

In this month's newsletter, we provide an overview of the Age Pension eligibility tests—the Age Pension remains a vital source of income for many older Australians in retirement. Our animation illustrates one of several options to boost retirement income, the Government's Pension Loans Scheme. When establishing a total and permanent disability (TPD) insurance policy, choosing an appropriate ownership structure is important—we discuss ownership structures, inclusive of claim definitions and tax treatment considerations. The contributions caps limit super contribution amounts—we provide an update on these caps, which are set to increase from 1 July 2021. Lastly, we leave you with a short, but insightful TED Talk from Jennifer Petriglieri, where she offers guidance on how working couples can support each other.

### Age Pension entitlement: Eligibility tests

The Age Pension remains is a key source of income for many older Australians in retirement. In this article, we discuss the Age Pension and the eligibility tests that need to be met to qualify for it.

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### Pension loans scheme animation

Our retirement income—and subsequent retirement outcome—can be affected by how we use our assets. In this animation, we illustrate one option to boost retirement income, the Pension Loans Scheme.

[Launch Video](#)



### TPD insurance: Ownership structures

When establishing an insurance policy, it's important to choose an appropriate ownership structure. In this article, we cover total and permanent disability (TPD) insurance and ownership structures.

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## Update: Indexation of contributions caps

The contributions caps limit the amount that can be contributed to super. In this article, we provide details on the future indexation of the contributions caps (concessional and non-concessional).

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## How working couples can support each other

In June 2020, there were roughly 3.3 million couple families with both partners being employed. In this TED Talk, Jennifer Petriglieri offers guidance on how working couples can support each other.

[Launch Video](#)



Disclaimer: the information and any advice provided in this newsletter has been prepared without taking into account your objectives, financial situation or needs. Because of that, you should, before acting on the advice, consider the appropriateness of the advice, having regard to those things

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