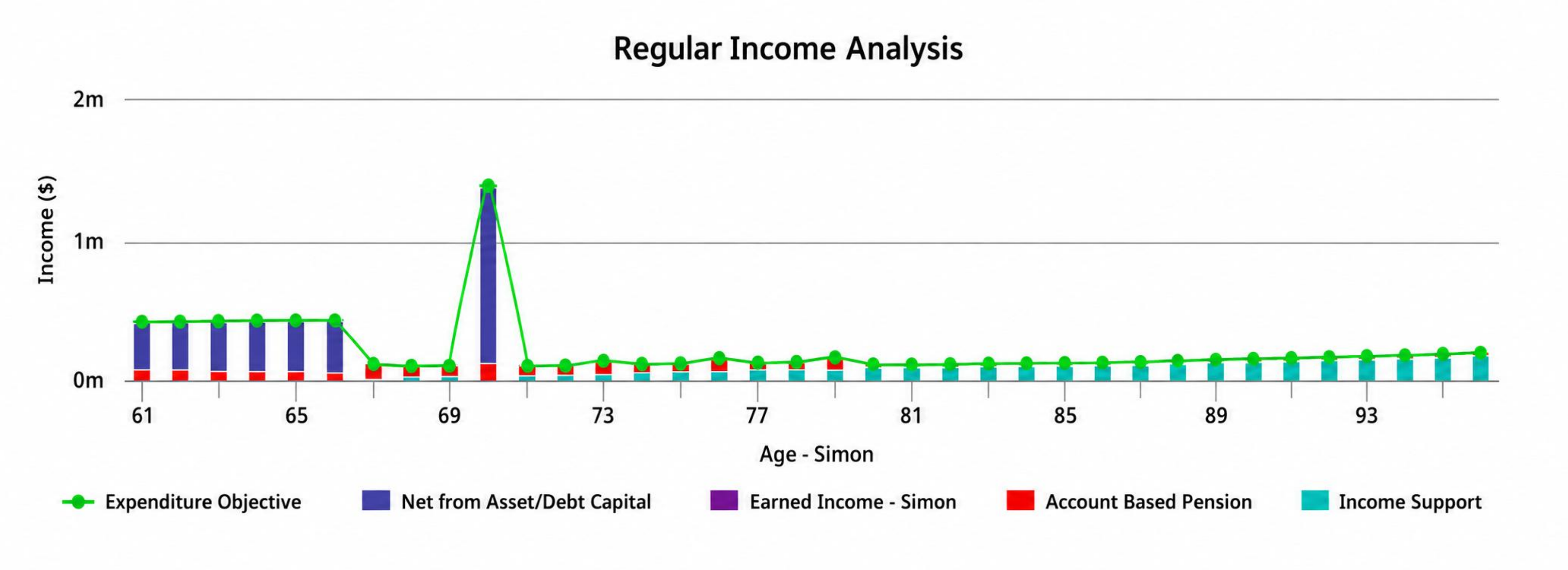
Projected retirement income & capital sustainability

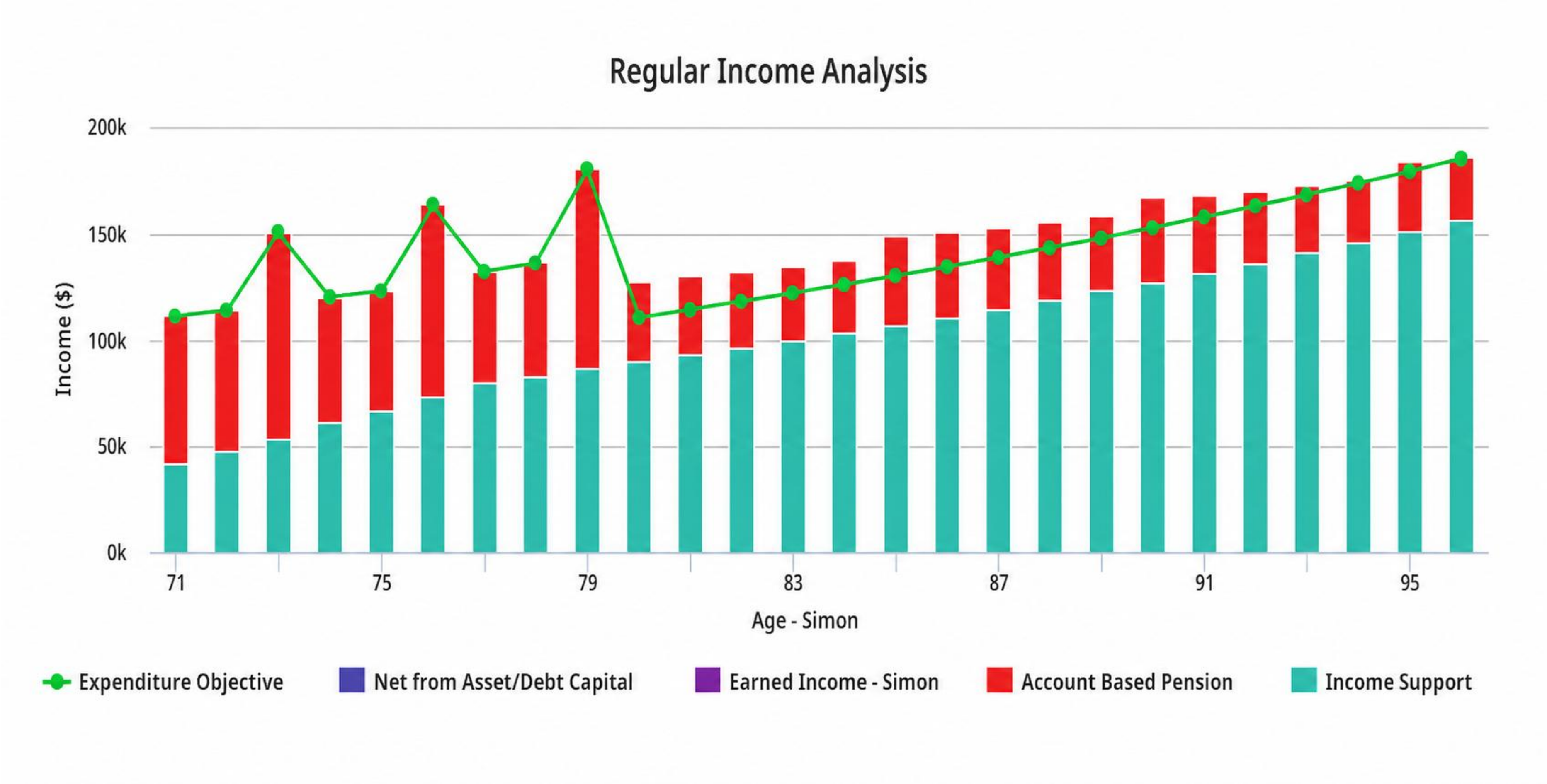
This de-identified sample is based on a real client scenario and has been adapted by Paraplanner Solutions to demonstrate retirement modelling analysis, technical detail and presentation. Names and identifying details have been changed. Some ages, dates and financial figures have been retained to preserve the integrity of the modelling. It is provided for illustrative purposes only and does not constitute personal financial advice.



Notes/Assumptions:

- Your expenditure objective is projected to be met throughout the modelling period from employment income, pension payments, potential Age Pension entitlements and, where required, capital withdrawals.
- Projections commence on **1 July 2026** and assume all recommendations are implemented.
- The spike when Simon is age 70 reflects the projected sale of your principal residence and implementation of your downsizing strategy, including downsizer contributions.
- Simon's pension payments are initially set at **10% per annum** and later adjusted only as required to meet your expenditure objective. Natalie's super remains in accumulation phase until **1 July 2035**, when the projections assume she commences an Account-Based Pension.
- The projection extends five years beyond Natalie's statistical life expectancy and is an estimate only. Actual outcomes are not guaranteed.

Retirement income after downsizing

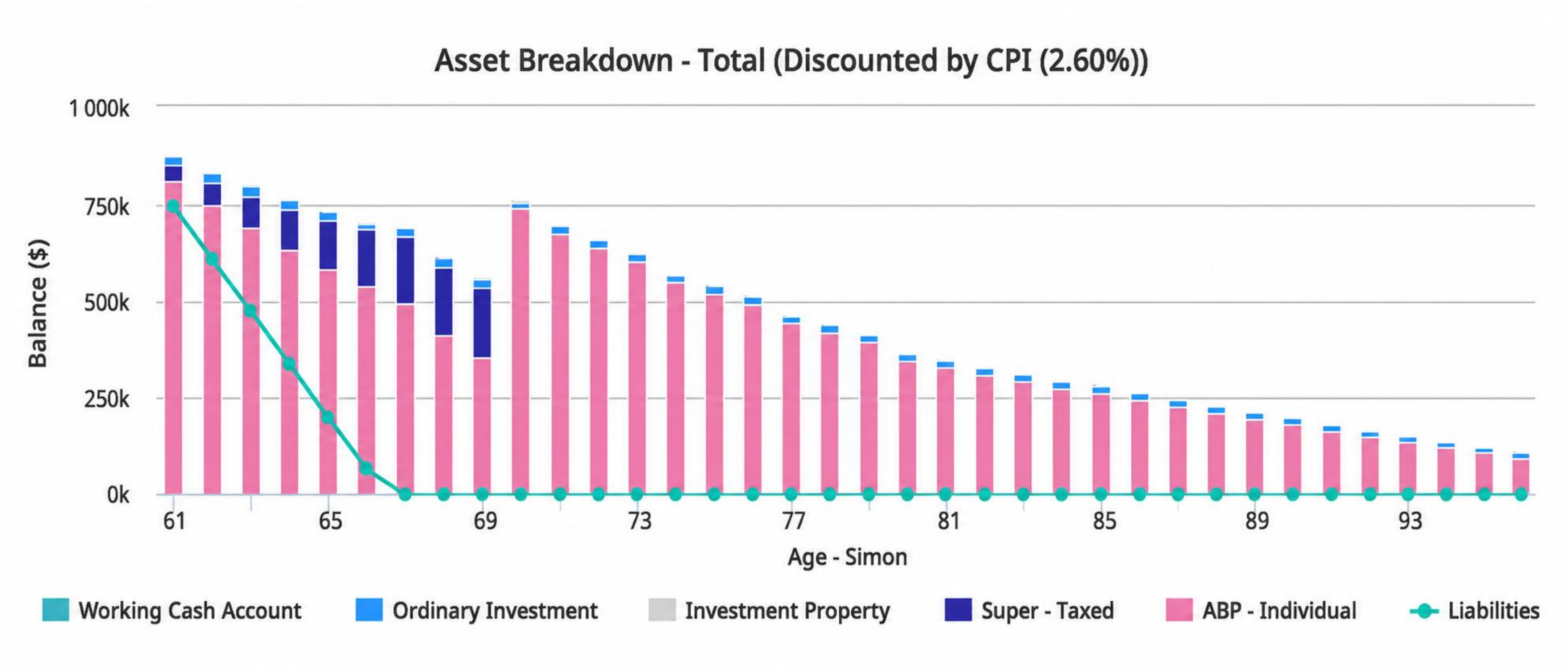


Note:

- The previous projection provided an overview of your retirement strategy over your lifetime. As the sale of your home creates a significant one-off transaction, the chart above focuses on the years after your downsizing strategy has been implemented, providing a clearer view of how your retirement income is expected to be funded over time.

Projected asset position (in today's dollars)

The chart below illustrates how your assets are projected to change throughout retirement after allowing for inflation of 2.60% p.a. It demonstrates the expected sustainability of your capital while continuing to fund your desired retirement lifestyle.



Notes:

- Values are shown in **today's dollars**, allowing for inflation of **2.60% p.a.**
- Personal investments, super and pension balances are shown separately to illustrate how your capital is expected to evolve throughout retirement.
- Based on the modelling assumptions, your retirement savings are projected to remain sufficient throughout your lifetimes, with some capital remaining 5 years beyond **Natalie's statistical life expectancy**.