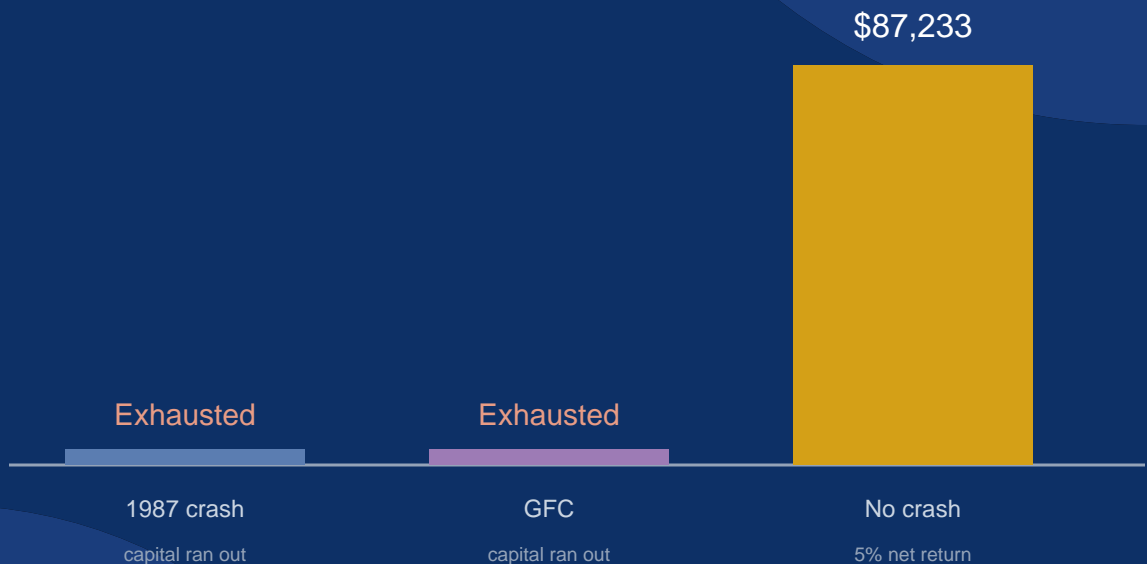


Surviving a market crash

The same fund, drawn down through three different markets.

Balance after 9 years



A bad run of returns early in retirement — while you are drawing income — can exhaust a fund that calm markets would have preserved.

\$400,000
starting
balance

Withdrawing
\$40,000
a year

Real 1987
& GFC return
sequences

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.