

## Income Information

Income	Investor 1	Investor 2	Total
Gross Income	\$122,550.97	\$102,000.00	\$224,550.97
Salary	\$115,001.00	\$100,000.00	\$215,001.00
Salary Increase Rate (%)	2.50%	2.50%	
Salary Sacrifice Rate (%)	3.00%	3.00%	
Salary Sacrifice	\$3,450.03	\$3,000.00	\$6,450.03
Salary - After Salary Sacrifice	\$111,550.97	\$97,000.00	\$208,550.97
Share Dividends	\$6,000.00	\$4,000.00	\$10,000.00
Shares Value Increase Rate (%)	5.00%	5.00%	
Other Income	\$5,000.00	\$1,000.00	\$6,000.00
Other Income Increase Rate (%)	2.50%	2.50%	
Current Savings as Year of FY2023	\$150,000	\$80,000.00	\$230,000.00
Assuming \$0 Salary after Retirement	No	No	
Assuming \$0 Other Income after Retirement	No	No	
Current Age	40	44	
Retirement Age	65	68	
Name	Investor 1	Investor 2	

Δ Without considering income tax.

- This scenario allows to estimate when (In N years) you can generate the Desired Annual Income (Current Value) from your cash savings (including any cash from sold properties in the past) and the cash received from selling all your properties if you put all your cash into a savings account. You can choose not to sell any properties except for those sold in the past.
- This scenario allows to estimate when (In N years) you can generate the Desired Annual Income (Current Value) if you use your cash savings (including any cash from sold properties in the past) to pay the loan balance of any properties you would like to keep as investment properties. If your cash savings are not enough to pay off the loans it will estimate the loan repayment based on the balance.

PS: The calculation does not consider your superannuation position.

## Financial Goal Δ

Assumptions	Value
Desired Annual Income (Current Value)	\$50,000
In Which Financial Year	2032
In N Years from FY 2008	25
CPI	3.00%
<b>Desired Annual Income (Future Value)</b>	<b>\$104,689</b>
Savings Rate	4.00%
Cash Return Rate	4.00%
<b>Cash Needed</b>	<b>\$2,617,222</b>
<b>PPOR</b>	
Selling Your Home (PPOR)	No

## ① Projected Income Δ

Asset	Value
Net Cash	\$518,094
No Other Properties Were Sold	\$0
<b>Projected Total Cash</b>	<b>\$518,094</b>
Cash Return Rate	3.00%
Projected Annual Cash Return	\$15,543
Projected Annual Property Income	\$110,798
<b>Projected Annual Income</b>	<b>\$126,341</b>

## ② Projected Rental Income Δ

Asset & Liability	Value
Net Cash	\$518,094
Loan Balance of Properties Not Sold	-\$1,546,350
<b>Loan Balance after Net Cash</b>	<b>-\$1,028,256</b>
Estimated Loan Repayment	(\$59,324)
Projected Annual Property Income	\$140,689
<b>Projected Annual Income</b>	<b>\$140,689</b>