

Official Tools & Resources

Trusted calculators and government resources — free, independent, and authoritative

These tools will not try to sell you a product. Each one is run by an Australian government body or independent regulator and is free to use. They are a starting point — to build your picture, test your assumptions, and sharpen the questions you bring to a professional conversation.

ASIC Moneysmart

Australia's leading independent financial guidance platform, run by the Australian Securities and Investments Commission.

ASIC · MONEYSMART

FREE

Retirement Hub

The central starting point — tools, calculators, and guidance on super, Age Pension, income, and how to make your money last. Updated April 2026.

moneysmart.gov.au/retirement

ASIC · MONEYSMART

FREE

Retirement Planner

Projects your income from super and the Age Pension combined. Allows you to model different retirement dates, contribution levels, and spending scenarios. Considered Australia's most comprehensive independent retirement calculator.

moneysmart.gov.au/plan-for-your-retirement/retirement-planner

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Superannuation Calculator

Projects your super balance at retirement based on your current age, salary, balance, and contributions. Allows you to model salary sacrifice and additional contributions.

moneysmart.gov.au/how-super-works/superannuation-calculator

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Super & Pension Age Calculator

Works out when you can access your super (preservation age) and when you become eligible for the Age Pension. A useful early orientation tool.

moneysmart.gov.au/retirement-income/super-and-pension-age-calculator

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Budget Planner

Works out where your money currently goes — and where it will go in retirement. Use alongside the Lifestyle Planner to build a realistic spending picture.

moneysmart.gov.au/budgeting/budget-planner

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Transition to Retirement Guide

Explains how a TTR income stream works — drawing on super while continuing to work. Useful if you are considering a phased exit rather than a hard stop.

moneysmart.gov.au/retirement-income/transition-to-retirement

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Find a Licensed Financial Adviser

ASIC's official register of licensed financial advisers. Use this to verify that any adviser you engage is properly licensed — and to find advisers registered to give retirement income advice.

moneysmart.gov.au/find-a-financial-adviser

Australian Taxation Office

Authoritative guidance on superannuation, contribution caps, and tax treatment at retirement.

AUSTRALIAN TAXATION OFFICE
FREE

Super and Planning for Retirement

Authoritative guidance on accessing super, contribution caps, tax on super benefits, and what to do with your super at retirement. Includes the super health check tool.

ato.gov.au — *Super and Planning for Retirement*

AUSTRALIAN TAXATION OFFICE
FREE

MyGov — ATO Linked Account

Log in to see all your superannuation accounts in one place, check for lost or unclaimed super, and review your contribution history. Essential and underused.

my.gov.au — *Link ATO service*

Services Australia

Official government information on the Age Pension and free financial education services.

SERVICES AUSTRALIA
FREE

Age Pension — Official Information

Eligibility requirements, income and assets tests, how to apply, and current payment rates. Updated March 2026. The definitive source — use this rather than third-party summaries for any formal planning.

servicesaustralia.gov.au/age-pension

SERVICES AUSTRALIA
FREE

Financial Information Service (FIS)

Free, independent financial education webinars and one-on-one sessions run by Services Australia. Not financial advice, but valuable orientation — particularly useful in the years before retirement. Book via the website or call 132 300.

servicesaustralia.gov.au/financial-information-service

Benchmark References

The most widely used standard for retirement spending in Australia.

ASFA — ASSOCIATION OF SUPERANNUATION FUNDS OF AUSTRALIA
FREE

ASFA Retirement Standard

Australia's most widely used benchmark for retirement spending. Updated quarterly. The February 2026 update includes revised figures for renters for the first time. Referenced throughout the Planning Retirement resource suite.

superannuation.asn.au/consumers/retirement-standard

A NOTE ON USING CALCULATORS

These tools give you a starting point — not a guarantee. Every calculator relies on assumptions: about investment returns, inflation, how long you will live, and how the Age Pension rules may change. Use them to build your picture and understand the range of outcomes. Use them to arrive at better questions. The difference between a plan built on general assumptions and one built on your specific circumstances, assets, and goals is the difference a good financial planner makes.

Disclaimer: The information here is general in nature. It reflects common questions and considerations that arise during life transitions — it does not constitute legal, financial or professional advice, and it is not tailored to your individual circumstances. Where your situation is complex or the stakes are high, speaking with a qualified professional is likely to be worthwhile. Use what is useful. Leave what isn't.

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