



CSC Retirement Profile drawdown strategies

Profile 8

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 8: Homeowner


Your retirement savings goals	Financial profile
<p>When it comes to super in retirement, you rank your goals in this order:</p> <ol style="list-style-type: none"> 1. Income stability 2. Flexible access 3. Income maximisation 	<p>Super balance ranges: \$180K–\$420K (individual) \$360K–\$900K (couple)</p> <p>Other financial assets: \$173K–276K before a large lump sum withdrawal (individual or couple)</p>




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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