









	Comfortable Retirement	Modest Retirement	Age Pension
Expenses per year			
	\$43,372	\$23,996	\$20,745*
	\$59,619	\$34,560	\$31,278*
	One annual holiday in Australia.	One or two short breaks near where you live each year.	Shorter breaks or day trips in your own city.
	Regularly eat out at restaurants. Good range and quality of food.	Infrequently eat out at restaurants. Cheaper and less food than a 'comfortable' lifestyle standard.	Club special meals or inexpensive takeaway.
	Take part in a range of regular leisure activities.	Take part in paid leisure activity infrequently. Some trips to the cinema.	Only taking part in no cost or low cost leisure activities. Rare trips to the cinema.
	Owning a reasonable car.	Owning an older, less reliable car.	No car, or if you have a car, it will be a struggle to afford repairs.
Estimated assets needed to support retirement expenses (eg super, shares, cash, investment property but not your home)			
	\$545,000	\$50,000	\$0
	\$640,000	\$35,000	\$0