



## The retiree faces a quandary upon retirement:

- How much can I spend each year when I retire?
- What about one-off expenses? Can I increase my retirement income when needed?
- How long will I live?
- What if I die next year?
- What happens if I change my mind after purchasing a retirement product?
- How should I invest my money?
- What if I need money for aged care?

At CipherIQ, our flagship retirement solutions, **MyRI** and **ABCD IQ** were designed specifically to help address these questions.

- **MyRI** provides a retirement drawdown planning environment - assessing retirement outcomes based on 67 years of Australian investment and inflation data, and dynamically incorporating Age Pension, additional drawdowns, cash injections, and various IRIS products.
- **ABCD IQ** operationalises this through a rules-based, CPI-indexed drawdown strategy within a standard account-based pension - maximising sustainable real income while preserving full retiree access to capital.

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