



## Disclaimer

This Forecasting Calculator has been prepared by Equity Trustees Wealth Services Limited (ABN 33 006 132 332). It is based on the current Rules of the Players Retirement Account (PRA), which may be subject to change in line with future variations to the PRA Rules.

Any advice contained in this Calculator is of a general nature only; and does not consider the personal needs and circumstances of any Member. Final benefit payments made to Members are subject to future contributions by the AFL and earnings performance. The payment is only due to a Member on their retirement from the AFL and will be determined following an independent audit where the calculation will be final and binding, which will most likely differ from the Calculator illustrations.

The Calculator results do not guarantee the stated investment performance or benefit payout value. Members should expect volatility/variability in investment returns and potential final benefit payout amounts.

That is, investment returns, and potential benefit payout amounts may be lower than estimated by the Calculator. Investment options with higher expected returns generally have higher variability in returns, including an increased risk of investment losses which may result in lower final benefit payouts.

CPI refers to the Consumer Price Index published by the Australian Bureau of Statistics (ABS). It is measured on a quarterly basis. The Reserve Bank of Australia have a target inflation rate of 2-3% per year, on average, over time. Equity Trustees Asset Management hired Atchison Consulting to determine the investment objectives for the four set investment strategies. In determining the investment objectives, Atchison Consulting assumes CPI is 2.5% per year through the cycle (ie over a rolling 5, 7 and 10 year period).

Prior to acting on any information contained in this Calculator, you need to consider your own financial circumstances and personal tax implications, consider the Product Disclosure Statement for any product you are considering, and seek professional advice from a licensed, or appropriately authorised, Financial Advisor and Tax Agent if you are unsure of what action to take.

A 32% tax withholding rate is applied by the AFLPA to all gross member payments. This does not take into consideration your personal marginal tax rate, which may result in an adjustment when lodging your individual tax return. Please discuss the broader tax implications of your member benefit payments with your qualified financial representative and Tax Agent.

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