

Retirement Modelling Tool

The Retirement Modelling Tool can help you design or validate a strategy to support your clients' retirement income needs. It can also help you discuss the compromises your clients may need to consider to achieve their retirement goals.

The tool looks at your client's risk profile, retirement savings and assets to help calculate:

- the required level of income over a projected period.
- additional income in the early years of retirement.
- support for known current and future one-offs.

Explore the Retirement Modelling Tool today

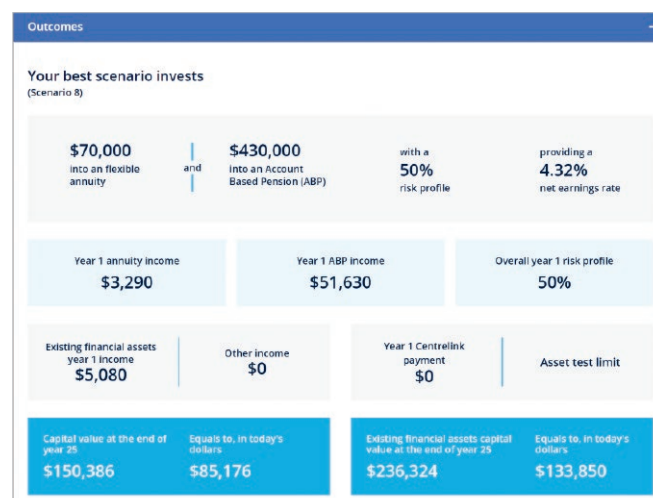
Input your client's details

Simply input your client's details and the tool will model a combination of Centrelink (pension) payments and either an, account-based pension (ABP) only or a combination of ABP and annuity that'll offer you simple visual timelines of your client's income throughout their retirement.

Model your client's best scenario

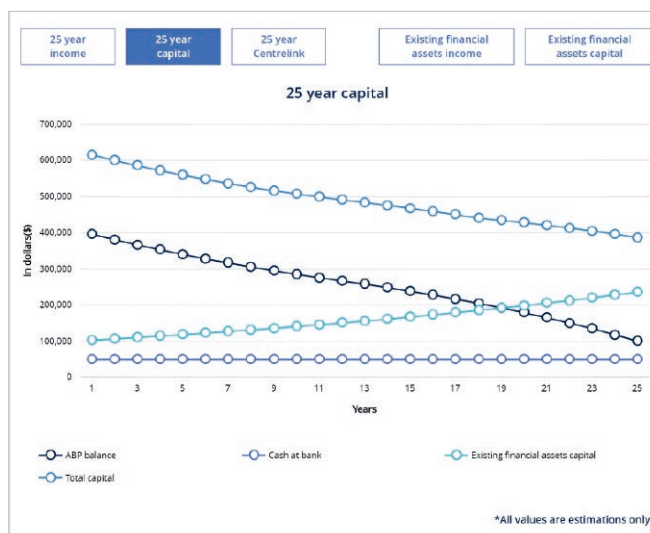
The Retirement Modelling Tool will allow you to review projections where the recommendation is to use an account based pension, or you can model a combination of account based pension and annuity where the tool:

- Works through 900 scenarios and displays the ones that may fit your client's risk profile and meet their income and withdrawal needs.
- Spotlights the best mathematical scenario that may meet your client's needs.
- Shows the capital remaining at the end of the projection.



The Retirement Modelling Tool is available via the quick links in North Online. For a demo, contact an AMP BDM on 1800 667 841 or request a callback at amp.com.au/rmt.

Analyse your client's projected retirement income, capital and Centrelink payments over 15 or 25 years



Develop the investment structure to help achieve the client's scenario

Year 1 Account Based Pension (ABP)

AMP CI investment options	Amount	Expected duration years	Portfolio weight	GAE	Projected net capital growth	Projected net income	Calculated drawdown	Recommended drawdown
<p>Start balance: \$480,000 Required income: \$38,570 Required GAE: 50%</p>								
Essential								
Cash account	\$ 20,000		4.17%	0%	\$ 0	\$ 490		\$ 12,000
Corporate bond fund	\$		0%	0%	\$ 0	\$ 0		\$
My retirement fund	\$ 100,000	20	20.83%	40%	\$ 1,615	\$ 2,100	\$ 3,579.17	\$ 3,500

What you need to know

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