



EXPAND

MLC Retirement Boost™

Supercharge your retirement



November 2025

The way Australians are thinking about, planning for, and moving into retirement has changed.

We're living longer, travelling more, helping care for grandchildren, and simply want to enjoy the retirement journey, living a more active life for longer. But with that comes a common concern: **Will I have enough money to last throughout retirement and live the lifestyle I want?**

MLC Retirement Boost may help address that concern. Your super becomes more than just a lump sum—it's a **Retirement Income Solution** designed to increase the potential of your super and deliver the **potential for a higher retirement income for life**. This solution enables your super account to adapt with you as you move from accumulation to retirement, providing you with the potential for greater age pension entitlements in retirement.

Financial confidence and income longevity in retirement

Below are the benefits of MLC Retirement Boost (Pension) when used alongside, or in place of, an Account Based Pension.



An income for life! MLC Retirement Boost provides the potential for a higher income for life, giving you the financial freedom and confidence to enjoy your retirement.



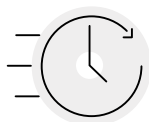
Spouse benefit option - Ensures seamless income support for your partner should you pass away.



Increases potential age pension benefits, providing you with a higher income in retirement.



Access to a **wide range of investment options**, giving your adviser the flexibility to tailor a portfolio aligned with your personal goals and financial objectives.



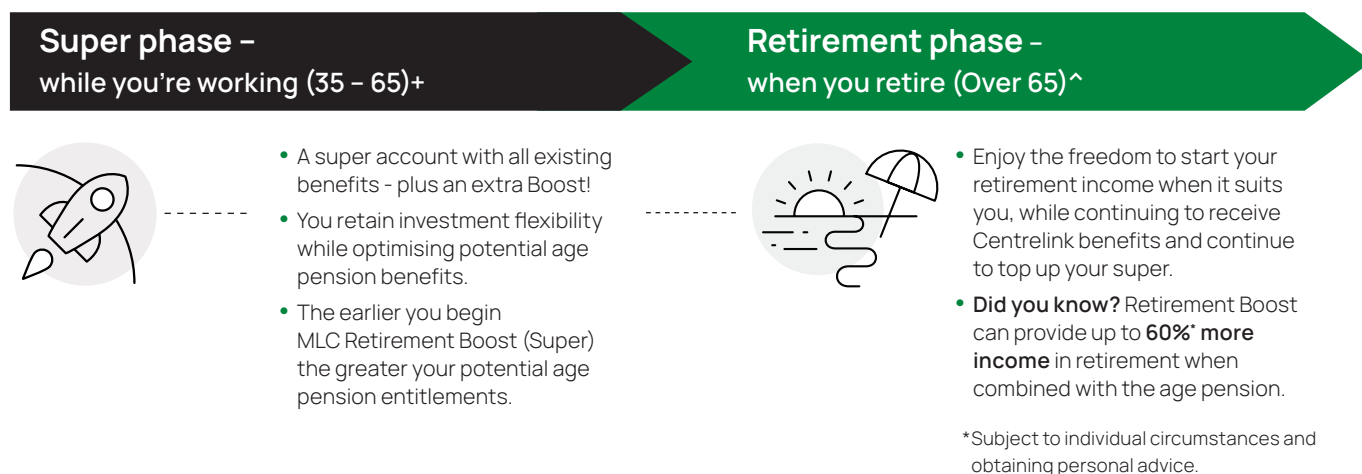
Start receiving income payments as soon as you enter the **tax-free pension phase**, or choose to delay them until later.



You can make contributions, including **downsizer contributions** (from selling your home) during the pension (deferred payment) phase.

How MLC Retirement Boost works

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



Financial confidence with the potential for a higher income for life!

While retirement may seem like it's still far away for some, the benefits of integrating MLC Retirement Boost as part of your holistic income strategy early on will help provide greater potential for a higher income for life.

Want to learn more?

To find out how MLC Retirement Boost fits into your holistic retirement strategy, please speak to your financial adviser or call us on 1800 517 124.

Disclaimer

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+ MLC Retirement Boost (Super) is not available if you have met, or subsequently meet, a certain specified condition of release.

^ MLC Retirement Boost (Pension) is also available at an earlier age if you met the age and eligibility criteria for entry into the product, see the PDS and TMD for more information.