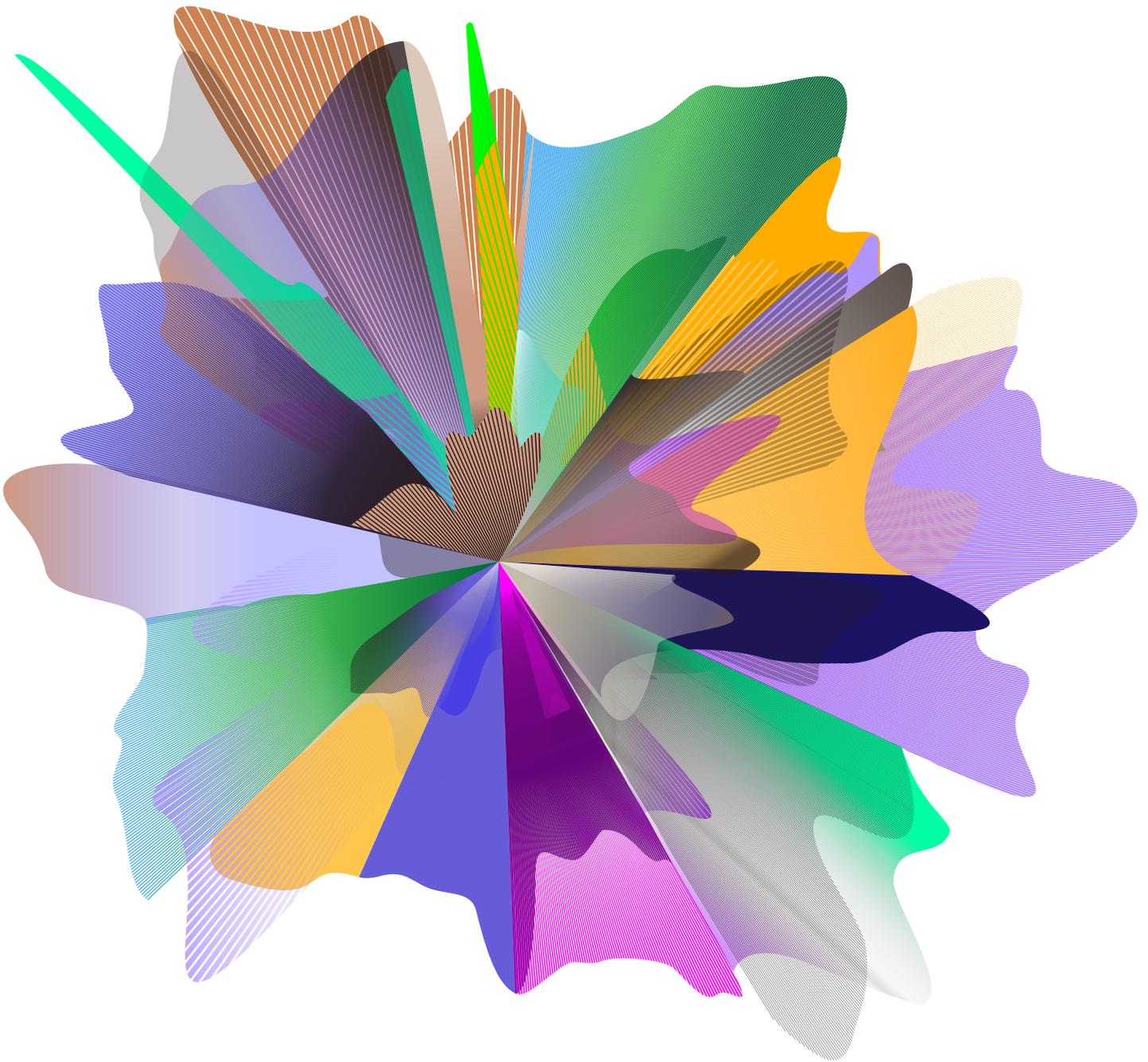




EXPAND



MLC Retirement Boost™

Unlock your income potential

February 2026

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 at retirement - this is a Retirement Income Stream, designed to help increase your super, potentially providing you with up to 60%* more income 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**.



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**:

Super phase –
while you're working (35 – 65)+



- A super account with all existing benefits - plus an extra Boost!
- You retain investment flexibility while optimising potential age pension benefits.
- The earlier you begin MLC Retirement Boost (Super) the greater your potential age pension entitlements.

Retirement phase –
when you retire (Over 65)^



- Enjoy the freedom to start your retirement income when it suits you, while continuing to receive Centrelink benefits and continue to top up your super.
- **Did you know?** Retirement Boost can provide up to **60%* more income** in retirement when combined with the age pension.

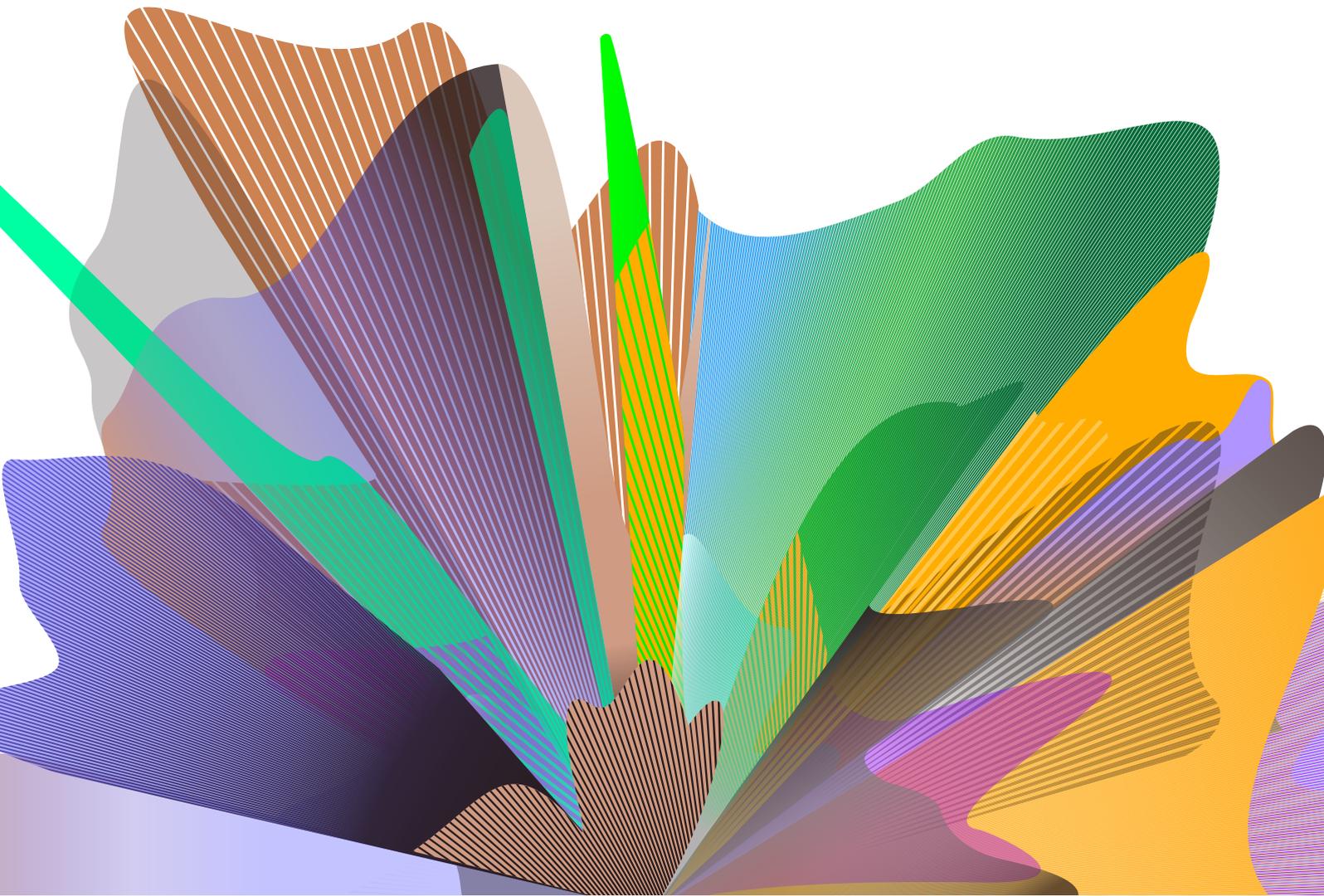
*Subject to individual circumstances and obtaining personal advice.

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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