Money Mechanics

Strategic Financial Advice

2026–27 EDITION

MONEY MECHANICS E-BOOK

Your Retirement

Ideal life outcomes, cash flow, the Age Pension and the Commonwealth Seniors Health Card

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General information only – rates and thresholds current from 20 September 2026 (updated October 2026).

About Us

Scott Malcolm is director and principal consultant of Money Mechanics, a specialist Financial Life Planning firm in the areas of Superannuation, Wealth Creation and Education services.

Our values-based financial life planning process brings together technical expertise and the human touch to create a solution tailored towards your overall life goals. We choose not to take upfront or ongoing commission on financial products, so our clients have a clear fixed fee for advice that isn't tied to any product provider.

Money Mechanics believes in the value of education and financial literacy. There is an array of jargon in the financial world and we aim to demystify it through regular education programs, our podcast and our social channels.

Our mission

To educate and inspire people around their money, so that they can live a rich life. Everything in this e-book starts with your values – the 'why' behind your money decisions – before we get anywhere near products or strategies.

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Notice: While we have checked everything within this booklet, no person should rely on the contents without first making their own inquiries or obtaining advice from a qualified person regarding their personal circumstances. This e-book is general information only and does not take into account your objectives, financial situation or needs.

Please read this e-book together with our Financial Services Guide (FSG) and Privacy Policy, issued by Infocus Securities Australia. Both are available on our website or on request.

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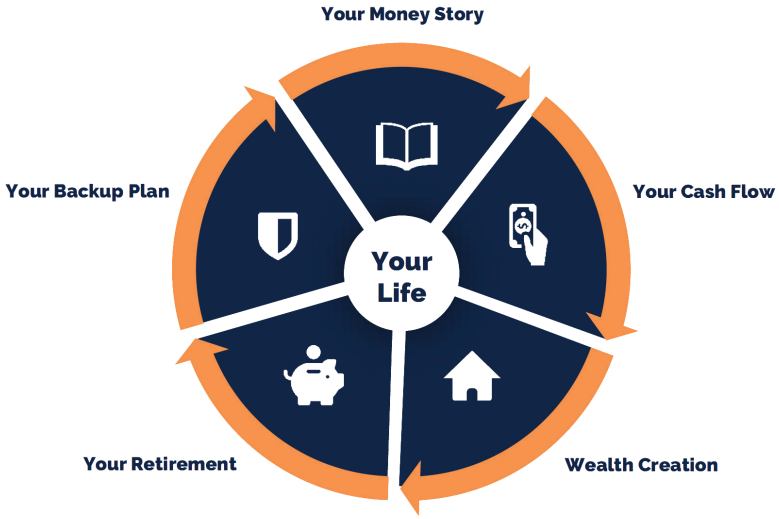
Our Advice Proposition

Money Mechanics brings the following elements together to create your **Financial Decision Making Framework**. It's a fluid process – as your life changes, so does your plan.



Your Life – The who, what, where, when and why this is important to you. This may be a specific financial goal or outcome you are aiming for. What matters most is alignment to what you value and the role money plays in your life. This connects to **Your Money Story** – your conscious and unconscious past behaviours, thoughts and feelings when it comes to money.

Your Cash Flow – What you earn and where it goes, knowing what it really costs to be you. Cash flow management, salary sacrifice and packaging strategies. Your budget should tell your story.

Your Wealth Creation – Pay as you earn, company, family trust, partnership, borrowed funds, regular savings plans and dollar cost averaging strategies and structures.

Your Retirement – Your post-retirement strategies and your ability to sustain your lifestyle without the need to work. Defined benefit, accumulation, self-managed super and retail or industry super funds can be product solutions, as well as top-up amounts through the Centrelink system.

Your Backup Plan – What if the worst was to happen? These are your estate planning and protection strategies – insurances, wills, powers of attorney and testamentary trusts.

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Your Retirement – Introduction and Outcomes

Retirement isn't an age or a number in your super account. It's a transition into the next chapter of your life – and for many of us it can last 25 or 30 years. That's a long time to fill, so it pays to think about what you're retiring *to*, not just what you're retiring from.

At Money Mechanics, we start with you: your values, your money story and the life you want to live. The numbers matter, but they're there to serve your life outcomes, not the other way around. In my experience working with clients over the last few decades, the people who feel most confident in retirement aren't always the ones with the biggest balances. They're the ones who know what matters to them, know what it costs to be them, and have a plan for how all the pieces fit together.

This e-book walks you through that process.

By the end of this e-book you should be able to:

- Describe your ideal life outcomes for retirement, and the values behind them.
- Work out how much it costs to be you today – and how that might change in retirement.
- Understand where retirement income comes from: super, the Age Pension, and your other savings and investments.
- Understand how the Age Pension income and assets tests and deeming work, using the rates from 20 September 2026.
- Know whether you might qualify for a Commonwealth Seniors Health Card, and what it can save you.
- Have a checklist of the steps to take in the years before and after you stop work.

> **Scott's tip**
> Retirement planning isn't a one-off event. Rates and thresholds change every March, July and September, and your life will change too. Review your plan at least once a year.

Your Ideal Life Outcomes

Before we talk about money, let's talk about life. Financial life planning pioneer George Kinder asks three powerful questions that help uncover what really matters. Take your time with these – ideally with your partner, if you have one.

> **Three questions to ask yourself**
>
> **1.** Imagine you have all the money you need, now and in the future. How would you live your life? What would you do with it?
>
> **2.** Your doctor tells you that you have five to ten years left to live. You won't feel sick, but you won't know when it will end. What will you do in the time you have? Will you change your life, and how?
>
> **3.** Your doctor tells you that you have just 24 hours to live. What did you miss out on? Who did you not get to be? What did you not get to do?

The four pillars of a good retirement

A rich life in retirement usually rests on more than money. As we explored on our podcast episode about the human side of retirement, connection and purpose matter just as much as your super balance.

Pillar	Questions to think about
Purpose	What will get you out of bed in the morning? Work, volunteering, hobbies, learning, caring for others?
People	Who do you want to spend time with? How will you stay connected once the workplace is gone?
Health	How will you look after your body and mind? What might your health costs look like in 10 or 20 years?
Money	What will your lifestyle cost, where will the income come from, and how long does it need to last?

The three phases of retirement

Spending in retirement is rarely a straight line. Many retirees move through three broad phases:

- **Active years** – travel, renovations, helping family, new hobbies. Spending is often at its highest.
- **Steady years** – life slows down and day-to-day spending usually eases.
- **Later years** – lifestyle spending falls, but health and care costs can rise.

Planning for each phase helps you enjoy the early years with confidence, without worrying about the later ones.

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Ideal Life Outcomes Worksheet

Use this page to capture your goals for each area of life. Put a rough cost and timeframe beside each one – it doesn't need to be exact. This becomes the foundation for your retirement cash flow.

Life area	What I want	When	Rough cost
Lifestyle and travel			
Home (stay, renovate, downsize?)			
Family and giving			
Health and wellbeing			
Purpose, work and learning			
Hobbies and interests			
Legacy and estate			

What does a 'rich life' look like for you in retirement?

Which values do you want your retirement to reflect – security, freedom, family, giving, adventure?

How Much Does It Cost to Be You?

Do you know how much it costs to be you? It's the single most important number in retirement planning, and most people don't know it. Your cost of living today is the starting point, but it's rarely the same as what you'll need once you retire.

What usually changes in retirement

- **Costs that often go down:** commuting, work clothes, lunches, super contributions, and mortgage repayments if your home is paid off.
- **Costs that often go up:** travel, hobbies, utilities (you're home more), health insurance, medical costs and helping family.
- **New costs:** replacing the car without a pay packet, home maintenance, and eventually care.

How does your budget compare?

The ASFA Retirement Standard is a useful benchmark. It estimates the annual budget for a 'modest' or 'comfortable' lifestyle for homeowners who own their home outright:

Annual budget (homeowners)	Modest	Comfortable
Single, aged 65–84[1]	$36,548	**$56,166**
Couple, aged 65–84[1]	$52,690	**$78,998**
Single, aged 85+[1]	–	$53,964
Couple, aged 85+[1]	–	$74,484
Lump sum at 67 – single[2]	$110,000	**$630,000**
Lump sum at 67 – couple[2]	$120,000	**$730,000**

ASFA Retirement Standard, June quarter 2026. The lump sums assume you also receive a part Age Pension. Renters need considerably more.

> **Benchmarks are a guide, not a goal**
>
> Your ideal life outcomes will rarely match an average. That's why we start with your own cash flow – what it actually costs to be you – rather than a rule of thumb. Our Cash Flow Planner and the three account approach work just as well in retirement as they do while you're working.

Your Retirement Cash Flow

Use the same four buckets from our Cash Flow Planner, adjusted for retirement. Enter what you spend today, then what you expect to spend in your active years of retirement. Multiply fortnightly amounts by 26 for a yearly figure.

Bucket	Typical items	Today (per year)	Retirement (per year)
1. Weekly cash expenses	Groceries, petrol, coffee, eating out, pocket money		
2. Lifestyle costs (bills)	Rates, utilities, insurance, health cover, car costs, phone and internet, medical		
3. Active lifestyle	Holidays, travel, hobbies, gifts and celebrations		
4. Future and buffers	Car replacement, home maintenance, health and aged care buffer, giving		
Total spending			

Where will your retirement income come from?

Income source	Per year
Age Pension (see pages that follow)	
Account-based pension from super	
Partner's pension or super income	
Part-time work or consulting	
Investments outside super (dividends, rent, interest)	
Total income	
Surplus or shortfall (total income – total spending)	

> **Scott's tip**
> Try living on your expected retirement income for six months before you finish work. Bank the difference into super or your offset account. It's the best stress test there is.

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General information only – rates and thresholds current from 20 September 2026 (updated October 2026).

Where Retirement Income Comes From

Most Australians fund retirement from three sources working together: **super**, the **Age Pension**, and **other savings and investments** (including the family home). The art is in getting them to work as a team.

Super and account-based pensions

Once you reach your preservation age (60) and retire, or turn 65, you can generally access your super. Many people move it into an account-based pension, which pays you a regular income:

- Investment earnings in retirement phase are **tax free**, and payments are generally tax free from age 60.
- You can move up to the transfer balance cap – **$2.1 million** from 1 July 2026[4] – into retirement phase. Amounts above the cap can stay in accumulation phase, where earnings are taxed at up to 15%.
- You must withdraw a minimum amount each year, based on your age (see the table below). There is no maximum, and you can take lump sums when you need them.
- Your super stays invested, so it can keep growing – but it also stays exposed to market ups and downs.

Age at 1 July	Under 65	65–74	75–79	80–84	85–89	90–94	95+
Minimum drawdown[3]	4%	5%	6%	7%	9%	11%	14%

Other levers to consider

- **Downsizer contributions:** from age 55 you may be able to put up to $300,000 each from the sale of your home into super[5], outside the normal contribution caps.
- **Investments outside super:** useful for flexibility and for large purchases, although earnings are taxed at your marginal rate.
- **Your home:** exempt from the Age Pension assets test, and a possible source of funds through downsizing or the Home Equity Access Scheme.
- **Part-time work:** keeps you connected and, with the Work Bonus, can boost your income without reducing your Age Pension as much.

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The Age Pension – Who Can Get It

The Age Pension is the foundation of Australia's retirement income system. Rather than an all-or-nothing entitlement, think of it as one layer in your overall retirement income – and even a small part pension can be valuable, because it usually comes with a Pensioner Concession Card.

Eligibility

- You must be **Age Pension age – 67**[7].
- You must meet the residence rules – generally at least **10 years** as an Australian resident, including at least **5 years in a row**[8].
- You must meet the **income test** and the **assets test**. Services Australia works out your pension under both tests, and the test that gives the **lower** rate applies.

How much you can get (from 20 September 2026)

Maximum per fortnight	Single	Couple (each)	Couple (combined)
Basic rate	$1,135.40	$855.90	$1,711.80
Pension Supplement	$88.20	$66.50	$133.00
Energy Supplement	$14.10	$10.60	$21.20
Total[6]	**$1,237.70**	**$933.00**	**$1,866.00**
About per year	$32,180	$24,258	$48,516

Rates are indexed each March and September. Yearly amounts are approximate (fortnightly rate × 26).

Things that catch people out

- **Super is counted from Age Pension age.** Super in accumulation phase isn't assessed until you reach Age Pension age, but account-based pensions are assessed under both tests.
- **Your partner's assets count too.** For couples, the tests apply to your combined income and assets.
- **Gifting has limits.** You can give away up to $10,000 a financial year, and no more than $30,000 over five financial years. Anything above that is still counted as your asset, and deemed, for five years[9].
- **Don't let the tail wag the dog.** Avoid making big financial decisions purely to get a higher pension. Spending money to get more pension rarely leaves you better off.

The Age Pension – The Assets Test

The assets test looks at the value of what you own. Your home and the land it sits on (generally up to two hectares) are exempt. Most other assets count, including:

- super in pension phase, and super in accumulation phase once you reach Age Pension age
- bank accounts, term deposits, shares and managed funds
- investment properties, holiday homes and business assets
- cars, caravans and boats, and household contents (at their resale value, not what you paid)
- gifts above the gifting free areas made in the last five years

Assets test limits[10]

Situation	Full pension up to	Part pension stops at
Single, homeowner	$333,000	$745,750
Single, non-homeowner	$600,000	$1,012,750
Couple combined, homeowner	$499,000	$1,121,000
Couple combined, non-homeowner	$766,000	$1,388,000
Couple separated by illness, homeowner	$499,000	$1,324,500

Full-pension limits apply from 1 July 2026; part-pension cut-off points from 20 September 2026.

Above the full-pension limit, your pension reduces by **$3 a fortnight for every $1,000** of assets[9]. That's $78 a year for every $1,000 – or a 7.8% 'return' you give up on each extra $1,000 of assessable assets.

> **Scott's tip**
> Household contents and cars are valued at what you could sell them for – often far less than insured value. Getting these values right can make a real difference to your pension.

The Age Pension – Income Test and Deeming

The income test looks at what you earn – wages, rent, business income, and 'deemed' income from your financial assets.

Per fortnight	Single	Couple (combined)
Income free area	$226	$396
Reduction above the free area	50c per $1	25c per $1 (each)
Part pension stops at[11]	$2,701.40	$4,128.00

Deeming. Rather than track the actual earnings on your bank accounts, shares, managed funds and account-based pensions, Centrelink assumes they earn a set rate. If you earn more than the deeming rate, the extra doesn't count. Rates rose on 20 September 2026:

Deeming	Lower rate 1.75% on the first	Higher rate 3.75% on the rest
Single	$66,800	above $66,800
Couple (at least one on pension)[12]	$110,600 combined	above $110,600

The Work Bonus. If you're still working, the first **$300 a fortnight** of employment income isn't counted. Unused amounts build up to a balance of up to **$11,800**[13].

Worked example: single homeowner

Margaret is 67, owns her home and has $450,000 in an account-based pension plus $30,000 of car and contents.

	Assets test	Income test
Assessed amount	$480,000 assets	$15,539 a year deemed ($597.65 a fortnight)
Over the free area by	$147,000	$371.65 a fortnight
Reduction	$441.00 a fortnight	$185.83 a fortnight
Pension under this test	$796.70 a fortnight	$1,051.87 a fortnight
Margaret receives	**$796.70 a fortnight (about $20,714 a year) – the lower result**	

Illustrative only, using rates from 20 September 2026. Deemed income: 1.75% of $66,800 plus 3.75% of $383,200.

Margaret's part pension also gives her a Pensioner Concession Card – often worth hundreds or thousands of dollars a year in reduced costs.

The Commonwealth Seniors Health Card

If your income or assets are too high for the Age Pension, you may still qualify for the Commonwealth Seniors Health Card (CSHC). It's one of the most overlooked entitlements for self-funded retirees – and **there is no assets test**[14].

Who can get it

- You are Age Pension age and meet the residence rules.
- You don't get an income support payment from Centrelink or DVA.
- You give Services Australia your (and your partner's) tax file number and meet identity requirements.
- You meet the income test[15].

The income test (from 20 September 2026)

Your situation	Annual income must be under
Single	$105,048
Couple (combined)	$168,076
Couple separated by illness, respite care or prison (combined)[14]	$210,096

Add $639.60 for each child in your care. Thresholds are indexed each 20 September.

Income is your **adjusted taxable income** plus **deemed income** from account-based pensions. Because tax-free super pension payments aren't taxable income, many retirees with substantial super still qualify.

Watch out: account-based pensions held since before 1 January 2015 by a card holder can be grandfathered from deeming. Changing or rolling over that pension can remove the grandfathering – talk to us before you make changes.[14]

What the card can help with

- Cheaper PBS medicines – **$7.70 a script** at the concession rate, and free once you reach the PBS Safety Net[16].
- Bulk-billed GP appointments, at your doctor's discretion, and more back under the Medicare Safety Net.
- Possible state and local concessions on energy bills, rates, water, ambulance, dental, eye care and public transport.
- The Energy Supplement is only paid to people who have held a CSHC since before 20 September 2016[8].

Other Strategies and Support

Home Equity Access Scheme (HEAS)

The HEAS is a voluntary, non-taxable government loan secured against your Australian real estate, for people of Age Pension age or older[17]. You don't need to receive a pension to apply.

- Interest is **3.95% a year**, compounding fortnightly, and a no negative equity guarantee applies[17].
- Your pension plus HEAS payments can total up to **150% of the maximum pension rate** each fortnight[18].
- You can take up to two lump sums in 12 months, capped at 50% of the annual maximum pension rate[18].
- The loan, interest and costs are repaid when you sell the home or from your estate. Talk to your family about it, and get advice first.

Free government help

- **Financial Information Service (FIS):** free, independent seminars and appointments through Services Australia on 13 23 00.
- **Moneysmart:** the free retirement planner and Age Pension guides at moneysmart.gov.au.
- **My Aged Care:** the starting point for home care and aged care services, on 1800 200 422.

Estate planning and later life

- Keep your **will** and **enduring powers of attorney** (financial and medical) up to date.
- Check your super **death benefit nominations** – super sits outside your will.
- Consider an **advance care directive** so your health care wishes are known.
- Talk to your family about your plans. Clear conversations now can prevent stress and disputes later.

Your Retirement Checklist

Five or more years out

- [ ] Get clear on your ideal life outcomes and what it costs to be you.
- [ ] Check how your super is invested and that your insurance still fits.
- [ ] Use the contribution caps – $32,500 concessional and $130,000 non-concessional in 2026–27.
- [ ] Pay down non-deductible debt, especially your home loan.

One to two years out

- [ ] Test-drive your retirement budget for six months.
- [ ] Estimate your Age Pension and Commonwealth Seniors Health Card position.
- [ ] Decide how much cash buffer you want, so you're not forced to sell in a market fall.
- [ ] Plan the people and purpose side – what will a typical week look like?

At retirement

- [ ] Meet a condition of release and start your account-based pension.
- [ ] Apply for the Age Pension or CSHC – you can lodge up to 13 weeks before Age Pension age.
- [ ] Review your will, powers of attorney and death benefit nominations.
- [ ] Set up your retirement version of the three account approach.

Every year

- [ ] Review your spending against your plan and adjust your income.
- [ ] Check your minimum drawdown and rebalance your investments.
- [ ] Update Centrelink with changes to your income and assets, including contents and car values.
- [ ] Revisit your goals – and celebrate what you've achieved.

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General information only – rates and thresholds current from 20 September 2026 (updated October 2026).

Thinking Back to Our Goals

The rules give us the framework, but your values are the compass.

- In regards to retirement, what do you want to achieve? What does a 'rich life' look like for you?
- Do you know what it costs to be you today – and what it will cost in retirement?
- How will the Age Pension, your super and your other savings work together?
- Based on the above, what changes can you make TODAY to start focusing on your goals in light of your values?
- What areas do you need to upskill in or gain more understanding about?

My notes

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General information only – rates and thresholds current from 20 September 2026 (updated October 2026).

Listen and Learn – Our Podcast

Want to go deeper? Each of these episodes of our podcast, **Money Mechanics with Scott Malcolm**, unpacks a topic from this e-book in plain English – often with a guest expert. Click a title to listen on Apple Podcasts.

Age Pension: What It Can Mean for Your Retirement 2026
Eligibility, the income and assets tests, deeming and why a part pension can still be valuable.
Resources mentioned: Moneysmart – Age Pension

The Human Side of Retirement: Why Connection Matters 2026
With Phil McAuliffe (Humans:Connecting) and Tatia Power (Inclusee) on purpose, belonging and life after work.
Resources mentioned: Humans:Connecting | Inclusee

Retirement Mindset (with Danielle Brophy) 2023
Getting ready emotionally, not just financially, for the move into retirement.

Super Changes from 1 July 2026 2026
Payday Super, the Division 296 tax and the indexed contribution caps and balance thresholds.

Super vs Debt Reduction vs Investment: Where Should Your Next Dollar Go? 2026
Why the maths doesn't always match how we feel, and a framework to balance all three.

Centrelink and Using Services Australia (with Sheena Stow-Smith) 2021
Navigating Centrelink, claiming the Age Pension and getting the paperwork right.
Resources mentioned: Services Australia – Older Australians

Aged Care, Centrelink and Retirement (with Rosie Bouton) 2023
Planning ahead for care, and how Centrelink and aged care fees fit together.
Resources mentioned: Advance Care Planning Australia | My Aged Care

Inheritance: Receive Well, Give Wisely 2026
Pausing before big decisions when money comes your way, and planning your own giving well.

Wills and Estate Planning (with Rebecca Tetlow) 2020
Wills, powers of attorney and making sure your wishes are clear.

Freedom (with George Kinder) 2021
The father of Financial Life Planning on the three questions that uncover what freedom means to you.
Resources mentioned: Kinder Institute of Life Planning

Find every episode

Search 'Money Mechanics with Scott Malcolm' on Apple Podcasts, Spotify or your favourite app, or visit moneymechanics.com.au/thehood. Got a question you'd like us to unpack on the show? Email advice@moneymechanics.com.au.

Episodes are general information only. Rules, rates and thresholds change – episodes recorded before 2026 reflect the rules at the time, so check the current position in this e-book or ask us.

How We Work With You

The Money Mechanics Formal Advice Process – a clear five-stage journey designed around you. It always starts with a conversation about what matters to you, not with a product.

1

Connect

We connect to understand your goals and priorities and define the scope of our advice.

2

Collect & Scope

We gather the information we need and explore your current position, goals and opportunities.

3

Design (Analyse + Strategy)

We analyse your situation and design a tailored strategy to help you achieve your goals.

4

Agree & Document (Present + SoA/RoA)

We present our advice and recommendations and document the advice in your Statement of Advice (SoA) or Record of Advice (RoA).

5

Implement & Review

We implement your strategy and regularly review progress to keep you on track.

Advice that's strategic. Personal. Ongoing.

Client focused
Your goals and priorities are at the centre of everything we do.

Expert advice
Thoughtful strategies backed by experience and ongoing education.

Clear communication
We explain things simply so you can make informed decisions with confidence.

Ongoing support
We review, adapt and support you as your life and goals evolve.

Glossary of Retirement Terms

Account-based pension – An income stream paid from your super. Earnings are tax free in retirement phase and you must take a minimum amount each year.

Adjusted taxable income – Your taxable income plus certain other amounts (such as reportable super contributions and fringe benefits). Used for the CSHC income test.

Age Pension age – The age you can apply for the Age Pension – currently 67.

Assets test – Part of the Age Pension means test that looks at the value of what you own, excluding your home.

Commonwealth Seniors Health Card (CSHC) – A concession card for self-funded retirees of Age Pension age who meet an income test. There is no assets test.

Deeming – A set rate of income Centrelink assumes your financial assets earn, regardless of what they actually earn.

Downsizer contribution – A contribution of up to $300,000 each from the sale of your home, available from age 55.

Financial Information Service (FIS) – A free, independent education service from Services Australia.

Gifting free area – The amount you can give away without affecting your pension: $10,000 a financial year and $30,000 over five financial years.

Home Equity Access Scheme (HEAS) – A government loan secured against your home that can top up your retirement income.

Income test – Part of the Age Pension means test that looks at your income, including deemed income.

Minimum drawdown – The minimum percentage of your account-based pension balance you must withdraw each year.

Pensioner Concession Card – A concession card that comes with even a small Age Pension.

Preservation age – The minimum age you can generally access your super – now 60.

Transfer balance cap – The limit on how much you can move into tax-free retirement phase – $2.1 million from 1 July 2026.

Work Bonus – Lets Age Pensioners earn up to $300 a fortnight from work without it counting under the income test.

Further Resources

Government agencies

Australian Securities and Investments Commission (ASIC) – Moneysmart
Consumer protection regulator for financial services, with free calculators and guides.
Phone: 1300 300 630 Web: moneysmart.gov.au

Australian Taxation Office (ATO)
Information on tax and super, including your caps, carry-forward amounts and lost super (via myGov).
Personal tax: 13 28 61 | Super: 13 10 20 Web: www.ato.gov.au

Services Australia – Centrelink and the Financial Information Service (FIS)
Government payments, the Age Pension and free, independent financial information seminars.
Retirement services / FIS: 13 23 00 Web: www.servicesaustralia.gov.au

National Debt Helpline[19]
Free, independent and confidential financial counselling across every state and territory.
Phone: 1800 007 007 Web: ndh.org.au

Complaints, advice and super

Australian Financial Complaints Authority (AFCA)[20]
Free, fair and independent dispute resolution for super, insurance and financial advice. AFCA replaced the Superannuation Complaints Tribunal and the Financial Ombudsman Service.
Phone: 1800 931 678 Web: www.afca.org.au

Financial Advice Association Australia (FAAA)[21]
Find a qualified financial planner or CFP® professional (formerly the FPA).
Phone: 1300 337 301 Web: faaa.au

SMSF Association
Find a specialist SMSF adviser (formerly SPAA).
Web: www.smsfassociation.com

Moneysmart – Retirement planner
Estimate your retirement income from super and the Age Pension.
Web: moneysmart.gov.au/retirement-income/retirement-planner

Moneysmart – Age Pension and government benefits
Plain-English guide to the Age Pension, CSHC and concessions.
Web: moneysmart.gov.au/retirement-income-sources/age-pension-and-government-benefits

My Aged Care
The government's starting point for home care and aged care services.
Phone: 1800 200 422 Web: www.myagedcare.gov.au

Advance Care Planning Australia
Plan ahead for your future health care and record your wishes.
Phone: 1300 208 582 Web: www.advancecareplanning.org.au

Australian Securities Exchange (ASX)
Share market information and investor education.
Phone: 131 279 Web: www.asx.com.au

CPA Australia
Represents accountants, including those who provide financial advice.
Phone: 1300 737 373 Web: www.cpaaustralia.com.au

moneymechanics.

Financial Life Planning | Superannuation | Wealth Creation | Education
Phone: 1300 772 643 | Email: advice@moneymechanics.com.au
Web: www.moneymechanics.com.au | Book a chat: calendly.com/moneymechanics

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Sources and References

The figures in this edition were checked against the following official and industry sources in October 2026. Super rules change often – always check the current position before acting.

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21. Financial Advice Association Australia – Find a planner – https://faaa.au/find-a-planner/

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Important Information

Your Retirement
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