Waypoint: Scenario Report

JJ de
Scenario: Retire 2055 (SCYXBU75)
Mode: Advanced
Risk Bucket: Balanced
Generated: 2026/11/24, 07:14:44

Inputs Summary

Initial Investment	R 0
Time Horizon	360 months (30.0 years)
Risk Bucket	Balanced
Fees	0% a year, taken off every projection
Inflation	4.5% a year, for goals stated in today's money
Simulation Paths	1 000
Random Seed	42
Goal Amount	R 37 153 525
Probability of Reaching Goal	5.5%

Final Percentile Outcomes

Percentile	Projected Value	Description
0.1%	R 11 801 387	Worst Case: the weakest of the simulated outcomes
25%	R 21 164 821	Weak Case: a below-par run of markets
50%	R 24 969 626	Base Case: the typical simulated outcome
75%	R 29 503 630	Strong Case: an above-par run of markets
99.99%	R 52 968 498	Best Case: the strongest of the simulated outcomes

Projected Value Over Time (Fan Chart Data)

Values shown every 12 months, plus the final month of the horizon.

Month	0.1%	25%	50%	75%	99.99%
0	R 0	R 0	R 0	R 0	R 0
12	R 110 673	R 121 782	R 125 434	R 129 040	R 143 472
24	R 224 680	R 257 143	R 266 922	R 277 070	R 328 966
36	R 357 376	R 406 793	R 426 096	R 446 842	R 524 087
48	R 458 425	R 575 865	R 609 203	R 641 085	R 780 456
60	R 595 578	R 762 666	R 809 062	R 863 216	R 1 137 336
72	R 743 480	R 969 888	R 1 037 435	R 1 104 622	R 1 515 085
84	R 922 966	R 1 194 861	R 1 287 673	R 1 385 374	R 1 879 634
96	R 1 140 570	R 1 456 458	R 1 574 909	R 1 698 973	R 2 269 428
108	R 1 307 801	R 1 734 619	R 1 885 599	R 2 047 996	R 2 700 633
120	R 1 544 850	R 2 050 541	R 2 229 469	R 2 448 109	R 3 477 705
132	R 1 849 532	R 2 400 373	R 2 625 804	R 2 886 766	R 4 132 336
144	R 1 961 963	R 2 782 982	R 3 051 996	R 3 361 803	R 5 205 180

156	R 2 326 459	R 3 189 257	R 3 542 960	R 3 908 309	R 5 723 623
168	R 2 628 482	R 3 649 858	R 4 080 096	R 4 481 347	R 6 579 324
180	R 2 910 080	R 4 148 564	R 4 652 831	R 5 148 482	R 8 320 190
192	R 3 221 588	R 4 690 753	R 5 247 270	R 5 928 550	R 9 577 377
204	R 3 776 980	R 5 300 404	R 5 977 022	R 6 722 836	R 11 214 029
216	R 4 300 916	R 5 945 990	R 6 755 981	R 7 662 055	R 12 416 000
228	R 4 761 022	R 6 636 127	R 7 640 326	R 8 754 513	R 15 847 198
240	R 5 226 377	R 7 533 789	R 8 623 564	R 9 800 439	R 15 636 623
252	R 5 354 988	R 8 409 645	R 9 600 127	R 11 044 439	R 17 995 712
264	R 6 007 943	R 9 349 552	R 10 811 607	R 12 370 034	R 21 779 325
276	R 6 679 543	R 10 483 154	R 12 001 794	R 13 857 239	R 24 559 867
288	R 7 410 982	R 11 667 075	R 13 347 421	R 15 467 056	R 29 390 706
300	R 8 376 715	R 12 964 874	R 14 840 315	R 17 230 105	R 32 848 971
312	R 9 012 447	R 14 302 201	R 16 403 386	R 19 285 208	R 34 861 653
324	R 8 968 407	R 15 782 330	R 18 229 852	R 21 477 800	R 40 057 927
336	R 10 394 906	R 17 454 992	R 20 306 494	R 23 772 125	R 43 207 260
348	R 11 343 218	R 19 185 850	R 22 559 029	R 26 489 617	R 50 703 046
360	R 11 801 387	R 21 164 821	R 24 969 626	R 29 503 630	R 52 968 498

Fund Matching by Allocation Stage

Stage 1, effective from month 0

Match quality: 87.5%

Asset Class	Target Weight
SA Equity	40.0%
SA Bonds	30.0%
SA Cash	10.0%
SA Property	5.0%
Global Equity	10.0%
Global Bonds	5.0%

Matched Fund	Weight
Waypoint Cautious Fund	50.0%
Waypoint Balanced Fund	50.0%

Regulation 28 Compliance (Reference Only)

This section is generated automatically from modelled allocations and is provided for reference/indicative purposes only. It does not constitute compliance advice. Always confirm Regulation 28 compliance with a licensed compliance officer or fund administrator before relying on it.

Stage 1, effective from month 0: Compliant

No breaches recorded.