



MyRI

(My Retirement Income)

MyRI is a tool for super fund trustees to make available to their members.

It is an online testing environment for a retiree to consider the risks and range of outcomes for various retirement income strategies. They can then choose the approach they prefer.

It uses real historical data for investment returns and inflation over 30-year periods and applies that history to the particular investment strategy, drawdown levels and product features being considered. This automatically captures the correlations between investment sectors and inflation over time, and it assesses the impact of sequencing risk for those particular circumstances.

It does this with 145+ consecutive quarterly starting dates over the period 1959 to 1996 and extending through to completions in 2026. In doing this, it captures many different periods in the past through to present that may have caused sequencing risk issues.

MyRI therefore considers the impact of sequencing risk over time (within each 30-year period) and across time (with the many different starting dates

Basic Retiree Information

- Member Details
- Superannuation
- Investment Strategy
- Additional Lump Sum
- Age Pension
- Group Self Annuity (GSA)

Member Name

Member ID

Member Date of Birth

Member Gender
 Male Female

Basic information is provided from the fund's admin system

The Retiree provides other preferences

- Member Details
- Superannuation
- Investment Strategy
- Additional Lump Sum
- Age Pension
- Group Self Annuity (GSA)

Superannuation Amount

Initial Annual drawdown

Initial Annual drawdown percentage

Initial Annual drawdown - CPI indexation
 Yes No

Initial Annual drawdown - Start Age

Final Annual drawdown

Final Annual drawdown - CPI indexation
 Yes No

Final Annual drawdown - Start Age

Basic Retiree Choices

Member Details

Superannuation

Investment Strategy

Additional Lump Sum

Age Pension

Group Self Annuity (GSA)

Investment Mix Selected

Balanced Capital Stable Growth Own Selection

Australian Shares	32%
International Shares	22%
Listed Property Trusts	4%
Direct Property	6%
Commercial Loans	0%
Hedged International Shares	7%
Australian Fixed Interest	12%
Semi-Government	0%

The Retiree can choose and experiment with investment strategy

The Retiree can choose to dynamically allow for the age pension

Member Details

Superannuation

Investment Strategy

Additional Lump Sum

Age Pension

Group Self Annuity (GSA)

Include Age pension

Yes No

Age Pension Option

Single Couple

Home Owner

Yes No

Other Assets amount

CPI indexation on other assets

Yes No

Stop Age

Own rate

Other Income amount

MyRI Output

(as presented by the superannuation fund)

Can compare the value added by different IRIS product strategies over time

Identifies the historical success rate of the strategy being tested

Identifies strategy to maximise PV of retirement benefits

Identifies the strategy to maximise residual account across time

Composition of retirement income from all sources

ABCD IQ - Account Based Pensions
 ABCD IQ ABP + Complementary products
 ABCD IQ - Account Based Pensions (15 year)

ABCD IQ + Complementary products (15 year)

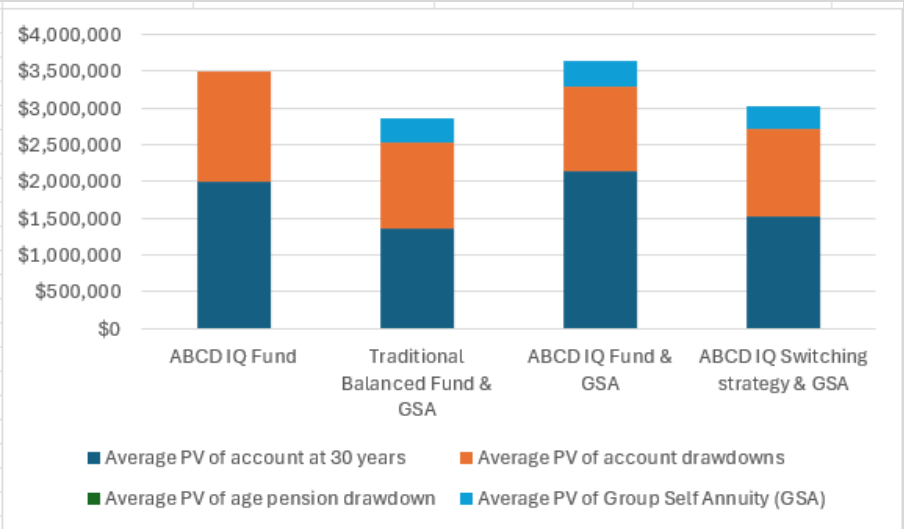
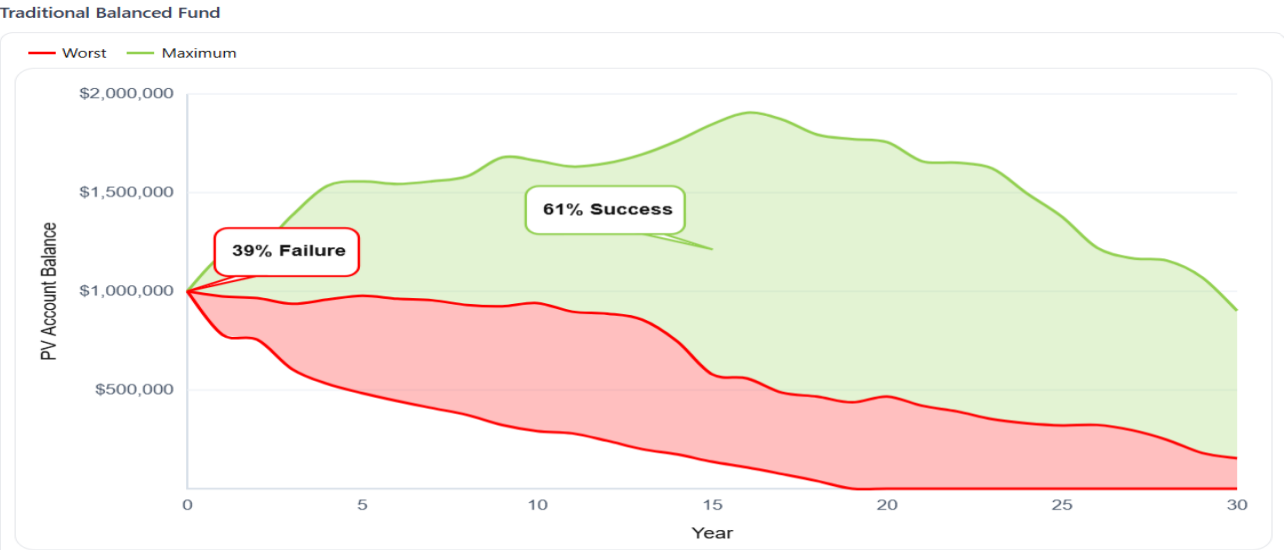
ABCD IQ Fund
 Traditional Balanced Fund & GSA
 ABCD IQ Fund & GSA
 ABCD IQ Switching strategy & GSA

	ABCD IQ Fund	Traditional Balanced Fund & GSA	ABCD IQ Fund & GSA	ABCD IQ Switching strategy & GSA
Starting account balance	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Targeted CPI indexed income	\$50,000	\$50,000	\$50,000	\$50,000
Including aged pension	No	No	No	No
Use ABCD IQ switching strategy	Yes	Yes	Yes	Yes
Base investment strategy	Balanced	Balanced	Balanced	Balanced
Number of replications	146			146
Total replications reaching 30 years	146			146
Replications not reaching 30 years	0			0
Success rate	100%			100%
Shortest term (Years)	30			30
Average PV of account at 30 years	\$2,001,784			\$1,535,186
Average PV of total drawdowns (all sources)	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Average PV of account drawdowns	\$1,500,000	\$1,370,996	\$1,370,996	\$1,370,708
Average PV of age pension drawdown	\$0	\$0	\$0	\$0
Average PV of Group Self Annuity (GSA)		\$129,004	\$129,262	\$129,292
Average PV of total income and 30 year account balance	\$3,501,784	\$2,853,122	\$3,639,458	\$3,035,186

Comparisons & Results the *Retiree* sees

(as presented by the superannuation fund)

Shows the range of outcomes when historical conditions are replicated under different investment strategies



Shows the average value achieved when historical conditions are replicated under different investment strategies

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