



MyRI Retirement Portal

1. Account Based Pension (ABP)

How it works

- Converts the retirees super to an optimised ABP.
- Sets CPI-linked drawdowns; adjusts annually to maintain real income.
- Uses a switching strategy to balance growth and protection, moderating sequencing and market risk while targeting a high probability of residual funds.

Retiree outcomes

- Adequate income: CPI-indexed payments sustain real purchasing power.
- Security: High likelihood of meeting targeted drawdowns through market cycles.
- Flexibility: Full access to capital; no annuity lock-ins.
- Confidence: Clear projections of income, remaining balance, and life expectancy, with dynamic allowance for the Age Pension
- Understandability: Builds on their existing superannuation account in a simple way.
- Low fees

Trustee outcomes

- Strong RIC support by design: Provides high levels of sustainable income, manages key risks, and preserves access.
- Purpose of Superannuation uplift: Dignified, equitable, sustainable retirement income.
- Operational simplicity: Runs on existing ABPs; no complex product manufacturing, technology infrastructure changes required. An extra investment fund may be needed, using a mix of existing investment funds



2. Retirement products overlay

How it works

Alongside the ABP, other products (such as a Group Self Annuity or a guaranteed lifetime annuity) can be modelled, with integrated results.

Retiree outcomes

- Strong RIC support by design: Provides high levels of sustainable income, manages key risks, and preserves access.
- Purpose of Superannuation uplift: Dignified, equitable, sustainable retirement income.
- Operational simplicity: Runs on existing ABPs; no complex product manufacturing, technology infrastructure changes required. An extra investment fund may be needed, using a mix of existing investment funds
- Modelling Other Available Products: includes features of the product (e.g. the GSA) and its investment options
- Mix and Match the Products for Assessment: The integrated results of ABP and other relevant products are presented, with dynamic allowance for the Age Pension

Trustee outcomes

- Strong RIC support by design: Provides high levels of sustainable income, manages key risks, and preserves access.
- Purpose of Superannuation uplift: Dignified, equitable, sustainable retirement income.
- Operational simplicity: Runs on existing ABPs; no complex product manufacturing, technology infrastructure changes required. An extra investment fund may be needed, using a mix of existing investment funds
- Rich support for the Retirees in assessing available product options

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