

# The ASFA Comfortable Standard

health, vitality and connection in retirement

The minimum annual cost of a comfortable retirement.



Singles  
**\$54,240\***



Couples  
**\$76,505\***



## Daily essentials

### Housing

- Council rates
- Water, electricity, gas
- Insurance
- Fast reliable NBN
- Home repairs and maintenance – fix leaking roof/repair plumbing
- Replace broken household appliances
- Run air conditioner or heater

### Groceries

- Fresh food
- Pantry staples
- Toiletries

### Transport

- Bus/train tickets
- Petrol
- Car ownership, insurance and maintenance/repairs

### Clothing and footwear

- Replace worn-out items
- Modest wardrobe updates

## Staying fit and healthy

- Health insurance
- Pharmacy
- Doctor/specialist visits
- Exercise (e.g. aqua aerobics, yoga, bowls, dance class)



## Staying socially engaged

- Movies
- Streaming services
- Day tours – galleries/exhibitions
- Attending sports games
- Visit to local club
- Haircuts



## Connecting with family

- Computer
- iPhone with good data allowance
- One domestic flight per year
- One international flight every seven years



**Australia's trusted retirement savings companion since 2004**

\*For retirees aged 65-84 who own their own home.

September quarter 2025