



## MyRI and ABCD IQ address difficult retirement challenges

Trustee's Conundrum	
To maximise expected retirement income over the period of retirement.	Seeks optimal CPI-linked retirement income; dynamically allows for age pension
To manage expected risks to the sustainability and stability of retirement income over the period of retirement of the following kinds: <ul style="list-style-type: none"> <li>• Longevity risks.</li> <li>• Investment and Sequencing risks.</li> <li>• Inflation risks.</li> <li>• Any other risks to the sustainability and stability of the retirement income.</li> </ul>	Explicitly considers these risks, using comprehensive historical data to optimize outcomes <div style="border: 1px solid red; border-radius: 15px; padding: 5px; display: inline-block; margin-top: 10px;">Including sequencing risk</div>
To have flexible access to expected funds over the period of retirement.	Provides full access at any time

Member's Quandary	
How much can I spend each year?	Provides base, CPI-linked, sustainable income, with dynamic allowance for age pension
What about one-off expenses?	Complete access to account balance. Adjustments can then be made to income.
What if I die next year?	Full account balance is payable
How long will I live?	Allows for 30 years or more, with age pension back-up
What happens if I change my mind?	No commitments, no fees for changing, complete access to account balance
How should I invest my money?	Default investment arrangements for MyRI with ABCD IQ
What if I need aged care?	High probability that residual account balance will accumulate over time. Completely accessible, with review of drawdown amount

## PRIMARY CONTACTS

Ian Laughlin, Chair  
Ian.Laughlin@cipheriq.com.au

Jayesh Bhana, Joint Managing Director & CEO  
Jayesh.Bhana@cipheriq.com.au

Cary Helenius, Joint Managing Director & Chief Research Officer  
(CRO)  
Cary.Helenius@cipheriq.com.au

Prepared by CipherIQ  
Cipheriq.com.au  
ABN 92 691 009 122

