Australian Government **Commonwealth Superannuation Corporation**





CSC Retirement Profile drawdown strategies



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:

Single, retiring between 60 and 63

Single, retiring at 64 or older

Couple, retiring between 60 and 63

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 8: Homeowner

Your retirement savings goals	Financial profile
When it comes to super in retirement, you rank your goals in this order: 1. Income stability	Super balance ranges: \$180K–\$420K (individual) \$360K–\$900K (couple)
 Flexible access Income maximisation 	Other financial assets: \$173K–276K before a large lump sum withdrawal (individual or couple)



nancial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. nould obtain a copy of the CSCri Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super. nonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: 10001397 nonwealth Superannuation Corporation retirement income (CSCri) is offered by CSC, the trustee of the Public Sector Superannuation accumulation plan (PSSap) ABN: 65 127 917 725 RSE: R1004601

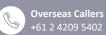
Drawdown strategy

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	10.00%	-	10.50%	-
61	11.00%	-	11.50%	-
62	12.00%	-	12.50%	-
63	13.00%	-	14.00%	-
64	14.75%	11.75%	16.00%	11.25%
65	16.75%	12.75%	19.00%	12.25%
66	20.00%	14.00%	22.75%	13.50%
67	11.25%	11.25%	9.25%	9.25%
68	11.50%	11.50%	9.25%	9.25%
69	11.50%	11.50%	9.25%	9.25%
70	11.75%	11.75%	9.25%	9.25%
71	12.00%	12.00%	9.25%	9.25%
72	12.00%	12.00%	9.25%	9.25%
73	12.50%	12.50%	9.50%	9.50%
74	12.50%	12.50%	9.50%	9.50%
75	13.00%	13.00%	9.75%	9.75%
76	13.00%	13.00%	9.75%	9.75%
77	13.50%	13.50%	9.75%	9.75%
78	13.50%	13.50%	10.00%	10.00%
79	14.00%	14.00%	10.00%	10.00%
80	14.00%	14.00%	10.00%	10.00%
81	14.50%	14.50%	10.00%	10.00%
82	14.50%	14.50%	10.00%	10.00%
83	15.00%	15.00%	10.00%	10.00%
84	15.00%	15.00%	10.00%	10.00%
85	15.50%	15.50%	10.25%	10.25%
86	15.50%	15.50%	10.75%	10.75%
87	16.00%	16.00%	11.00%	11.00%
88	16.00%	16.00%	11.25%	11.25%
89	16.50%	16.50%	11.50%	11.50%
90	17.00%	17.00%	11.75%	11.75%
91	18.00%	18.00%	12.00%	12.00%
92	19.50%	19.50%	12.50%	12.50%
93	21.50%	21.50%	13.00%	13.00%
94	24.00%	24.00%	14.00%	14.00%
95	27.00%	27.00%	15.00%	15.00%
96	32.00%	32.00%	16.00%	16.00%
97	38.00%	38.00%	18.00%	18.00%
98	45.00%	45.00%	20.00%	20.00%
99	50.00%	50.00%	23.00%	23.00%
100	50.00%	50.00%	27.00%	27.00%



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