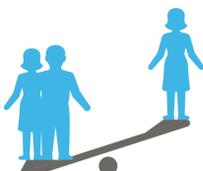


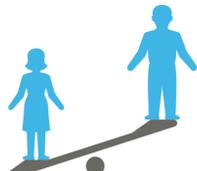
# READY, SET, GO! FOR RETIREMENT.



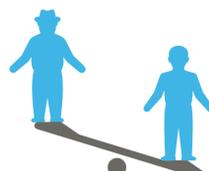
## HOW MUCH?



A couple and single require \$640k and \$545k respectively for a comfortable retirement\*



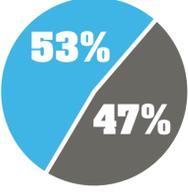
Females require more than males due to longer life expectancies



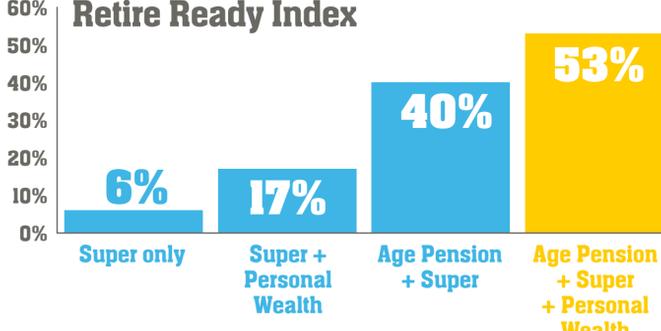
Today's youth will need more in retirement because they are expected to live longer

## READY FOR RETIREMENT?

53% of Australian households are expected to have enough for a comfortable retirement\*

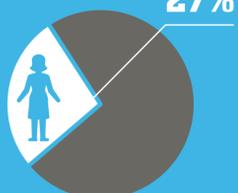


47% of Australian households may not have enough for a comfortable retirement\*



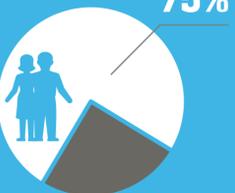
## Gender and Household

Singles are worse off



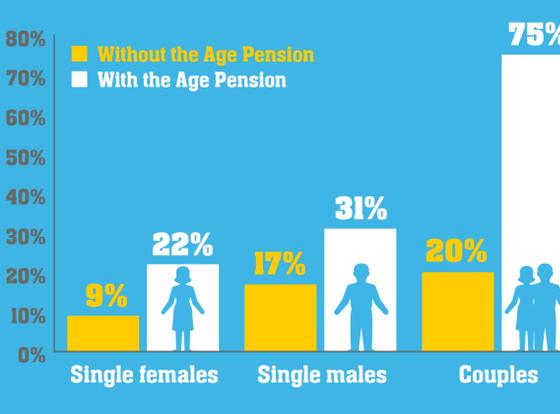
27% of single Australians are expected to retire with enough retirement assets, including the Age Pension

While couples are tracking well

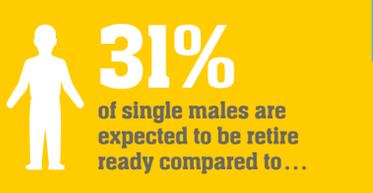


75% of couples are expected to retire with enough retirement assets, including the Age Pension

## Retire readiness by household



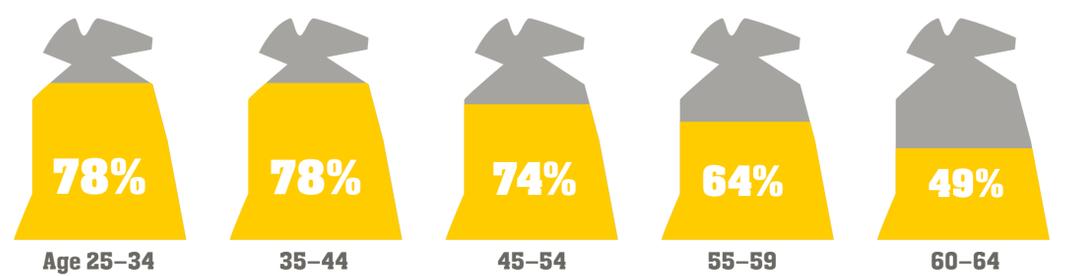
## THE GENDER GAP



Women are expected to be less retire ready than men due to lower average incomes and career breaks during child bearing years. And, they have longer life expectancies.

## SET FOR RETIREMENT

Percentage of retirement assets held in superannuation



7.7 million Australians are on track for comfortable retirement\*

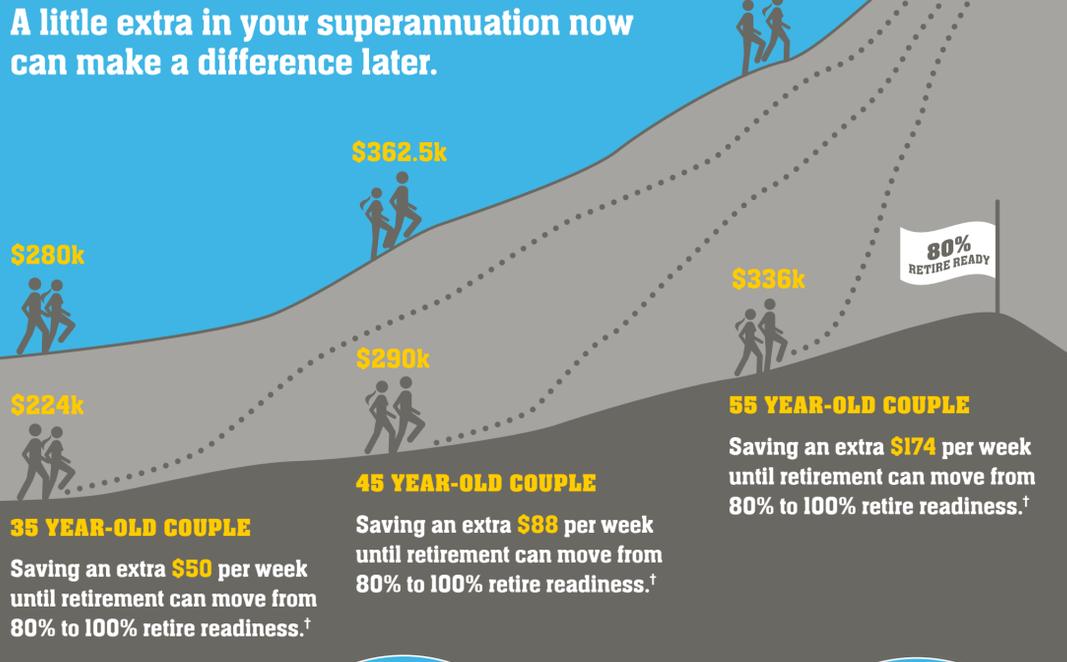
7.7 million 100% retire ready | 1.4 million 90% on track | 1 million 80% on track



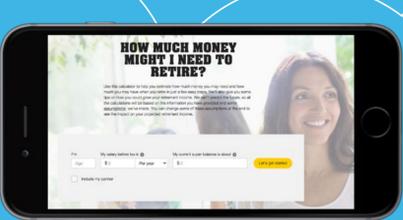
## GO FOR RETIREMENT

How much couples would need today to be on track – based on average gross household incomes of \$107,000.

A little extra in your superannuation now can make a difference later.



## CALCULATE



how much you might need for a comfortable retirement on the CommBank website at [commbank.com.au/retirementcalculator](http://commbank.com.au/retirementcalculator)

## THE COMMBANK RETIRE READY INDEX

is a comprehensive analysis of Australians' retirement savings and resulting retirement incomes.

It projects the percentage of the population aged **25-64** who will have sufficient assets to meet their retirement needs including the age pension.



The report has used data from more than **10m** Australian superannuation accounts as at 30 Dec 2015.

Find out more about the CommBank Retire Ready Index at [commbank.com.au/retireready](http://commbank.com.au/retireready)

\* Association of Superannuation Funds of Australia (ASFA) comfortable retirement standard, as at date of publication  
† Based on the assumptions used by Rice Warner in calculating the CommBank Retire Ready Index

Things you should know: This document has been prepared using data from the CommBank Retire Ready Index which was developed in collaboration with Rice Warner. You can see a copy of the CommBank Retire Ready Index by going to [commbank.com.au/retireready](http://commbank.com.au/retireready). This document has been prepared without considering your objectives, financial situation or needs. You should, before acting on this advice, consider its appropriateness to your circumstances. Commonwealth Bank of Australia ABN 48 123 124 AFSL 234945 Call 13 2221 or visit [commbank.com.au](http://commbank.com.au)