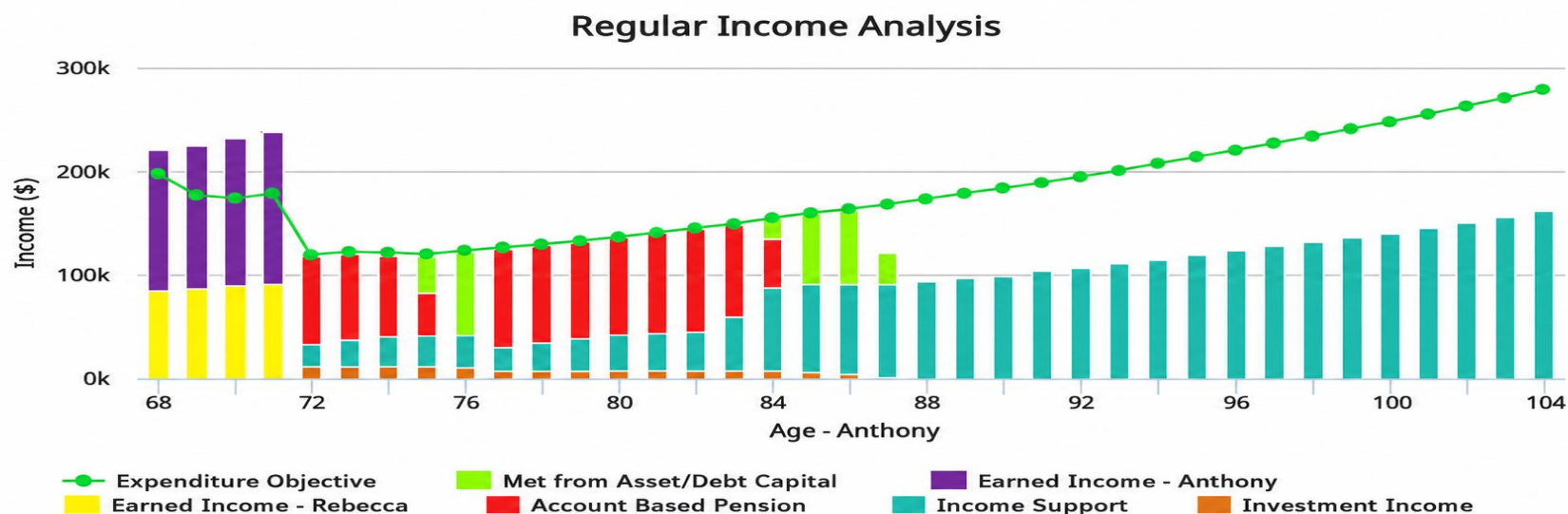


Will your retirement income objective be met?

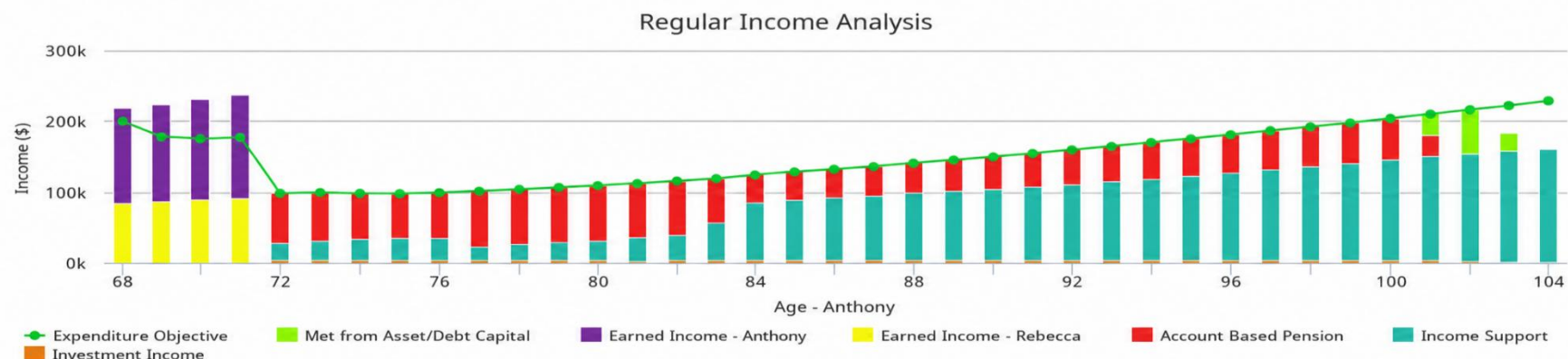
This de-identified sample is based on a real client scenario and has been adapted by Paraplanner Solutions to demonstrate retirement modelling analysis, technical detail and presentation. Names and identifying details have been changed. Some ages, dates and financial figures have been retained to preserve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



Notes/Assumptions:

- The following projections extend to **Rebecca's statistical life expectancy** and assume you both retire on **1 July 2030** (Anthony: **72** / Rebecca: **55**).
- While Anthony will be able to commence drawing an income from his super immediately, Rebecca will not satisfy a condition of release until age **60**, meaning her super remains inaccessible during the first five years of retirement. During this period, your retirement income is projected to be funded primarily from Anthony's Account-Based Pension together with Age Pension entitlements (where eligible), investment income and available non-super assets. Once Rebecca reaches **age 60**, her superannuation becomes available and progressively contributes towards funding your retirement income.
- The projections also assume that **all surplus cashflow is contributed to Anthony's superannuation**, with available concessional contribution caps (including available carry-forward concessional contribution caps) utilised first, followed by non-concessional contributions where appropriate.
- Despite these assumptions, the modelling indicates that, based on your current assets and retirement savings, **retiring on 1 July 2030 while maintaining retirement expenditure of approximately \$100,000 per annum is unlikely to be financially sustainable over the long term**.
- **Accordingly, we have also modelled an alternative scenario on the following page using annual retirement expenditure of \$80,000, with all other assumptions remaining unchanged. This demonstrates a more sustainable retirement outcome while still allowing you both to retire on your preferred retirement date.**

Retirement income projection: \$80,000 p.a.



Notes/Assumptions:

- Unlike the previous scenario, these projections assume annual retirement expenditure of **\$80,000**, with all other assumptions remaining unchanged.
- Based on these assumptions, the modelling indicates that **\$80,000 per annum** provides a significantly more sustainable retirement income while still allowing you both to retire on your preferred retirement date.
- It is also important to recognise that retirement planning is not a fixed outcome. If maintaining retirement expenditure closer to **\$100,000 per annum** remains a priority, there are a number of strategies that could improve the sustainability of your retirement plan, including:
 - Delaying retirement by one or more years.
 - Transitioning to part-time employment before fully retiring.
 - Reviewing whether a higher-growth investment strategy is appropriate for you, recognising this would involve greater short-term volatility and investment risk.
 - Reducing discretionary expenditure now so you can make additional superannuation contributions.
 - Downsizing your home to release additional capital (if appropriate).
 - Generating additional income from non-superannuation assets.
 - Implementing a combination of the above strategies.
- Your retirement plan should continue to be reviewed regularly, as even relatively small changes to your retirement timing, investment strategy or expenditure can have a meaningful impact on your long-term financial outcomes.