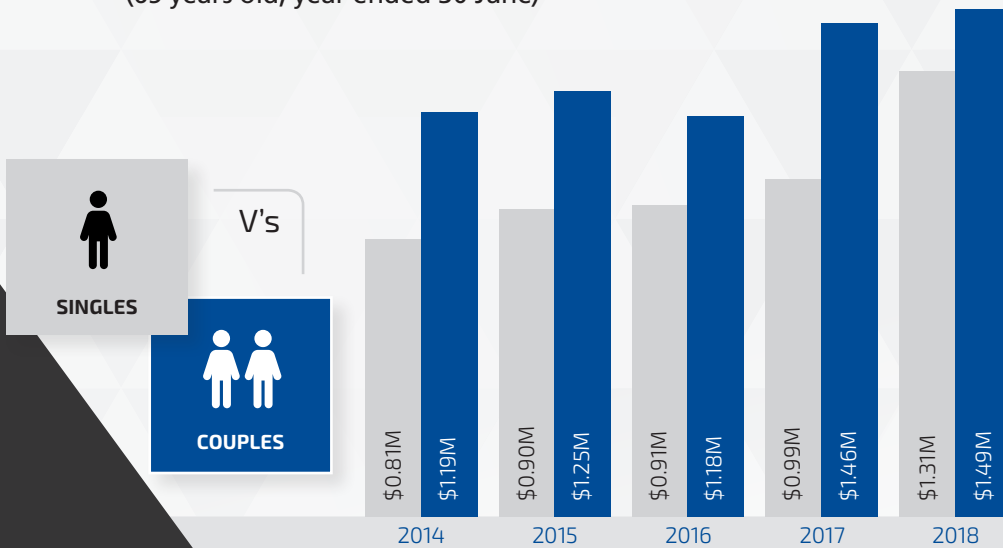


1

Balances at retirement

Median balances at retirement
(65 years old, year ended 30 June)



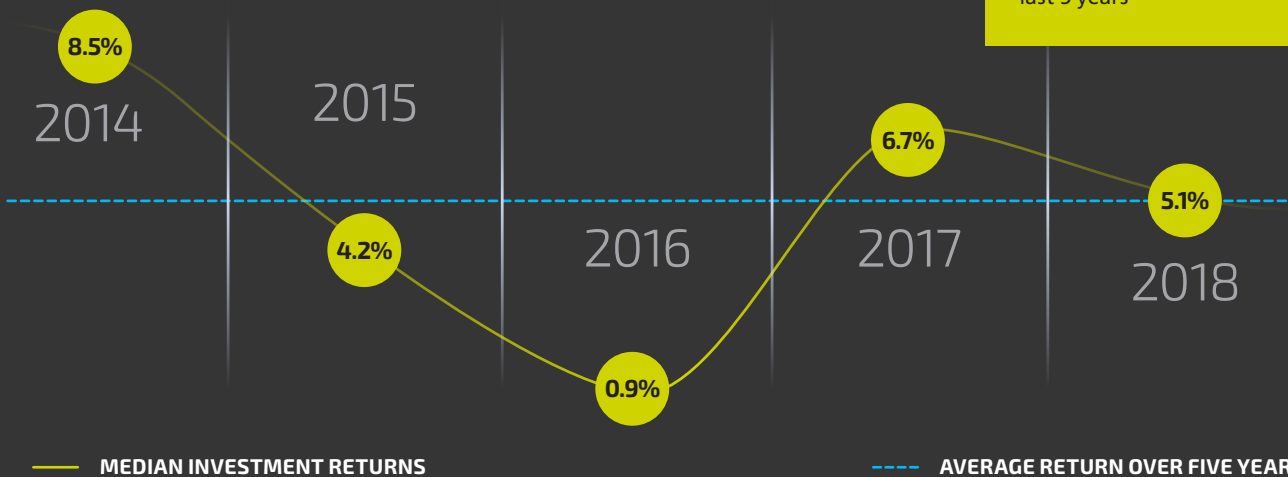
WHAT THIS DATA MEANS...

At 30 June 2018 a typical 65-year-old couple had an SMSF balance of \$1.49 million and a single retiree had \$1.31 million. This typical couple can afford an \$82,400 p.a. lifestyle in retirement, and a single retiree can afford a \$65,300 p.a. lifestyle in retirement

2

Investment returns at retirement

Investment returns at retirement
(65 years old, year ended 30 June)



WHAT THIS DATA MEANS...

The investment return for typical SMSFs aged 65 averaged 5.1% p.a. over the last 5 years

3

How much do couples need for retirement?

A 65-year-old couple needs \$750k to have confidence in achieving a comfortable lifestyle in retirement

\$750k

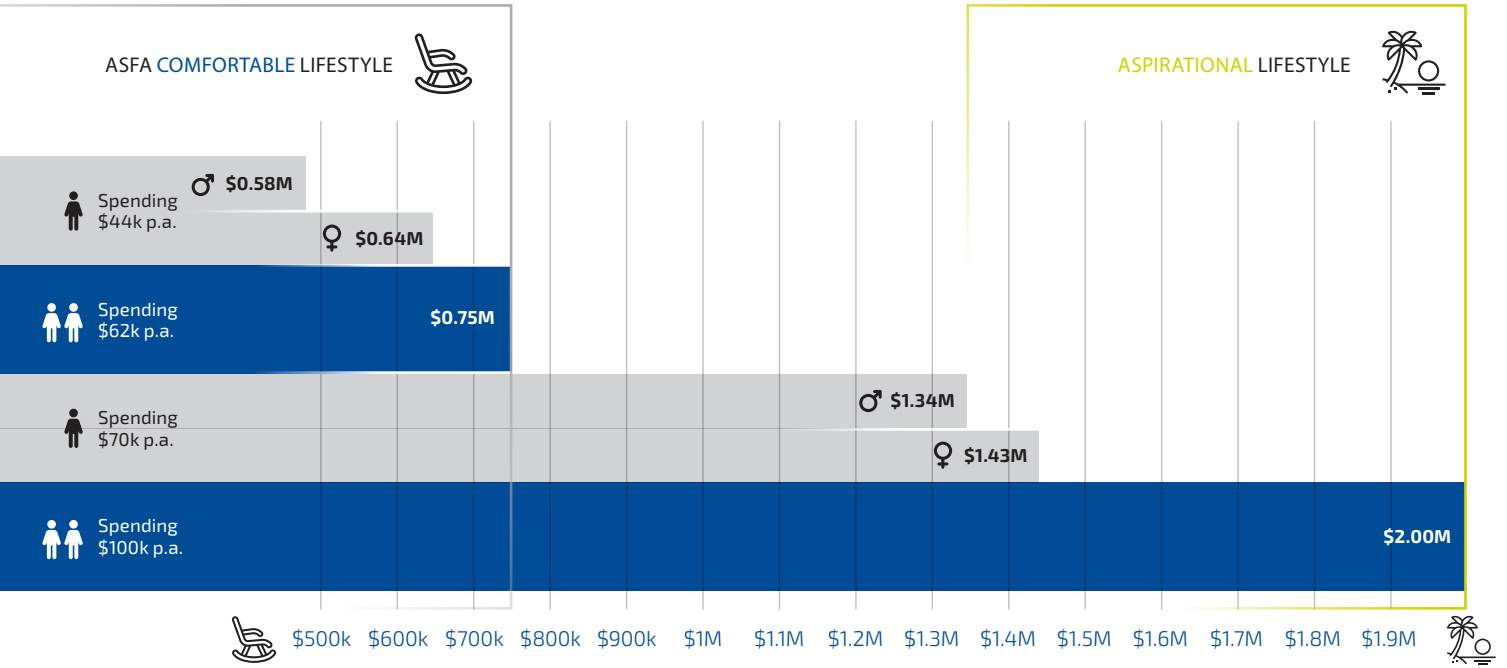
FOR A COMFORTABLE RETIREMENT

\$2M

FOR AN ASPIRATIONAL RETIREMENT

A 65-year-old couple retiring today will need \$2 million to have confidence they can afford an aspirational \$100,000 p.a. lifestyle in retirement

How much do we need for retirement?



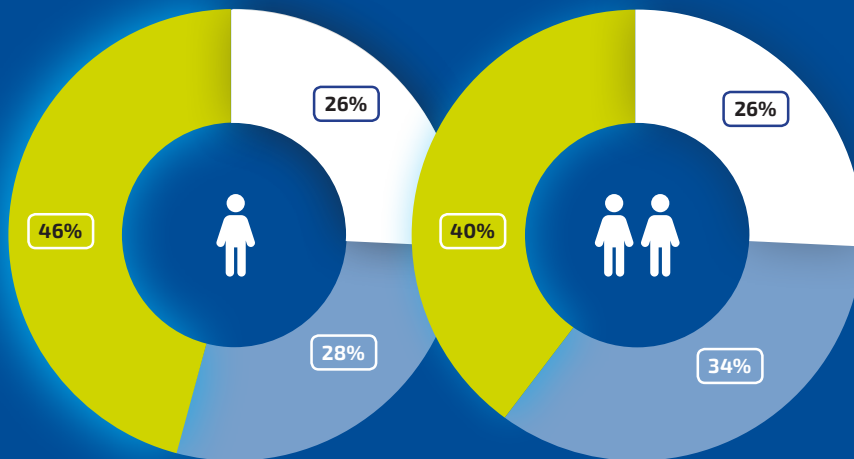
Can SMSFs afford it?

What retirement lifestyles can SMSFs deliver?



WHAT THIS DATA MEANS...

74% of 65-year-old retirees can afford a comfortable retirement



LESS THAN COMFORTABLE



COMFORTABLE



ASPIRATIONAL



FURTHER READING:



accurium.com.au



1800 203 123



ACCURIUM



[SMSF Retirement Adequacy Report](#)



[Assumptions and Methodology Guide](#)

