



# CSC Retirement Profile drawdown strategies

## Profile 3

### Drawdown strategies cater for different retirement ages

Your age and your relationship status at retirement will affect your CSC Retirement Profile strategy. To manage this, we provide four drawdown strategies for each of our eight profiles. These are:

- 1 Single, retiring between 60 and 63
- 2 Single, retiring at 64 or older
- 3 Couple, retiring between 60 and 63
- 4 Couple, retiring at 64 or older.

### How do I interpret the drawdown strategies?

A drawdown strategy is represented as a percentage drawdown each year based on your age. For example, if your account balance is \$400,000 at the beginning of the income year and the recommended drawdown rate for your age is 15%, your recommended income drawdown for the year would be  $\$400,000 \times 15\% = \$60,000$ .

### CSC Retirement Profile summary

#### Profile 3: Homeowner

Your retirement savings goals	Financial profile
When it comes to super in retirement, you rank your goals in this order: <ol style="list-style-type: none"><li>1. Income stability</li><li>2. Income maximisation</li><li>3. Flexible access</li></ol>	<b>Super balance ranges:</b> \$200K–\$400K (individual) \$350K–\$840K (couple)  <b>Other financial assets:</b> \$63K–145K (individual or couple)




## Drawdown strategy

Age	Single, retiring between 60 and 63	Single, retiring at 64 or older	Couple, retiring between 60 and 63	Couple, retiring at 64 or older
60	14.00%	–	12.50%	–
61	14.25%	–	13.00%	–
62	15.75%	–	14.25%	–
63	17.75%	–	16.00%	–
64	21.00%	14.75%	18.25%	12.75%
65	25.50%	16.25%	21.75%	13.75%
66	33.00%	18.50%	27.00%	15.25%
67	10.00%	10.00%	9.50%	9.50%
68	10.00%	10.00%	9.50%	9.50%
69	10.00%	10.00%	9.50%	9.50%
70	10.00%	10.00%	9.50%	9.50%
71	10.00%	10.00%	9.50%	9.50%
72	10.00%	10.00%	9.50%	9.50%
73	10.00%	10.00%	9.50%	9.50%
74	10.00%	10.00%	9.50%	9.50%
75	10.50%	10.50%	9.50%	9.50%
76	10.50%	10.50%	9.50%	9.50%
77	10.50%	10.50%	9.50%	9.50%
78	10.50%	10.50%	9.50%	9.50%
79	10.50%	10.50%	9.50%	9.50%
80	11.00%	11.00%	9.75%	9.75%
81	11.00%	11.00%	10.00%	10.00%
82	11.00%	11.00%	10.25%	10.25%
83	11.00%	11.00%	10.50%	10.50%
84	11.00%	11.00%	11.00%	11.00%
85	11.25%	11.25%	11.50%	11.50%
86	11.25%	11.25%	12.00%	12.00%
87	11.25%	11.25%	12.50%	12.50%
88	11.25%	11.25%	13.00%	13.00%
89	11.25%	11.25%	13.50%	13.50%
90	11.50%	11.50%	14.25%	14.25%
91	11.50%	11.50%	15.00%	15.00%
92	11.50%	11.50%	16.00%	16.00%
93	12.00%	12.00%	17.00%	17.00%
94	13.00%	13.00%	18.00%	18.00%
95	14.00%	14.00%	20.00%	20.00%
96	14.00%	14.00%	22.00%	22.00%
97	14.00%	14.00%	25.00%	25.00%
98	14.00%	14.00%	29.00%	29.00%
99	14.00%	14.00%	33.00%	33.00%
100	14.00%	14.00%	40.00%	40.00%

 Email  
members@cscri.com.au

 Phone  
1300 736 096

 Financial Advice  
1300 277 777

 Post  
CSCri  
Locked Bag 20115  
Melbourne VIC 3001

 Web  
csc.gov.au

 Overseas Callers  
+61 2 4209 5402