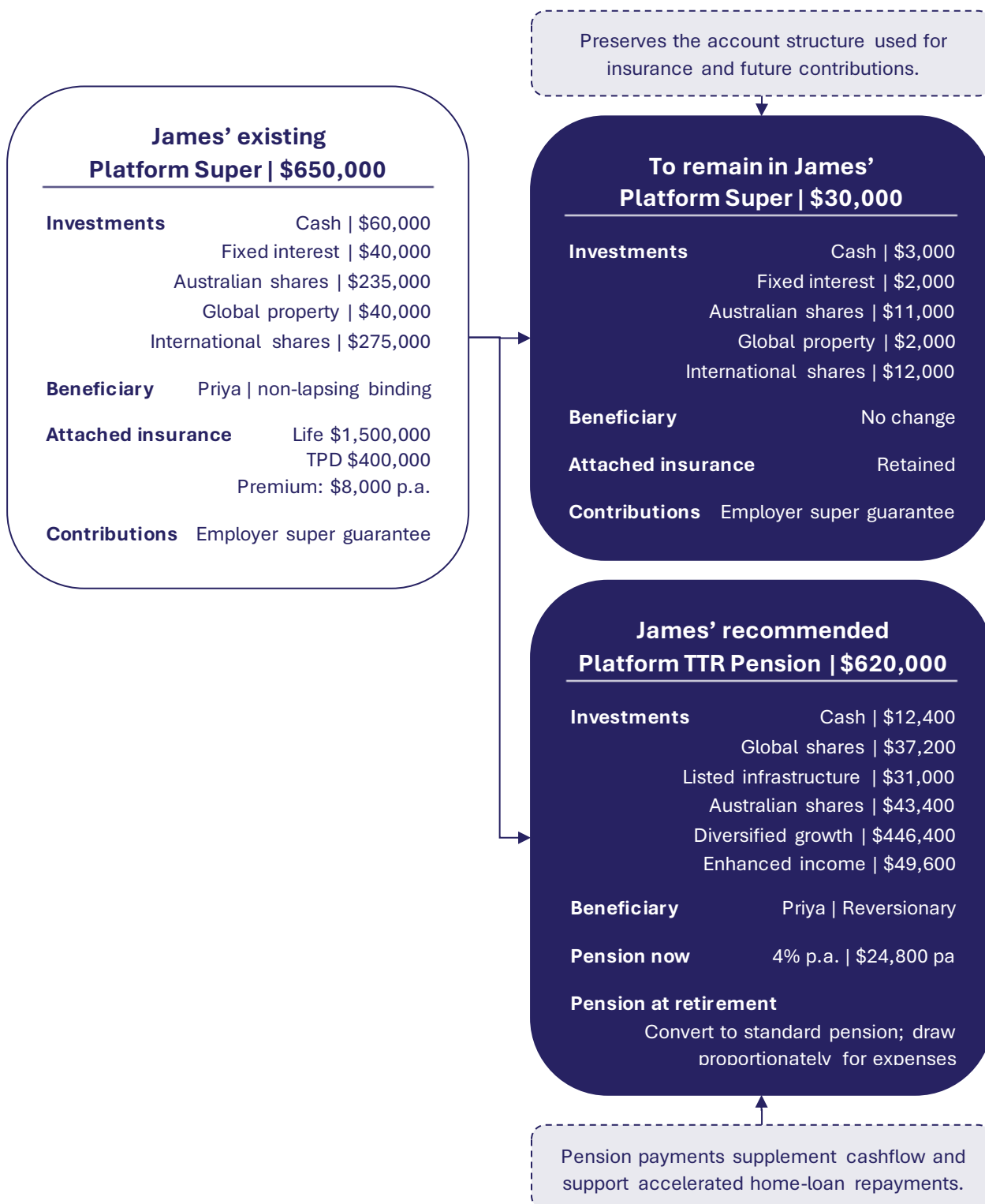


ILLUSTRATIVE INTEGRATED STRATEGY SAMPLE

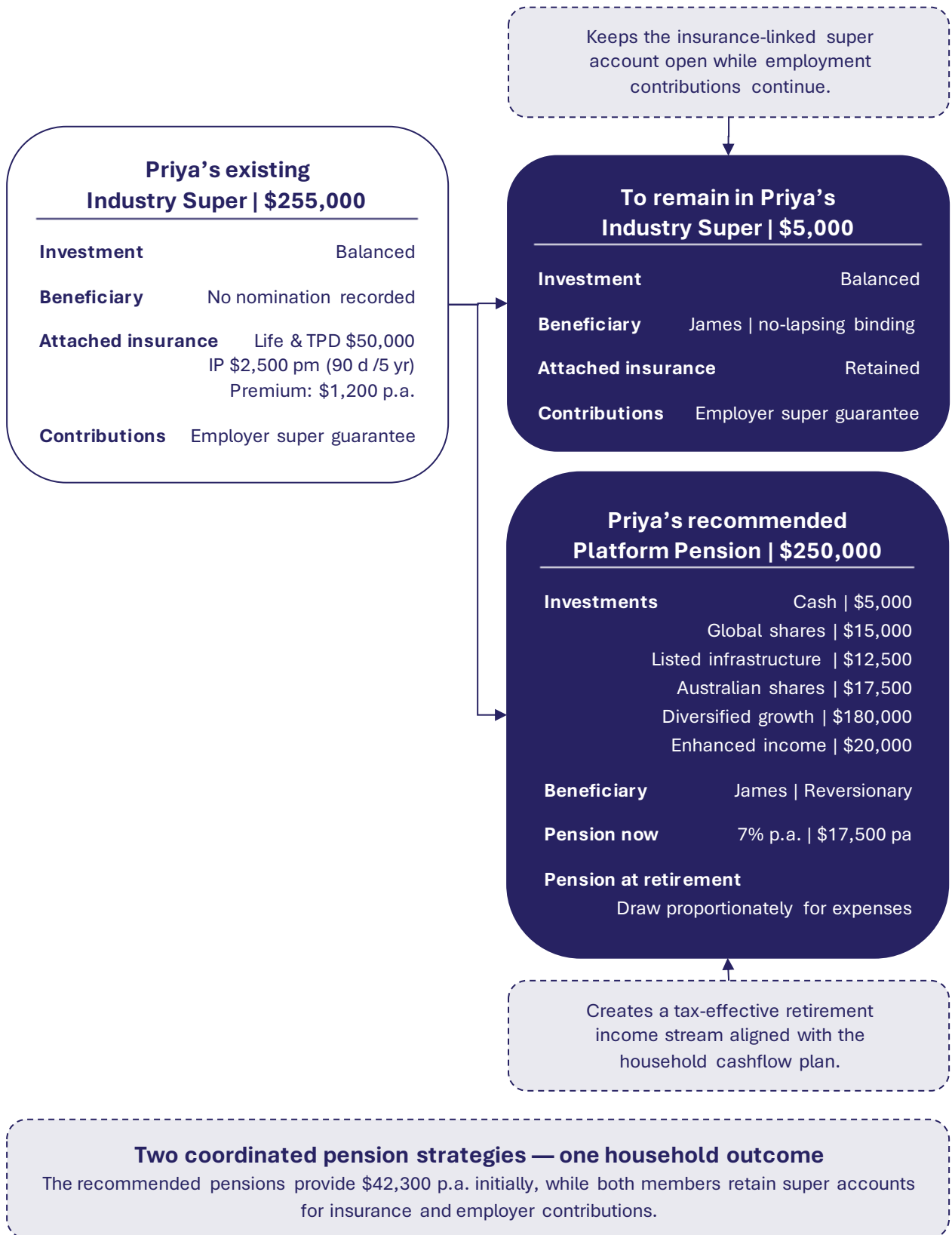
JAMES' SUPERANNUATION AND TRANSITION-TO-RETIREMENT STRATEGY

This fictional sample was created by Paraplanner Solutions to demonstrate strategy design, technical detail and presentation. All names, providers, balances, investments and circumstances have been created or altered. It does not relate to any identifiable client or adviser and does not constitute personal financial advice.



ILLUSTRATIVE INTEGRATED STRATEGY SAMPLE

PRIYA'S RECOMMENDED SUPERANNUATION AND ACCOUNT-BASED PENSION STRATEGY



ILLUSTRATIVE INTEGRATED STRATEGY SAMPLE

CASHFLOW AND ACCELERATED DEBT REPAYMENT

How the pension strategy supports the household objective

