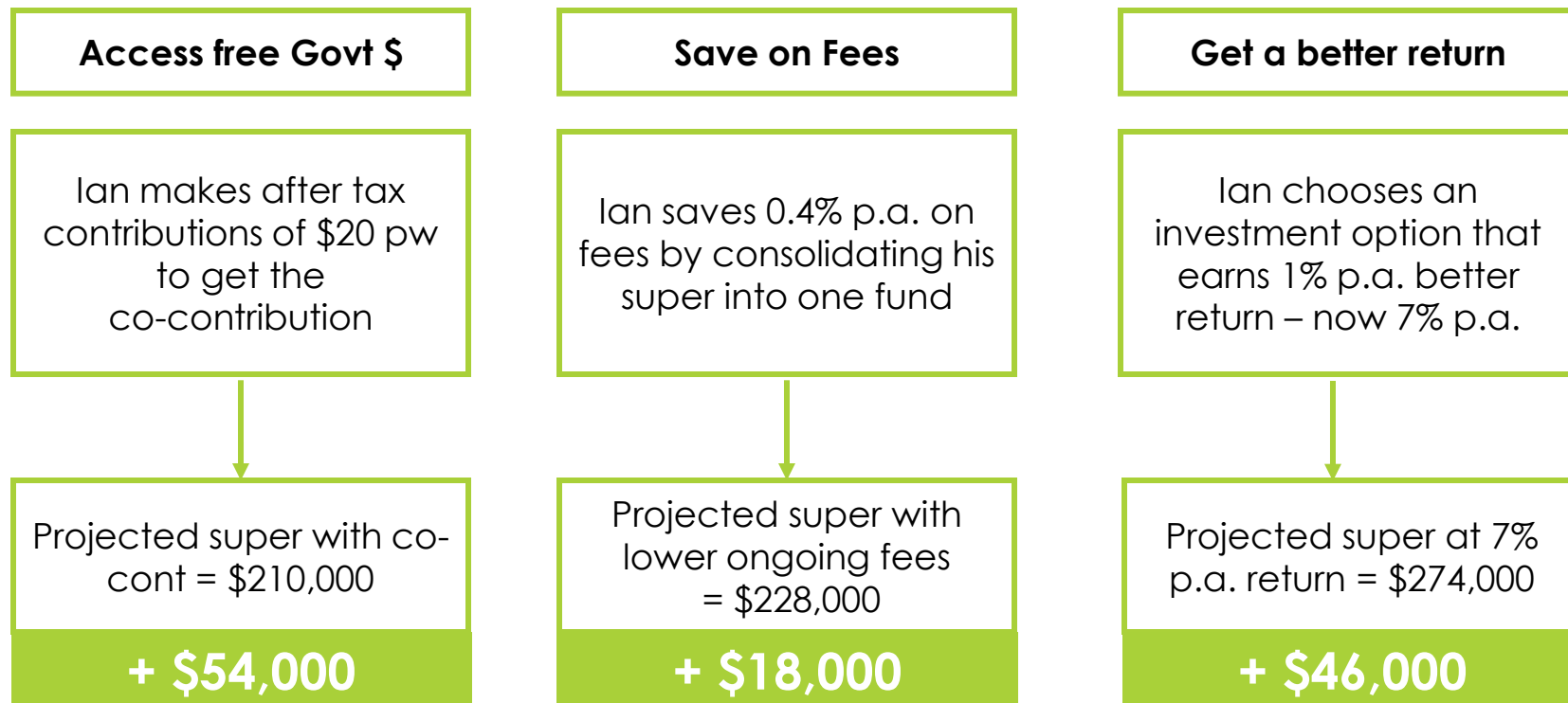


# Benefits for members, single issue advice



**Ilan's savings at retirement is \$118,000 greater than if he had not received advice**

#### Assumptions:

Ilan is 28 years of age, earning \$35,000 p.a. and has a current super balance of \$8,000. His employer makes contributions of 9% and his salary is expected to increase by 4% each year and therefore his employer contributions also increase by 4%. Rate of return is based on 6% pa with expected future inflation rate of 3% ps. Our projections assume a contribution tax of 15% and ignore all other taxation issues. We have also taken into account 1.0% for fund fees. Our projections are in today's dollars. This case study is for illustrative purposes only and does not represent actual returns. A change in one or more of the variables and assumptions will produce different results. This is general information only and does not take into account individual objectives, financial situation or needs.