make things easier for your family and ensure your money is distributed as you wish.

*It is easy and free
to update your
beneficiary nominations
with AvSuper*

Beneficiaries

By nominating a beneficiary(ies) to receive your super if you die, you assist the Trustee in distributing your death benefit* in accordance with your wishes. You can generally nominate any or all of your dependants (please see our website for a definition of dependant). If you do not have any dependants, your benefit may be paid to your legal personal representative or your estate.

While you do not have to nominate any beneficiaries, there are three types to choose from and it costs nothing to make or change a nomination.

Binding and non-binding nominations

While the Trustee will take into account any non-binding nominations and your current Will when distributing your super, they do not have to abide by your nomination. However, they must follow your instructions if you have a valid binding or reversionary nomination in place when you die.

Binding and non-binding nominations can be made for both superannuation and income stream accounts via a form available on AvSuper's website.

Reversionary nominations

You can nominate one dependant as a reversionary beneficiary for your income stream which allows your dependant to receive your money as an income stream or as a lump sum.

Things to consider about reversionary beneficiaries:

- It is binding on the Trustee
- It does not need updating unless you want to change it
- Only one dependant can be nominated
- It automatically ends if your dependant dies before you

* Your superannuation death benefit includes your super savings and any relevant insurance payments.

How to start an AvSuper Income Stream

To start an AvSuper income stream, read AvSuper's Income Stream Product Disclosure Statement and potentially get retirement advice from our Member Advice Consultants. Then simply complete a *Retirement Income Stream Application* and send it to us. If you are under 60, you also need to complete a *Tax File Number Declaration* (available from us or the ATO).

Accumulation members: We simply reduce your account balance by the amount you ask to be transferred to an income stream. You cannot add to an income stream account and, therefore, any employer or personal contributions are added to your accumulation account.

Defined benefit members: Generally, your defined benefit will be closed to open an income stream. However, if you are still working and aged 65 or more, we reduce your accrued benefit multiple to account for the amount transferred to an income stream. Your future benefit accrual would continue in the standard way for any money remaining in your defined benefit. Or you can use an existing or new accumulation account to start your income stream.

New members: You don't have to be an existing AvSuper member to start an income stream with us – simply purchase an income stream with your super savings. You may find it easier to open an AvSuper super account first to consolidate your super.

Other things to consider

AvSuper insurance

Eligible AvSuper accumulation members can access death, disablement and income protection insurance at competitive rates as part of membership. Note that age restrictions apply. Any insurance you have as an existing member will continue, if you retain a sufficient balance in an accumulation account. Voluntary insurance fees will be deducted from your accumulation account and all terms and conditions remain the same.

Tax and super

Different tax rules apply to super and the following information is a general guide only.

Lump sum withdrawals (taxable components)	Over 60 – no tax payable Under 60 but over preservation age – nil on first \$210,000, 15% plus medicare levy for amounts over \$210,000
Lump sum withdrawals (tax free components)	no tax payable
Drawdown payments	until you reach 60 years, any taxable component of your drawdowns may be taxed at your marginal tax rate
Tax Offset	you may receive a tax offset of 15% on the taxed part of your income stream if you are between your preservation age and 60
Investment earnings	no tax payable
Spouse offset	you may receive a tax offset of up to \$540 (as part of your annual tax return) for contributions made to your spouse's super account
Death benefit lump sum	no tax for payments to a financial dependant; non-dependants will have a tax liability depending on what is included in the payment



Continuing to learn

Investing and superannuation are complex subjects, and things change, too. So it's a good idea to maintain your knowledge in these areas, even after you've made your retirement decisions. AvSuper offers a number of ways to help you stay informed:

- Fact sheets and informative articles on our website
- A monthly investment market update – and you can subscribe for an email update via the investment update page on our website, too
- A quarterly bulletin aimed at income stream members with investment updates and relevant news and information – sent to all income stream members automatically

And, of course, you can ask questions of our Member Advice Consultants during any advice sessions you book.



AvSuper Advice

- > Thinking about your investment choices?
- > Unsure about how to start an income stream?
- > Not sure about your drawdown strategy?



AvSuper's Member Advice Consultants* can answer these questions, and more, so book your appointment today!

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Contact Us

Phone: 1300 128 751 or 02 6109 6888
Fax: 02 6100 2799
Email: avsinfo@avsuper.com.au
Post: AvSuper, PO Box 223, Civic Square, ACT 2608

www.avsuper.com.au

