

Client Name	Gregory Johnson
Age	68

Assumptions	
Average Rate of Return (Growth)	10.00%
Advisor Ongoing Fee	1.00%
Real Rate of Return	9%
CPI	3.00%
Required income	\$35,000.00

Required Income (p.a.)	\$35,000.00	\$36,050.00	\$37,131.50	\$38,245.45	\$39,392.81	\$40,574.59	\$41,791.83	\$43,045.59	\$44,336.95	\$45,667.06	\$47,037.07
Required Income (p.m.)	\$2,916.67	\$3,004.17	\$3,094.29	\$3,187.12	\$3,282.73	\$3,381.22	\$3,482.65	\$3,587.13	\$3,694.75	\$3,805.59	\$3,919.76
Financial Year	2026/2027	2027/2028	2028/2029	2029/2030	2030/2031	2031/2032	2032/2033	2033/2034	2034/2035	2035/2036	2036/2037
Macquarie Super/Pension											
Age	69	70	71	72	73	74	75	76	77	78	79
Drawdown Rates	5%						6%				
Opening balance	\$378,542.15	\$391,980.40	\$405,895.70	\$420,305.00	\$435,225.83	\$450,676.34	\$466,675.35	\$478,155.57	\$489,918.19	\$501,970.18	\$514,318.65
Pension Payment (p.a.)	\$18,927.11	\$19,599.02	\$20,294.79	\$21,015.25	\$21,761.29	\$22,533.82	\$28,000.52	\$28,689.33	\$29,395.09	\$30,118.21	\$40,859.12
Pension Payment (p.m.)	\$1,577.26	\$1,633.25	\$1,691.23	\$1,751.27	\$1,813.44	\$1,877.82	\$2,333.38	\$2,390.78	\$2,449.59	\$2,509.85	\$3,404.93
Closing	\$391,980.40	\$405,895.70	\$420,305.00	\$435,225.83	\$450,676.34	\$466,675.35	\$478,155.57	\$489,918.19	\$501,970.18	\$514,318.65	\$516,070.89
Centrelink											
Age Pension (p.a.)	\$29,390.40	\$30,272.11	\$31,180.28	\$32,115.68	\$33,079.15	\$34,071.53	\$35,093.67	\$36,146.48	\$37,230.88	\$38,347.81	\$39,498.24
Age Pension (p.m.)	\$2,449.20	\$2,522.68	\$2,598.36	\$2,676.31	\$2,756.60	\$2,839.29	\$2,924.47	\$3,012.21	\$3,102.57	\$3,195.65	\$3,291.52
Combined											
Total Income (p.a.)	\$48,317.51	\$49,871.13	\$51,475.06	\$53,130.93	\$54,840.45	\$56,605.35	\$63,094.20	\$64,835.82	\$66,625.97	\$68,466.02	\$80,357.36
Total Income (p.m.)	\$4,026.46	\$4,155.93	\$4,289.59	\$4,427.58	\$4,570.04	\$4,717.11	\$5,257.85	\$5,402.98	\$5,552.16	\$5,705.50	\$6,696.45

These figures are a guide only and are effective from 20 March 2026.

Rates	A\$ amount per year single	A\$ amount per year couple both eligible	A\$ amount per year couple one eligible partner	A\$ amount per year couple separated due to ill health
Maximum basic rate	A\$28,607.80	A\$43,128.80	A\$21,564.40	A\$28,607.80
Basic Pension Supplement rate	A\$782.60	A\$1,289.60	A\$644.80	A\$782.60
Total	A\$29,390.40	A\$44,418.40	A\$22,209.20	A\$29,390.40

Required Income (p.a.)	\$48,448.19	\$49,901.63	\$51,398.68	\$52,940.64	\$54,528.86	\$56,164.73	\$57,849.67	\$59,585.16	\$61,372.71	\$63,213.89	\$65,110.31
Required Income (p.m.)	\$4,037.35	\$4,158.47	\$4,283.22	\$4,411.72	\$4,544.07	\$4,680.39	\$4,820.81	\$4,965.43	\$5,114.39	\$5,267.82	\$5,425.86
Financial Year	2037/2038	2038/2039	2039/2040	2040/2041	2041/2042	2042/2043	2043/2044	2044/2045	2045/2046	2046/2047	2047/2048
Macquarie Super/Pension											
Age	80	81	82	83	84	85	86	87	88	89	90
Drawdown Rates	7%					9%					
Opening balance	\$516,070.89	\$523,141.06	\$530,308.09	\$537,573.31	\$544,938.06	\$552,403.72	\$547,929.25	\$543,491.02	\$539,088.74	\$534,722.12	\$519,490.87
Pension Payment (p.a.)	\$36,124.96	\$36,619.87	\$37,121.57	\$37,630.13	\$38,145.66	\$49,716.33	\$49,313.63	\$48,914.19	\$48,517.99	\$58,124.99	\$57,144.00
Pension Payment (p.m.)	\$3,010.41	\$3,051.66	\$3,093.46	\$3,135.84	\$3,178.81	\$4,143.03	\$4,109.47	\$4,076.18	\$4,043.17	\$4,843.75	\$4,762.00
Closing	\$523,141.06	\$530,308.09	\$537,573.31	\$544,938.06	\$552,403.72	\$547,929.25	\$543,491.02	\$539,088.74	\$534,722.12	\$519,490.87	\$503,958.10
Centrelink											
Age Pension (p.a.)	\$40,683.19	\$41,903.68	\$43,160.79	\$44,455.62	\$45,789.29	\$47,162.96	\$48,577.85	\$50,035.19	\$51,536.24	\$53,082.33	\$54,674.80
Age Pension (p.m.)	\$3,390.27	\$3,491.97	\$3,596.73	\$3,704.63	\$3,815.77	\$3,930.25	\$4,048.15	\$4,169.60	\$4,294.69	\$4,423.53	\$4,556.23
Combined											
Total Income (p.a.)	\$76,808.15	\$78,523.56	\$80,282.36	\$82,085.75	\$83,934.95	\$96,879.30	\$97,891.49	\$98,949.38	\$100,054.23	\$111,207.32	\$111,818.80
Total Income (p.m.)	\$6,400.68	\$6,543.63	\$6,690.20	\$6,840.48	\$6,994.58	\$8,073.27	\$8,157.62	\$8,245.78	\$8,337.85	\$9,267.28	\$9,318.23

Age of beneficiary	Normal percentage factor(From 1 July 2023)
Under 65	4%
65 to 74	5%
75 to 79	6%
80 to 84	7%
85 to 89	9%
90 to 94	11%
95 or more	14%

Required Income (p.a.)	\$67,063.62	\$69,075.53	\$71,147.79	\$73,282.23	\$75,480.69	\$77,745.12	\$80,077.47	\$82,479.79	\$84,954.19	\$87,502.81	\$90,127.90
Required Income (p.m.)	\$5,588.63	\$5,756.29	\$5,928.98	\$6,106.85	\$6,290.06	\$6,478.76	\$6,673.12	\$6,873.32	\$7,079.52	\$7,291.90	\$7,510.66
Financial Year	2048/2049	2049/2050	2050/2051	2051/2052	2052/2053	2053/2054	2054/2055	2055/2056	2056/2057	2057/2058	2058/2059
Macquarie Super/Pension											
Age	91	92	93	94	95	96	97	98	99	100	101
Drawdown Rates	11%					14%					
Opening balance	\$503,958.10	\$488,889.75	\$474,271.95	\$460,091.21	\$446,334.49	\$432,989.09	\$420,042.71	\$407,483.44	\$395,299.68	\$372,580.22	\$361,440.07
Pension Payment (p.a.)	\$55,435.39	\$53,777.87	\$52,169.91	\$50,610.03	\$49,096.79	\$47,628.80	\$46,204.70	\$44,823.18	\$53,482.96	\$40,983.82	\$39,758.41
Pension Payment (p.m.)	\$4,619.62	\$4,481.49	\$4,347.49	\$4,217.50	\$4,091.40	\$3,969.07	\$3,850.39	\$3,735.26	\$4,456.91	\$3,415.32	\$3,313.20
Closing	\$488,889.75	\$474,271.95	\$460,091.21	\$446,334.49	\$432,989.09	\$420,042.71	\$407,483.44	\$395,299.68	\$372,580.22	\$361,440.07	\$350,633.01
Centrelink											
Age Pension (p.a.)	\$56,315.05	\$58,004.50	\$59,744.63	\$61,536.97	\$63,383.08	\$65,284.57	\$67,243.11	\$69,260.40	\$71,338.21	\$73,478.36	\$75,682.71
Age Pension (p.m.)	\$4,692.92	\$4,833.71	\$4,978.72	\$5,128.08	\$5,281.92	\$5,440.38	\$5,603.59	\$5,771.70	\$5,944.85	\$6,123.20	\$6,306.89
Combined											
Total Income (p.a.)	\$111,750.44	\$111,782.37	\$111,914.55	\$112,147.00	\$112,479.87	\$112,913.37	\$113,447.81	\$114,083.58	\$124,821.18	\$114,462.19	\$115,441.12
Total Income (p.m.)	\$9,312.54	\$9,315.20	\$9,326.21	\$9,345.58	\$9,373.32	\$9,409.45	\$9,453.98	\$9,506.97	\$10,401.76	\$9,538.52	\$9,620.09