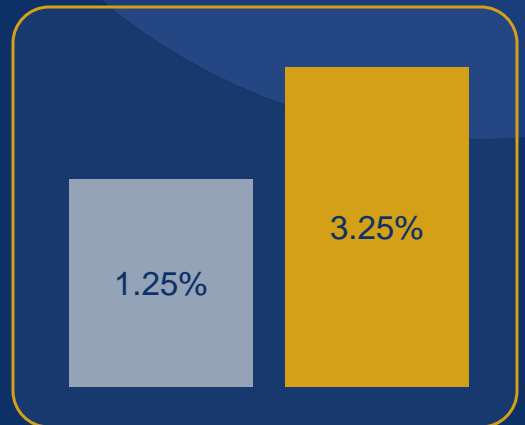


Age pension and super

Your ABP is assessed twice for the age pension

1. Deeming (20 March 2026)

Your ABP balance is added to your financial assets and deemed to earn income. Currently the first \$64,200 (singles) and \$106,200 (couples) is deemed to earn 1.25% pa, with the balance deemed to earn 3.25%. This income is assessed under the income test.



2. Financial assets (20 March 2026)

Your financial assets (including your ABP) are then assessed under the asset test. For a home owner these are \$321,500 (single) and \$481,500 (couple). For non-home owners it is \$579,500 (single) and \$739,500 (couple).



This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.