

Super – HOW MUCH IS ENOUGH ?

What regular **SAVING** is required to achieve desired levels of income in retirement?

Years to Retirement	Income as a % of your final salary			
	37.5%	50%	67%	75%
40	5%	7%	10%	11%
35	7%	10%	12%	14%
30	9%	12%	16%	18%
25	12%	16%	21%	24%
20	17%	23%	30%	34%
15	25%	34%	45%	50%
10	42%	55%	73%	83%
5	92%	123%	162%	184%



*Based on a compound interest calculation which assumes a 4% inflation rate pre retirement and 3% post retirement. Contributions & retirement benefits linked to inflation. Income maintained for 17 years only after retirement.

* The above table is to be used as a guide only and should not be substituted for independent advice. Contact CA for specific advice.