Superannuation Matrix - Gayle

	Client Current Option				Satellite High Growth (Managed Funds) Option			
Fund Name	Macquarie Super Manager II				Macquarie Super Manager II			
Account Balance	**$90,612.08**				**$90,612.08**			
	MER%	Investment Option	Allocation	Amount	MER%	Investment Option	Allocation	Amount
Investment Option	*1.75%*	***Cash***	1.0%	$ 906.12	*1.75%*	***Cash***	2.0%	$ 1,812.24
	0.29%	***Vanguard High Growth Index Fund -VAN0111AU***	99.0%	$ 89,705.96	*0.29%*	***Vanguard High Growth Index Fund -VAN0111AU***	85.0%	$ 77,020.27
					0.36%	***Vanguard Global Value Equity VAN0074AU***	6.5%	$ 5,889.79
					0.68%	***Vanguard Active Global Growth Fund -VAN0722AU***	6.5%	$ 5,889.79
	Cost of Platform							
Administration Fee	-	$429.00		p.a.	0.47%	$429.00		p.a.
Total MER	0.30%	$276.00		p.a.	0.35%	$316.33		p.a.
Advisor Ongoing Cost	1.00%	$900.00			1.00%	$900.00		*p.a.*
	1.77%	$1,605.00		p.a.	1.82%	$1,645.33		p.a.
	Asset Allocation							
Growth Asset%	**89%**				**90%**			
Defensive Asset %	**11%**				**11%**			
Total%	**100%**				**100%**			
Your Risk Profile	**High Growth**				**High Growth**			

Australian Shares	36%	Australian Shares	31%
International Share	53%	International Shares	59%
Domestic Property	0%	Property - Growth	0%
Alternative Assets	0%	Other and Alternative - Growth	0%
Growth Asset%	**89%**	**Growth Asset%**	**90%**
Australian Fixed Interest	1%	Cash	2%
International Fixed Interest	10%	Fixed Interest	9%
Domestic Cash	0%	Property - Defensive	0%
International Cash	0%	Other and Alternative - Defensive	0%
Defensive Asset %	**11%**	**Defensive Asset %**	**11%**
Total%	**100%**	**Total%**	**100%**

Average Investment Performance			
1year	12.23%	1year	12.20%
3year	15.09%	3year	15.23%
5year	10.37%	5year	10.53%
*	12.56%	*	12.65%

Age

48

Salary

$100,000

2025/2026 - SGC

12.0%

Assumptions - Existing	
Nominal Rate	12.56%
Rate of Fees	1.77%
Inflation	2.50%
Real Rate of Return	8.09%
SG Contribution	$12,000.00
Super Tax 15%	$1,800.00
Super After Tax	$10,200.00
Periods Till 65	17
Estimate Future Value	**$687,106.04**

Assumptions - Existing	
Nominal Rate	12.65%
Rate of Fees	1.82%
Inflation	2.50%
Real Rate of Return	8.13%
SG Contribution	$12,000.00
Super Tax 15%	$1,800.00
Super After Tax	$10,200.00
Periods Till 65	17
Estimate Future Value	**$690,889.94**

Past performance is not an indication of future performance*