

Superannuation Matrix - Peter												
Client Current Investment Mix				Client Current Option (like for like)				Satellite High Growth (Managed Funds) Option				
WITHOUT CATCH UP CONTRIBUTION												
Fund Name	Aware				Macquarie Super Manager II							
Account Balance	\$282,420.00				\$282,420.00				\$282,420.00			
Investment Option	MER%	Investment Option	Allocation	Amount	MER%	Investment Option	Allocation	Amount	MER%	Investment Option	Allocation	Amount
	0.06%	AWARE Super Balanced	48.6%	\$ 137,256.12	0.64%	AWARE Super High Growth	100.0%	\$ 282,420.00	1.75%	Cash	2.0%	\$ 5,648.40
	0.64%	AWARE Super High Growth	51.4%	\$ 145,163.88					0.29%	Vanguard High Growth Index Fund - VAN0111AU	85.0%	\$ 240,057.00
									0.36%	Vanguard Global Value Equity VAN0074AU	6.5%	\$ 18,357.30
									0.68%	Vanguard Active Global Growth Fund - VAN0722AU	6.5%	\$ 18,357.30
Cost of Platform												
Administration Fee	-	\$504.00		p.a.	-	\$504.00		p.a.	0.28%	\$804.00		p.a.
Total MER	0.36%	\$1,011.40		p.a.	0.64%	\$1,807.49		p.a.	0.35%	\$985.93		p.a.
Advisor Ongoing Cost	1.00%	\$2,800.00			1.00%	\$2,800.00			1.00%	\$2,800.00		
	1.53%	\$4,315.40		p.a.	1.81%	\$5,111.49		p.a.	1.63%	\$4,589.93		p.a.
Asset Allocation												
Growth Asset%	82%				88%				90%			
Defensive Asset %	18%				12%				11%			
Total%	100%				100%				100%			
Your Risk Profile	High Growth				High Growth				High Growth			

Asset Class	Client Current Investment Mix	Client Current Option (like for like)	Satellite High Growth (Managed Funds) Option
Australian Shares	30%	29%	31%
International Share	41%	39%	59%
Domestic Property	3%	5%	0%
Alternative Assets	8%	16%	0%
<b>Growth Asset%</b>	<b>82%</b>	<b>88%</b>	<b>90%</b>
Australian Fixed Interest	4%	4%	2%
International Fixed Interest	10%	0%	9%
Domestic Cash	1%	2%	0%
International Cash	3%	6%	0%
<b>Defensive Asset %</b>	<b>18%</b>	<b>12%</b>	<b>11%</b>
<b>Total%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Average Investment Performance					
1year	12.29%	1year	11.68%	1year	15.62%
3year	6.68%	3year	13.00%	3year	17.00%
5year	5.39%	5year	10.48%	5year	12.38%
	8.12%*		11.72%*		15.00%

Age  
50  
Salary  
\$733,000  
2025/2026 - SGC  
12.0%

Assumptions - Existing	
Nominal Rate	8.12%
Rate of Fees	1.53%
Inflation	2.50%
Real Rate of Return	3.99%
<b>SG Contribution</b>	<b>\$30,000.00</b>
Super Tax 30%	\$9,000.00
Insurance Premium	\$363.69
Super After Tax and Insurance	\$20,636.31
Periods Till 65	15
<b>Estimate Future Value</b>	<b>\$921,022.71</b>

Assumptions - Existing	
Nominal Rate	11.72%
Rate of Fees	1.81%
Inflation	2.50%
Real Rate of Return	7.23%
<b>SG Contribution</b>	<b>\$30,000.00</b>
Super Tax 30%	\$9,000.00
Insurance Premium	\$363.69
Super After Tax and Insurance	\$20,636.31
Periods Till 65	15
<b>Estimate Future Value</b>	<b>\$1,332,466.20</b>

Assumptions - Satellite	
Nominal Rate	15.00%
Rate of Fees	1.63%
Inflation	2.50%
Real Rate of Return	10.61%
<b>SG Contribution</b>	<b>\$30,000.00</b>
Super Tax 30%	\$9,000.00
Insurance Premium	\$363.69
Super After Tax and Insurance	\$21,000.00
Periods Till 65	15
<b>Estimate Future Value</b>	<b>\$1,982,039.97</b>

Superannuation Matrix - Peter												
Client Current Investment Mix				Client Current Option (like for like)				Satellite High Growth (Managed Funds) Option				
WITH CATCH UP CONTRIBUTION												
Fund Name	Aware				Macquarie Super Manager II							
Account Balance	\$350,637.00				\$350,637.00				\$350,637.00			
Investment Option	MER%	Investment Option	Allocation	Amount	MER%	Investment Option	Allocation	Amount	MER%	Investment Option	Allocation	Amount
	0.06%	AWARE Super Balanced	48.6%	\$ 170,409.58	0.64%	AWARE Super High Growth	100.0%	\$ 350,637.00	1.75%	Cash	2.0%	\$ 5,648.40
	0.64%	AWARE Super High Growth	51.4%	\$ 180,227.42					0.29%	Vanguard High Growth Index Fund - VAN0111AU	85.0%	\$ 240,057.00
									0.36%	Vanguard Global Value Equity VAN0074AU	6.5%	\$ 18,357.30
									0.68%	Vanguard Active Global Growth Fund - VAN0722AU	6.5%	\$ 18,357.30
Cost of Platform												
Administration Fee	-	\$613.00		p.a.	-	\$613.00		p.a.	0.27%	\$938.00		p.a.
Total MER	0.36%	\$1,255.70		p.a.	0.64%	\$2,244.08		p.a.	0.35%	\$1,224.07		p.a.
Advisor Ongoing Cost	1.00%	\$3,500.00			1.00%	\$3,500.00			1.00%	\$3,500.00		
	1.53%	\$5,368.70		p.a.	1.81%	\$6,357.08		p.a.	1.61%	\$5,662.07		p.a.
Asset Allocation												
Growth Asset%	82%				88%				90%			
Defensive Asset %	18%				12%				11%			
Total%	100%				100%				100%			
Your Risk Profile	High Growth				High Growth				High Growth			

Asset Class	Client Current Investment Mix	Client Current Option (like for like)	Satellite High Growth (Managed Funds) Option
Australian Shares	30%	29%	31%
International Share	41%	39%	59%
Domestic Property	3%	5%	0%
Alternative Assets	8%	16%	0%
<b>Growth Asset%</b>	<b>82%</b>	<b>88%</b>	<b>90%</b>
Australian Fixed Interest	4%	4%	2%
International Fixed Interest	10%	0%	9%
Domestic Cash	1%	2%	0%
International Cash	3%	6%	0%
<b>Defensive Asset %</b>	<b>18%</b>	<b>12%</b>	<b>11%</b>
<b>Total%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Average Investment Performance					
1year	12.29%	1year	11.68%	1year	15.62%
3year	6.68%	3year	13.00%	3year	17.00%
5year	5.39%	5year	10.48%	5year	12.38%
	8.12%*		11.72%*		15.00%

Assumptions - Existing	
Nominal Rate	8.12%
Rate of Fees	1.53%
Inflation	2.50%
Real Rate of Return	3.99%
<b>SG Contribution</b>	<b>\$30,000.00</b>
Super Tax 30%	\$9,000.00
Insurance Premium	\$363.69
Super After Tax and Insurance	\$20,636.31
Periods Till 65	15
<b>Estimate Future Value</b>	<b>\$1,043,369.12</b>

Assumptions - Existing	
Nominal Rate	11.72%
Rate of Fees	1.81%
Inflation	2.50%
Real Rate of Return	7.23%
<b>SG Contribution</b>	<b>\$30,000.00</b>
Super Tax 30%	\$9,000.00
Insurance Premium	\$363.69
Super After Tax and Insurance	\$20,636.31
Periods Till 65	15
<b>Estimate Future Value</b>	<b>\$1,526,273.64</b>

Assumptions - Satellite	
Nominal Rate	15.00%
Rate of Fees	1.61%
Inflation	2.50%
Real Rate of Return	10.62%
<b>SG Contribution</b>	<b>\$30,000.00</b>
Super Tax 30%	\$9,000.00
Insurance Premium	\$363.69
Super After Tax and Insurance	\$21,000.00
Periods Till 65	15
<b>Estimate Future Value</b>	<b>\$2,294,388.36</b>

Past performance is not an indication of future performance\*