

Superannuation Matrix - Jules								
Without Catch up Contributions								
Client Current Option				Satellite High Growth (Managed Funds) Option				
Fund Name	AWARE				Macquarie Super Manager II			
Account Balance	\$48,197.00				\$48,197.00			
Investment Option	MER%	Investment Option	Allocation	Amount	MER%	Investment Option	Allocation	Amount
	0.64%	High Growth	100.0%	\$ 48,197.00	1.75%	Cash	2.0%	\$ 963.94
					0.29%	Vanguard High Growth Index Fund -VAN0111AU	85.0%	\$ 40,967.45
					0.36%	Vanguard Global Value Equity VAN0074AU	6.5%	\$ 3,132.81
					0.68%	Vanguard Active Global Growth Fund -VAN0722AU	6.5%	\$ 3,132.81
Cost of Platform								
Administration Fee	0.27%	\$129.00		p.a.	2.46%	\$1,188.00		p.a.
Total MER	0.64%	\$308.46		p.a.	0.35%	\$168.26		p.a.
Advisor Ongoing Cost	1.00%	\$400.00			1.00%	\$400.00		p.a.
	1.74%	\$837.46		p.a.	3.64%	\$1,756.26		p.a.
Asset Allocation								
Growth Asset%	88%				90%			
Defensive Asset %	12%				11%			
Total%	100%				100%			
Your Risk Profile	High Growth				High Growth			

Superannuation Matrix - Jules								
With Catch up Contributions								
Client Current Option				Satellite High Growth (Managed Funds) Option				
Fund Name	AWARE				Macquarie Super Manager II			
Account Balance	\$215,518.85				\$215,518.85			
Investment Option	MER%	Investment Option	Allocation	Amount	MER%	Investment Option	Allocation	Amount
	0.64%	High Growth	100.0%	\$ 215,518.85	1.75%	Cash	2.0%	\$ 963.94
					0.29%	Vanguard High Growth Index Fund -VAN0111AU	85.0%	\$ 40,967.45
					0.36%	Vanguard Global Value Equity VAN0074AU	6.5%	\$ 3,132.81
					0.68%	Vanguard Active Global Growth Fund -VAN0722AU	6.5%	\$ 3,132.81
Cost of Platform								
Administration Fee	0.18%	\$397.00		p.a.	0.31%	\$671.00		p.a.
Total MER	0.64%	\$1,379.32		p.a.	0.35%	\$752.38		p.a.
Advisor Ongoing Cost	1.00%	\$2,100.00			1.00%	\$2,100.00		p.a.
	1.80%	\$3,876.32		p.a.	1.63%	\$3,523.38		p.a.
Asset Allocation								
Growth Asset%	88%				90%			
Defensive Asset %	12%				11%			
Total%	100%				100%			
Your Risk Profile	High Growth				High Growth			

Australian Shares	29%
International Share	39%
Domestic Property	5%
Alternative Assets	16%
Growth Asset%	88%
Australian Fixed Interest	4%
International Fixed Interest	0%
Domestic Cash	2%
International Cash	6%
Defensive Asset %	12%
Total%	100%

Australian Shares	31%
International Shares	59%
Property - Growth	0%
Other and Alternative - Growth	0%
Growth Asset%	90%
Cash	2%
Fixed Interest	9%
Property - Defensive	0%
Other and Alternative - Defensive	0%
Defensive Asset %	11%
Total%	100%

Australian Shares	29%
International Share	39%
Domestic Property	5%
Alternative Assets	16%
Growth Asset%	88%
Australian Fixed Interest	4%
International Fixed Interest	0%
Domestic Cash	2%
International Cash	6%
Defensive Asset %	12%
Total%	100%

Australian Shares	31%
International Shares	59%
Property - Growth	0%
Other and Alternative - Growth	0%
Growth Asset%	90%
Cash	2%
Fixed Interest	9%
Property - Defensive	0%
Other and Alternative - Defensive	0%
Defensive Asset %	11%
Total%	100%

Average Investment Performance			
1year	6.66%	1year	8.85%
3year	10.72%	3year	13.47%
5year	8.85%	5year	10.46%
* 8.74% *		10.93%	

Average Investment Performance			
1year	6.66%	1year	8.85%
3year	10.72%	3year	13.47%
5year	8.85%	5year	10.46%
* 8.74% *		10.93%	

Age
40
Salary
\$50,000
2025/2026 - SGC
12.0%

Assumptions - Existing	
Nominal Rate	8.74%
Rate of Fees	1.74%
Inflation	2.50%
Real Rate of Return	4.40%
SG Contribution	\$6,000.00
Super Tax 15%	\$900.00
Insurance Premium	\$493.82
Super After Tax and Insurance	\$4,606.18
Periods Till 65	25
Estimate Future Value	\$343,672.41

Assumptions - Existing	
Nominal Rate	10.93%
Rate of Fees	3.64%
Inflation	2.50%
Real Rate of Return	4.67%
SG Contribution	\$6,000.00
Super Tax 15%	\$900.00
Insurance Premium	\$306.46
Super After Tax and Insurance	\$4,793.54
Periods Till 65	25
Estimate Future Value	\$369,246.65

Assumptions - Existing	
Nominal Rate	8.74%
Rate of Fees	1.80%
Inflation	2.50%
Real Rate of Return	4.34%
SG Contribution	\$30,000.00
Super Tax 15%	\$4,500.00
Insurance Premium	\$493.82
Super After Tax and Insurance	\$25,006.18
Periods Till 65	25
Estimate Future Value	\$1,712,701.61

Assumptions - Existing	
Nominal Rate	10.93%
Rate of Fees	1.63%
Inflation	2.50%
Real Rate of Return	6.63%
SG Contribution	\$30,000.00
Super Tax 15%	\$4,500.00
Insurance Premium	\$306.46
Super After Tax and Insurance	\$25,193.54
Periods Till 65	25
Estimate Future Value	\$2,582,205.58

Past performance is not an indication of future performance*