

MEMBER EMAIL / NEWSLETTER / SOCIAL POSTS

RETIREMENT

The following pages contain suggested copy for member communications including eDMs, newsletters and social posts across a range of health topics. Suggestions for member cohort targeting and communication opportunities throughout the year are included under each topic. Public recognition days can vary each year so it's important to check the dates scheduled for each health topic.

Feel free to adjust the language and tone of voice to suit your fund's communication style. Member blog content and related collateral can be found on the TAL GroupHQ [member health content](#) page.

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FINANCIAL HEALTH IN RETIREMENT

Audience	All members aged 50+
Communication opportunities	<ul style="list-style-type: none"> • Financial literacy month – April each year • Tax time – April to June (when people are thinking about their finances in preparation for their tax return) • End of financial year – June (finances are top of mind as they receive their taxation outcome) • Seasonal – Spring and summer can be a time to think about hobbies, volunteering and life after work • National Carer’s Week – Focusing on the financial needs and opportunities for carers • Milestone birthdays – 50th, 55th and 60th birthdays as retirement approaches • Financial events – major triggers which indicate a focus on retirement including TTR, downsizing contributions and approaching preservation age • Women’s and Men’s Health Weeks
Message	<ul style="list-style-type: none"> • Your super fund is here to support your retirement financial decisions. • It’s never too late to create the lifestyle you’d like to lead in retirement. • Financial stress is linked to poor mental health, so getting your finances in order makes sense for your overall wellbeing.
Insights	<p>Pre-retiree insights:</p> <ul style="list-style-type: none"> • 39% are financially stressed • 38% don’t think they have enough money for retirement • 65% don’t know if their super fund offers retirement products • 45% underestimate how long the average retiree will live • 74% are engaged with managing their financial health • 34% don’t know what to do with their super when they retire • 52% want a retirement product that offers them an income for life • 50% aren’t focused on leaving an inheritance <p>Reference:</p> <p>TAL’s Retirement Lived Experience research study was an online quantitative survey of 442 pre-retirees and 558 retirees aged 55 or older, conducted in August 2023 by TAL research partner edentify</p>
Associated Asset(s)	Article – <i>What I wish I knew: financial health in retirement</i>
CTA	Click to read financial health in retirement article or access super fund retirement tools.

[OPTION 1 – FINANCIAL LITERACY MONTH]

It's Financial Literacy Month... and there's no better time for a retirement financial health check. Did you know that many Australians approaching retirement are worried that they won't have enough money? If that sounds like you, there are some simple things you can do to take control of your finances. Find out more. [\[link to content\]](#)

[OPTION 2 – TAX TIME, EOFY]

It's tax time! With money on your mind, there's never been a better time to think about your financial future. If you're planning for retirement, we've got some tips that can help. Find out more. [\[link to content\]](#)

[OPTION 3 – MILESTONE BIRTHDAY]

We hear it's your birthday! Doesn't it feel like every year goes by faster than the last? Before you know it, that retirement you've been dreaming of will be a reality. If you're not sure your retirement plans under control, we've got some tips that might help. Find out more. [\[link to content\]](#)

[OPTION 4 – FINANCIAL EVENT]

As retirement approaches, many people find themselves financially stressed, and worried what the future might hold. If that's you, it's never too late to take control of your finances and put yourself on the path to a fulfilling retirement. We've got some simple tips that might help. Find out more [\[link to content\]](#)

PHYSICAL HEALTH IN RETIREMENT

Audience	All members aged 50+
Communication opportunities	<ul style="list-style-type: none"> • Women’s and Men’s Health Weeks • Seasonal – Spring and summer can be a time to think about hobbies, volunteering and life after work • National Carer’s Week – Focusing on the financial needs and opportunities for carers • Milestone birthdays – 50th, 55th and 60th birthdays as retirement approaches • Dementia Action Week
Message	<ul style="list-style-type: none"> • Your super fund is here to support your overall wellbeing – financial, physical and mental • Taking a healthy approach to retirement.
Insights	<p>The top 3 concerns for older Australians are:</p> <ol style="list-style-type: none"> 1. Declining physical health 2. Reduced mobility 3. Needing long-term care <p>Reference:</p> <p>TAL’s Retirement Lived Experience research study was an online quantitative survey of 442 pre-retirees and 558 retirees aged 55 or older, conducted in August 2023 by TAL research partner edentify</p>
Associated Asset(s)	Article – <i>What I wish I knew: physical health in retirement</i>
CTA	Click to read physical health in retirement article.

[OPTION 1 – WOMEN’S / MEN’S HEALTH WEEK]

It’s Women’s / Men’s Health Week... the perfect time to think about setting yourself up for a healthy future. Did you know that many Australians approaching retirement are worried about the impact declining physical health might have on their retirement? If that’s you, there are some simple steps you can take for a healthier you – both now and in retirement. Find out more. [link to content]

[OPTION 2 – MILESTONE BIRTHDAY]

Happy birthday, that’s quite a milestone! As retirement approaches, you may be thinking about what life might look like after work. There’s a number of simple things you can do to stay healthy in body and mind so you can make the most of retirement. Find out more. [link to content]

MENTAL HEALTH IN RETIREMENT

Audience	All members aged 50+
Communication opportunities	<ul style="list-style-type: none"> • Seasonal – Spring and summer can be a time to think about hobbies, volunteering and life after work • National Carer’s Week – Focusing on the financial needs and opportunities for carers • Milestone birthdays – 50th, 55th and 60th birthdays as retirement approaches • Women’s and Men’s Health Weeks • Mental Health Month • Dementia Action Week
Message	<ul style="list-style-type: none"> • Financial stress can impact mental health.
Insights	<p>Pre-retiree insight:</p> <ul style="list-style-type: none"> • 39% are experiencing moderate to high levels of financial stress <p>Retiree insight:</p> <ul style="list-style-type: none"> • 30% are worried about their mental health declining <p>Reference:</p> <p>TAL’s Retirement Lived Experience research study was an online quantitative survey of 442 pre-retirees and 558 retirees aged 55 or older, conducted in August 2023 by TAL research partner edentify</p>
Associated Asset(s)	Article – <i>What I wish I knew: mental health in retirement</i>
CTA	Click to read financial health in retirement article.

[OPTION 1 – MENTAL HEALTH MONTH]

It’s Mental Health Month. Everyone experiences different challenges throughout their life. As you approach retirement, it’s natural to feel uncertain about what the future holds, especially when it comes to your finances. If that’s you, we’ve got some simple steps that can help you take control and ease your mind. Find out more. [link to content]

[OPTION 2 – MILESTONE BIRTHDAY]

Wishing you many happy returns on your milestone birthday! As retirement approaches, you may be thinking about what life might look like after you finish working. To make the most of retirement, it’s important to focus on your health – not just your physical health, but your mental health as well. The change in lifestyle and responsibilities that retirement brings can be challenging for some people, so we’ve got some tips to set you up for good mental health for the future. Find out more. [link to content]