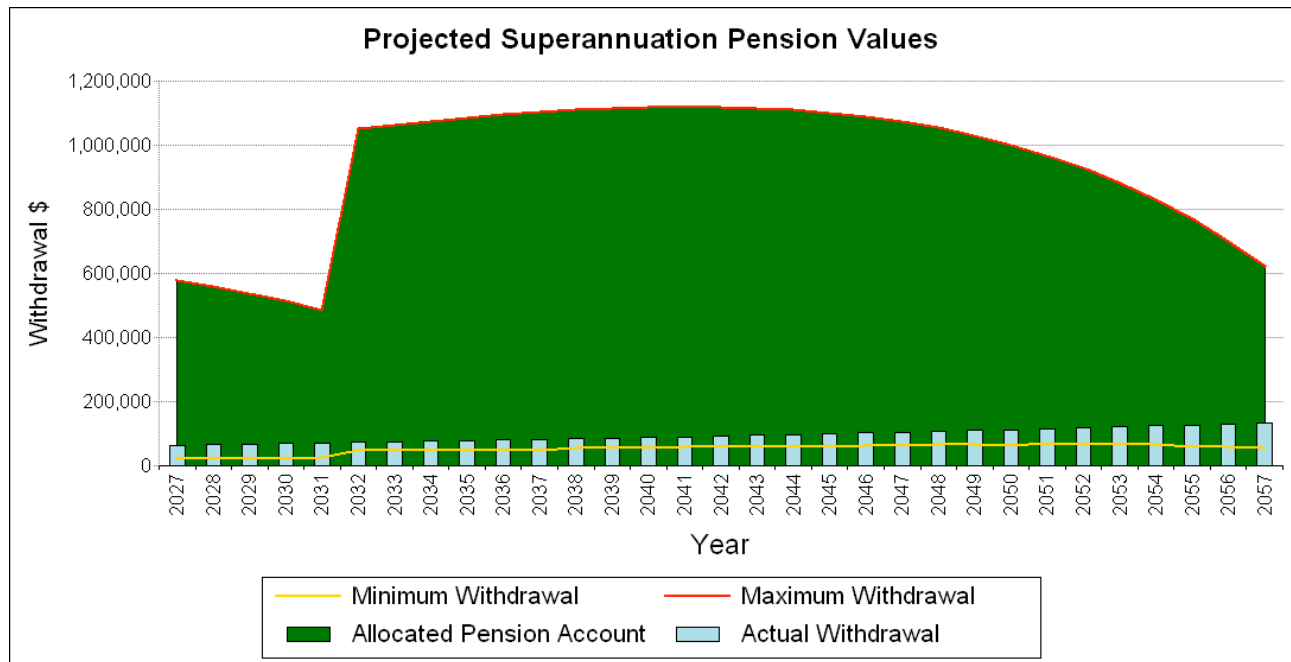


We have also assumed that your investments held outside of superannuation will be transferred into John's superannuation and the transferred into a superannuation pension, we estimate you will be able to draw an income equivalent to \$40,000 (in today's dollars) indexed to CPI, beyond age 92.



Please note that Jane's superannuation pension does not commence until 2031. Under current superannuation legislation, Tara is unable to transfer her superannuation into a pension until she reaches age 60, however this may be subject to change and will be reviewed closer to the date.

While we anticipate that you may be eligible that for the Age Pension, for the above graph does not include any age pension entitlements to demonstrate how long your **own** funds will last for you in retirement.

5.2.1. Comparison of strategies

By implementing the above strategies, we anticipate that you will benefit from an increased level of superannuation benefits when you reach retirement. This increases the likelihood that you will be able to generate your desired retirement income level for a longer period.

