



EXPAND

MLC Retirement Boost™

Supercharge your clients' retirement today



1 August 2025

Adviser use only

Give your clients the financial certainty they seek with MLC Retirement Boost, an innovative retirement income solution designed to increase the potential of your clients' super, delivering **the potential for a higher income for life**, starting from their first contribution.

How does MLC Retirement Boost work?

MLC Retirement Boost has **two flexible phases**:

Saving phase

MLC Retirement Boost (Super) functions like a standard superannuation account, while potentially enabling your clients to access means test concessions for the Centrelink age pension. The earlier your clients begin MLC Retirement Boost (Super), the greater their potential age pension entitlements.

Retirement phase

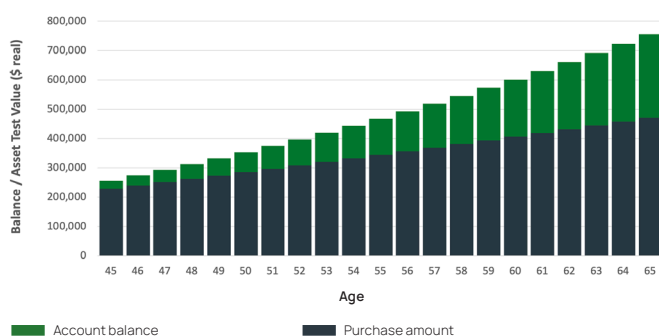
MLC Retirement Boost (Pension) is designed to deliver retirement income for life, and can be used as a standalone solution or alongside an account based pension.

MLC Retirement Boost gives your clients more options to access higher income in retirement!

A holistic retirement strategy

MLC Retirement Boost can form part of your client's holistic retirement strategy to help provide better retirement outcomes.

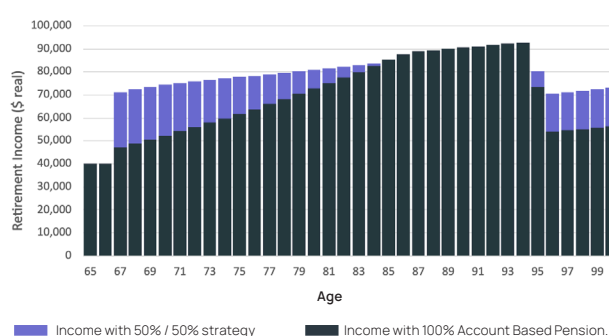
Savings phase | MLC Retirement Boost (Super)



At age 40, the client can transfer into the Expand Retirement Boost (Super) and begin building up future means test concessions. While their balance grows with investment returns, the purchase amount that will be used for the assets test is based on the contributions into the account compounded at the upper deeming rate (currently 2.25%). By age 65 the purchase amount may be significantly less than their balance to the extent their investment earnings exceeded the upper deeming rate. Further, only 60% of the purchase amount value will be counted towards Centrelink's age pension assets test.

- All values are shown in today's dollars assuming inflation of 2.5% pa.
- Other assumptions used through the projection include Investment returns (before tax) of 6% pa.
- Wage inflation of 3.75% applies to annual contribution rates.

Pension phase | MLC Retirement Boost (Pension)









At age 65, the client transfers 50% of their balance to Retirement Boost (Pension) and 50% to an Account-Based Pension. This chart shows total income, compared to the total income the client would receive if they placed 100% of their balance in Account-Based Pension.

- All values are shown in today's dollars assuming inflation of 2.5% pa
- Other assumptions used through the projection include, Investment returns (before tax) of 6% pa.
- Wage inflation of 3.75% applies to age pension entitlements.
- Income from Account-Based Pension set at a constant amount in real terms to exhaust at age 95.
- Total income includes pension and age pension income.

Financial confidence for your clients in their retirement

Below are the benefits of MLC Retirement Boost.

 <p>Potential of a higher retirement income for longer</p>	 <p>Full super and pension investment menu flexibility</p>
 <p>Did you know? Retirement Boost can provide up to 50% more income in retirement when combined with the age pension. Our modeling indicates that the ~50% is accurate for 40-year olds with a projected balance of \$750k (singles) or \$1.4m (couples).</p>	 <p>Ability to continue personalised investment strategies</p>
 <p>Optimises Government age pension entitlements</p>	 <p>Allows contributions, including downsizer contributions, during the retirement (deferred payment) phase</p>

Strengthening your retirement strategy toolkit

We've partnered with **Challenger** and **TAL** to provide support and help you consider MLC Retirement Boost for your clients. As part of this, we are developing a **Centre of Excellence**, giving you access to expert insights, practical tools, and dedicated support to elevate the value of your retirement advice.

One of these tools is the **Retirement Boost Optimiser**, a powerful adviser resource designed to help you visualise your clients' total retirement income across super, retirement and the age pension.

THE super and retirement platform

MLC Retirement Boost is available on the **Expand** platform, bringing all your clients' income solutions together, simplifying advice, helping you serve more clients more efficiently, while boosting your clients' retirement income.

Next Steps

For more information, or to book a Retirement Boost overview please contact your Business Development Manager, Relationship Training Manager or email AdvisoryRelationships@InsigniaFinancial.com.au

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