Scenario: Retirement 2041

Review assets, run calculations, and manage projections.

Scenario projection calculated for 12 year(s).

Base Year 2024	**Projection Years** 12	**Inflation Rate** 4.00%	**Interest Rate Change** 0.50%	**GDP Growth** 2.00%
AUD Change 3.00%	**Immigration** 200,000	**War Shock** 0.02%	**Calamity Shock** 0.03%	**Policy Confidence** 80.00

▼ **Community Expectations Side Panel**

Compare your scenario inputs with aggregated community expectations. Community values can update scenario-level macro assumptions; property-level growth remains controlled inside each property.

Inflation **4.00%** 1 inputs | Early confidence	Property Growth **3.00%** 1 inputs | Early confidence	AUD Movement **3.00%** 1 inputs | Early confidence
Interest Rate Change **0.50%** 1 inputs | Early confidence	Innovation Confidence **4.00%** 1 inputs | Early confidence	Recession Risk **1.00%** 1 inputs | Early confidence

Expert Weighted Assumptions

Inflation **-** 0 experts | 0 weighted	Property Growth **-** 0 experts | 0 weighted	AUD Movement **-** 0 experts | 0 weighted
Interest Rate Change **-** 0 experts | 0 weighted	Innovation Confidence **-** 0 experts | 0 weighted	Recession Risk **-** 0 experts | 0 weighted

Update Community Estimates

Expert values are weighted from financial advisors, accountants and admins. Property-level growth remains controlled inside each property.

▶ **Edit Scenario Parameters**

Asset Counts

- Properties: 1

- Shares: 1
- Bonds: 1
- Foreign Investments: 1
- Innovation Portfolios: 1
- Early-Stage Investments: 1
- Business Exits: 1
- Cash / Term Deposit: 25,000.00

Projection

▼ **Property Assets**

Add Property

Name
Sydney Investment Property

Purchase Date
dd/mm/yyyy

Purchase Price
800000

Current Value
900000

Loan Amount
600000

Interest Rate (%)
6.00

Weekly Rent
750

Annual Expenses
18000

Rent Growth Rate (%)
3.00

Expected Growth Rate (%)
5.00

CGT/Policy Method
Current Discount (Legacy)

▶ **Future Scenario Stress Test (Year 2 onwards)**

Properties & Yearly Projections

Westmead 1000 School Road

Current Value: 1,500,000.00 | Weekly Rent: 950.00 | Loan: 750,000.00

Name
Westmead 1000 School Road

Purchase Date
28/01/2020

Purchase Price
900000.00

Current Value
1500000.00

Loan Amount
750000.00

Interest Rate (%)
6.50

Weekly Rent
950.00

Annual Expenses
10000

Rent Growth Rate (%)
3.00

Expected Growth Rate (%)
3.00

CGT/Policy Method
Current Discount (Legacy)

▶ **Future Scenario Stress Test (Year 2 onwards)**

Assumption	Base	Stress	Effective From
Interest Rate	6.50%	0.50%	Year 2
Rent Growth	3.00%	-0.50%	Year 2

Assumption	Base	Stress	Effective From
Property Growth	3.00%	-0.50%	Year 2
Vacancy	0.00%	0.50%	Year 2
Expense Growth	4.00%	0.50%	Year 2

Year	Opening Property Value	Income	Expenses	Interest	Tax Saving	Projected Value (End of Year)	Equity	Loan	Net Worth	After Tax Cashflow
1	1,500,000.00	49,398.02	10,000.00	48,750.00	3,460.23	1,558,920.00	808,920.00	750,000.00	808,920.00	-5,891.74
2	1,558,920.00	50,379.80	10,450.00	56,250.00	6,038.47	1,612,359.78	862,359.78	750,000.00	862,359.78	-10,281.73
3	1,612,359.78	51,639.29	10,920.25	60,000.00	7,133.95	1,667,631.47	917,631.47	750,000.00	917,631.47	-12,147.00
4	1,667,631.47	52,930.28	11,411.66	63,750.00	8,225.61	1,724,797.88	974,797.88	750,000.00	974,797.88	-14,005.77
5	1,724,797.88	54,253.53	11,925.19	67,500.00	9,313.51	1,783,923.95	1,033,923.95	750,000.00	1,033,923.95	-15,858.14
6	1,783,923.95	55,609.87	12,461.82	71,250.00	10,397.72	1,845,076.86	1,095,076.86	750,000.00	1,095,076.86	-17,704.23
7	1,845,076.86	57,000.12	13,022.60	75,000.00	11,478.32	1,908,326.10	1,158,326.10	750,000.00	1,158,326.10	-19,544.16
8	1,908,326.10	58,425.12	13,608.62	78,750.00	12,555.39	1,973,743.52	1,223,743.52	750,000.00	1,223,743.52	-21,378.10
9	1,973,743.52	59,885.75	14,221.01	82,500.00	13,629.04	2,041,403.44	1,291,403.44	750,000.00	1,291,403.44	-23,206.21
10	2,041,403.44	61,382.89	14,860.95	86,250.00	14,699.38	2,111,382.75	1,361,382.75	750,000.00	1,361,382.75	-25,028.68
11	2,111,382.75	62,917.47	15,529.69	90,000.00	15,766.52	2,183,760.95	1,433,760.95	750,000.00	1,433,760.95	-26,845.70
12	2,183,760.95	64,490.40	16,228.53	93,750.00	16,830.61	2,258,620.28	1,508,620.28	750,000.00	1,508,620.28	-28,657.52

▼ **Share Investments**

Add Share Investment

Market	Investment Amount	Dividend Yield %	Capital Growth %	Holding Years
ASX	50000	4.5	7.0	10

ID	Market	Investment	Dividend %	Growth %	Holding Years	Actions
7	ASX	60,000.00	5.00	8.00	10	ASX 60000.00 5.00 8.00 10

▼ Bond Investments

Add Bond Investment

Bond Type	Investment Amount	Annual Yield %	Term (Years)
Government	25000	4.0	5

ID	Type	Investment	Yield %	Term	Actions
6	Govt Bonds	45,000.00	5.00	10	Govt Bonds 45000.00 5.00 10

▼ Foreign Investments

Add Foreign Investment

Market	Investment (AUD)	Annual Return %	AUD Movement %
NASDAQ	40000	8.0	-1.0

ID	Market	Investment (AUD)	Return %	AUD Move %	Actions
7	NASDAQ	45,000.00	9.00	-0.50	NASDAQ 45000.00 9.00 -0.50

▼ Innovation Portfolios

Add Innovation Portfolio

Total Investment	Startup Count	Average Ticket
100000	10	10000

Failure %	Break-Even %	2x Return %
20	30	30

5x Return %	10x Return %	50x Return %
15	5	0

ID	Total Investment	Startup Count	Average Ticket	Failure %	Break-Even %	2x %	5x %	10x %	50x %	Actions
8	120,000.00	10	12,000.00	25.00	30.00	25.00	10.00	5.00	5.00	120000.00 10 12000.00 25.00 30.00 25.00 10.00 5.00 5.00

▼ **Early-Stage Investments (1)**

Add Early-Stage Investment

Name	Investment Amount	Growth Rate %	Failure Probability %	Holding Years
Startup A	10000	15	50	5

ID	Name	Amount	Growth %	Failure %	Actions
9	START UP COSMES	25,000.00	18.00	40.00	START UP COSMES 25000.00 18.00 40.00

▼ **Business Exit / Founder Exit**

Add Business Exit

Business Type	Ownership Structure	Sale Price ($)
SaaS	Sole Trader	1000000

Cost Base ($)	Sale Date	Acquisition Date
20000	dd/mm/yyyy	dd/mm/yyyy

Sale Year	Years Held	Annual Turnover ($)
5	3	500000

Net Assets ($)	Owner Age	Market Value at June 2027 ($)
200000	45	Optional

☑ Active Asset ☐ Retiring ☑ Australian Resident ☑ Apply 50% CGT Discount ☐ Apply Quarterly CPI Indexation ☐ Apply Active Asset Reduction ☐ Apply Retirement Exemption ☐ Apply 15-Year Exemption

Type	Sale Price	Sale Year	Estimated Tax	After-Tax Proceeds	Concessions	Actions
Saas	1,200,000.00	Year 9	0.00	1,200,000.00	CGT Active Retirement	

▼ Cash / Term Deposit

Current Cash / Term Deposit ($)

25000.00

Innovation calculation: Each portfolio is modelled using a **power-law distribution** based on its stored outcome probabilities (failure, break-even, 2×, 5×, 10×, 50×). The expected value is the probability-weighted average of all outcomes. Capital gains tax is applied at **22.5%** on the gain portion.

Early-stage calculation: Each investment is projected at its own **annual growth rate** with **failure probability** reducing the expected return. Capital gains tax is applied at **22.5%** on the gain portion. Formula: *expected_value = investment × (1 + growth_rate) ^ years × (1 - failure_rate)*

AI Explanation

The scenario projects an increase in total after-tax wealth over the selected period. Total after-tax value moves from $1,675,090 to $3,219,180, a change of 92.2%.

Key Drivers

- The final result is led by Business Exit, which is the largest contributor in the final projection year.
- Business exit proceeds are included after tax and carried forward once the sale year is reached.
- Cash and term deposits provide a lower-risk stabilising component, but they usually grow slower than growth assets.
- Innovation and early-stage assets add upside potential, but results depend heavily on probability assumptions and holding period.

Risks

- Interest-rate pressure may reduce property cashflow and lower property growth assumptions.
- Macro shock settings are reducing risk-asset growth assumptions.

Suggested Checks

- Compare property market value, equity and after-tax property position separately.
- Review Year 2 onward stress assumptions for interest rates, vacancy, rent growth, property growth and expense inflation.
- Re-run the scenario using My Own, Community and Expert assumptions to compare sensitivity.
- Check the business exit sale year, concessions and after-tax proceeds because they can dominate the total result.

Resolved Growth Rates (from Macro Modifiers)

Property	Shares	Bonds	Foreign	Innovation	Early Stage	Cash
5.70%	7.35%	2.35%	10.95%	20.00%	14.58%	2.35%

Projection Results

Projection table note: Property market value and equity are shown separately from the after-tax property position. Business Value shows net asset value before sale, then after-tax sale proceeds carried forward from the sale year.

Year	Property Market Value	Property Equity	Property After Tax Position	Shares	Bonds	Foreign	Innovation (Gross)	Innovation (After Tax)	Early Stage	Cash	Business Value / Exit Proceeds	Total After Tax
1	1,558,920.00	808,920.00	611,757.06	66,045.00	47,250.00	47,948.68	160,647.86	151,502.09	25,000.00	25,587.50	700,000.00	**1,675,090.33**
2	1,612,359.78	862,359.78	637,013.75	72,875.85	49,612.50	51,146.67	215,064.45	193,674.95	25,000.00	26,188.81	700,000.00	**1,755,512.53**
3	1,667,631.47	917,631.47	661,622.18	80,594.71	52,093.13	54,615.06	287,913.69	250,133.11	25,000.00	26,804.24	700,000.00	**1,850,862.42**
4	1,724,797.88	974,797.88	764,028.16	89,317.02	54,697.78	58,376.69	385,439.31	325,715.47	28,163.29	27,434.14	700,000.00	**2,047,732.56**
5	1,783,923.95	1,033,923.95	803,563.45	99,173.24	57,432.67	62,456.37	516,000.00	426,900.00	32,220.18	28,078.85	700,000.00	**2,209,824.76**
6	1,845,076.86	1,095,076.86	842,529.57	110,310.76	60,304.30	66,880.99	516,000.00	426,900.00	37,007.32	28,738.70	700,000.00	**2,272,671.63**
7	1,908,326.10	1,158,326.10	880,976.43	122,896.15	63,319.52	71,679.71	516,000.00	426,900.00	42,656.13	29,414.06	700,000.00	**2,337,842.00**
8	1,973,743.52	1,223,743.52	949,392.29	137,117.65	66,485.49	76,884.16	516,000.00	426,900.00	49,321.74	30,105.29	700,000.00	**2,436,206.63**
9	2,041,403.44	1,291,403.44	997,190.90	153,187.95	69,809.77	82,528.64	516,000.00	426,900.00	57,187.15	30,812.76	1,200,000.00	**3,017,617.17**
10	2,111,382.75	1,361,382.75	1,045,763.41	171,347.38	73,300.26	88,650.37	516,000.00	426,900.00	66,468.34	31,536.86	1,200,000.00	**3,103,966.62**
11	2,183,760.95	1,433,760.95	1,095,210.76	171,347.38	73,300.26	95,289.69	516,000.00	426,900.00	66,468.34	32,277.98	1,200,000.00	**3,160,794.41**
12	2,258,620.28	1,508,620.28	1,145,637.20	171,347.38	73,300.26	102,490.37	516,000.00	426,900.00	66,468.34	33,036.51	1,200,000.00	**3,219,180.06**