

Superannuation Matrix - Craig								
	Client Current Option				Satellite High Growth (Managed Funds) Option			
Fund Name	Macquarie Super Manager II				Macquarie Super Manager II			
Account Balance	\$258,032.13				\$258,032.13			
Investment Option	MER%	Investment Option	Allocation	Amount	MER%	Investment Option	Allocation	Amount
		1.75%	Cash	1.0%	\$ 2,580.32	1.75%	Cash	2.0%
	0.29%	Vanguard High Growth Index Fund -VAN0111AU	99.0%	\$ 255,451.81	0.29%	Vanguard High Growth Index Fund -VAN0111AU	85.0%	\$ 219,327.31
					0.36%	Vanguard Global Value Equity VAN0074AU	6.5%	\$ 16,772.09
					0.68%	Vanguard Active Global Growth Fund -VAN0722AU	6.5%	\$ 16,772.09
Cost of Platform								
Administration Fee	-	\$593.00		p.a.	0.29%	\$755.00		p.a.
Total MER	0.30%	\$785.97		p.a.	0.35%	\$900.79		p.a.
Advisor Ongoing Cost	1.00%	\$2,500.00			1.00%	\$2,500.00		p.a.
	1.50%	\$3,878.97		p.a.	1.61%	\$4,155.79		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%
<b>Growth Asset%</b>	<b>89%</b>	<b>Growth Asset%</b>	<b>90%</b>
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%
<b>Defensive Asset %</b>	<b>11%</b>	<b>Defensive Asset %</b>	<b>11%</b>
<b>Total%</b>	<b>100%</b>	<b>Total%</b>	<b>100%</b>

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  
**52**  
Salary  
**\$73,000**  
2025/2026 - SGC  
**12.0%**

Assumptions - Existing	
Nominal Rate	12.56%
Rate of Fees	1.50%
Inflation	2.50%
Real Rate of Return	8.35%
<b>SG Contribution</b>	<b>\$8,760.00</b>
Super Tax 15%	\$1,314.00
Super After Tax	\$7,446.00
Periods Till 65	13
<b>Estimate Future Value</b>	<b>\$895,784.49</b>

Assumptions - Existing	
Nominal Rate	12.65%
Rate of Fees	1.61%
Inflation	2.50%
Real Rate of Return	8.33%
<b>SG Contribution</b>	<b>\$8,760.00</b>
Super Tax 15%	\$1,314.00
Super After Tax	\$7,446.00
Periods Till 65	13
<b>Estimate Future Value</b>	<b>\$894,124.09</b>

Past performance is not an indication of future performance\*