

Retirement Income – Lifetime Targets

Age Joining Workforce	18 years
Target Retirement Income	65,000 p.a.
Income Type	Payable for life
Target Retirement Age	65 years
Reversion to Spouse	None

Current Age	Value of Accrued Benefits by Age and Gender			
	Indexed to CPI		Not Indexed to CPI	
	Male	Female	Male	Female
65	795,750	910,624	645,223	720,928
66	771,908	886,743	629,434	706,212
67	748,020	862,459	613,412	690,996
68	724,133	837,798	597,175	675,292
69	700,265	812,780	580,749	659,100
70	676,436	787,430	564,135	642,434
71	652,659	761,781	547,346	625,300
72	628,927	735,852	530,374	607,698
73	605,235	709,657	513,208	589,641
74	581,581	683,254	495,833	571,155
75	557,999	656,734	478,283	552,299
76	534,606	630,188	460,642	533,150
77	511,537	603,766	443,047	513,825
78	488,943	577,597	425,601	494,429
79	466,928	551,824	408,421	475,092
80	445,595	526,539	391,606	455,891
81	425,029	501,755	375,239	436,846
82	405,308	477,464	359,385	417,950
83	386,490	453,674	344,130	399,230
84	368,628	430,469	329,518	380,757
85	351,780	407,979	315,627	362,642
86	335,998	386,347	302,523	345,040
87	321,347	365,775	290,271	328,140
88	307,918	346,470	278,967	312,150
89	295,809	328,562	268,743	297,206
90	285,136	312,111	259,714	283,394
91	276,010	297,096	252,005	270,725
92	268,145	283,420	245,395	259,142
93	260,917	270,875	239,337	248,476
94	253,851	259,240	233,396	238,537
95	246,812	248,359	227,468	229,216
96	239,863	238,186	221,598	220,461
97	232,882	228,631	215,683	212,225
98	225,797	219,603	209,671	204,425
99	218,595	210,984	203,541	196,963

Current Age	Value of Accrued Benefits by Age and Gender			
	Indexed to CPI		Not Indexed to CPI	
	Male	Female	Male	Female
18	0	0	0	0
19	5,495	6,288	4,455	4,978
20	11,266	12,893	9,135	10,207
21	17,325	19,826	14,048	15,696
22	23,683	27,102	19,203	21,456
23	30,357	34,739	24,615	27,503
24	37,353	42,745	30,287	33,841
25	44,692	51,144	36,238	40,490
26	52,404	59,969	42,491	47,477
27	60,509	69,244	49,063	54,820
28	69,027	78,992	55,970	62,537
29	77,960	89,214	63,213	70,629
30	87,383	99,998	70,854	79,167
31	97,263	111,303	78,864	88,117
32	107,660	123,202	87,294	97,537
33	118,575	135,693	96,145	107,426
34	130,029	148,800	105,432	117,803
35	142,041	162,546	115,172	128,686
36	154,358	176,642	125,159	139,845
37	167,180	191,314	135,556	151,461
38	180,584	206,654	146,424	163,605
39	194,520	222,601	157,724	176,230
40	209,035	239,211	169,493	189,380

Current Age	Value of Accrued Benefits by Age and Gender			
	Indexed to CPI		Not Indexed to CPI	
	Male	Female	Male	Female
41	224,105	256,457	181,713	203,033
42	239,863	274,489	194,489	217,309
43	256,206	293,192	207,741	232,116
44	273,233	312,677	221,547	247,542
45	290,919	332,916	235,888	263,565
46	309,326	353,981	250,813	280,242
47	328,426	375,838	266,300	297,545
48	348,284	398,563	282,402	315,536
49	368,921	422,179	299,135	334,233
50	390,303	446,648	316,472	353,604
51	412,557	472,114	334,516	373,766
52	435,593	498,476	353,195	394,636
53	459,545	525,885	372,616	416,336
54	484,378	554,303	392,751	438,833
55	510,111	583,751	413,616	462,147
56	536,894	614,400	435,333	486,412
57	564,625	646,134	457,818	511,535
58	593,460	679,132	481,199	537,659
59	623,429	713,427	505,499	564,810
60	654,634	749,137	530,801	593,081
61	678,229	776,138	549,933	614,458
62	703,686	805,271	570,574	637,521
63	731,336	836,912	592,994	662,571
64	761,840	871,820	617,728	690,207
65	795,750	910,624	645,223	720,928

ABOUT US

Connecting Every Dot Pty Ltd – Consulting Actuaries | Insurance | Superannuation | Analytics
 Suite 64, Ground Floor, 66 Talavera Rd, Macquarie Park NSW 2113
www.connectingthedots.com.au | Ph +61 455 276 274 | actuary@connectingthedots.com.au

