

Retirement Income Report

Scenario: Sample Case

After-Tax Retirement Income: \$113,965

Clients: Anne (Age 55) & Bill (Age 60)

Plan Date: September 7, 2018

Retirement Age: Ages 60 & 65

Advisor Information

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Assumptions & Disclosures

Client Information

Spouse 1
Name: Anne
Sex: Female
Date of Birth: March 15, 1963

Spouse 2
Name: Bill
Sex: Male
Date of Birth: June 25, 1958

Residency

We assume all clients earn all their income within the province of Ontario in Canada for taxation purposes. Moreover, we assume any LIRA/LIF investments originated in Ontario and thus ON LIRA/LIF rules apply to them.

Pre-Retirement

When applicable, Cascades will not calculate a level disposable income during a pre-retirement phase. Once the projection reaches the retirement phase (all spouses are retired), Cascades dictates all investment cash flows in order to produce a level disposable income throughout retirement under a variety of differing strategies.

Investments

Once an asset allocation is selected, the rate of return associated to that allocation is used for all investment projections.

Asset allocations are determined as follows:

Conservative: 70% Fixed Income, 30% Equity – 4% rate of return
Moderate: 60% Fixed Income, 40% Equity – 5% rate of return
Growth: 40% Fixed Income, 60% Equity – 6% rate of return
Aggressive: 30% Fixed Income, 70% Equity – 7% rate of return

Cascades assumes all investment cash flows (either a contribution into or withdrawal out of an account) occur in their entirety at the beginning of the report year. Annual account returns are applied to the market value after all cash flows have occurred.

The equity portion of taxable savings (non-registered savings) are assumed to have returns made up of 3 components: 50% realized capital gains, 25% eligible dividends, and 25% non-eligible dividends.

Life Expectancy

All ages used for life expectancy were obtained from the Society of Actuaries Annuity 2000 Basic Table. All couple's projections assume both spouses will live until the end of the report.

Tax Rates

Cascades determines all income taxes payable by using the most recent graduated tax brackets provided by the Canada Revenue Agency. Any probate taxes are determined in accordance with the information provided by the provincial jurisdiction.

Inflation

All income and savings are reported in "today's dollars" by taking a present value at 2% annual inflation. Inflation is applied to CPP, OAS, pensions*, annuities*, custom income sources*, income needs, tax bracket thresholds, tax credit amounts (personal, age), re-payment or "clawback" thresholds (OAS and Age Credit clawbacks), annual TFSA contribution room, limit on annual RRSP contribution room gained. [*unless otherwise selected]

Strategy Descriptions

Registered Funds First – This strategy involves creating retirement income from registered funds first, reducing the risk of leaving highly taxable investment accounts to an estate. The second priority is given to taxable non-registered accounts, leaving Tax Free Savings Accounts (TFSAs) last.

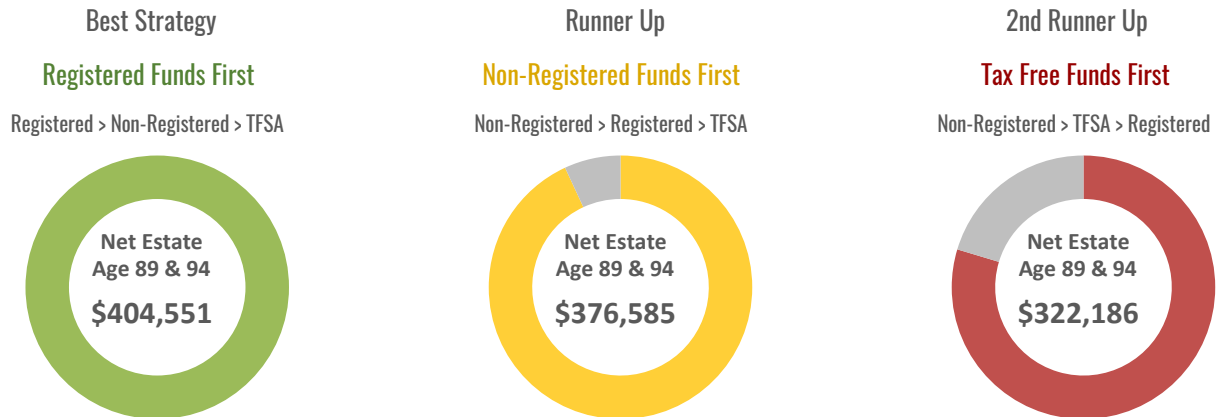
Non-Registered Funds First – This strategy involves creating retirement income from non-registered funds first, deferring the income taxes payable on registered investments. The second priority is given to registered investments, leaving Tax Free Savings Accounts (TFSAs) last.

Tax Free Funds First – This strategy involves creating retirement income from non-registered funds first, and postpones the use of registered funds as long as possible. The second priority is given to Tax Free Savings Accounts (TFSAs), leaving registered funds last.

Determining a Winning Strategy – With all other factors being equal, the winning strategy provides a client longevity and the highest estate value, net of taxes and fees, at life expectancy. The differences in the net estate value represent the income tax savings of the winning strategy.

Strategy Comparison

We've run a retirement income withdrawal plan three different ways to produce an after-tax annual retirement income of \$113,965, changing the priority of withdrawal in each scenario. Solving for the same after-tax retirement income in each scenario, we used the average estates net of taxes and fees to determine the strategy that pays the least amount of income tax.



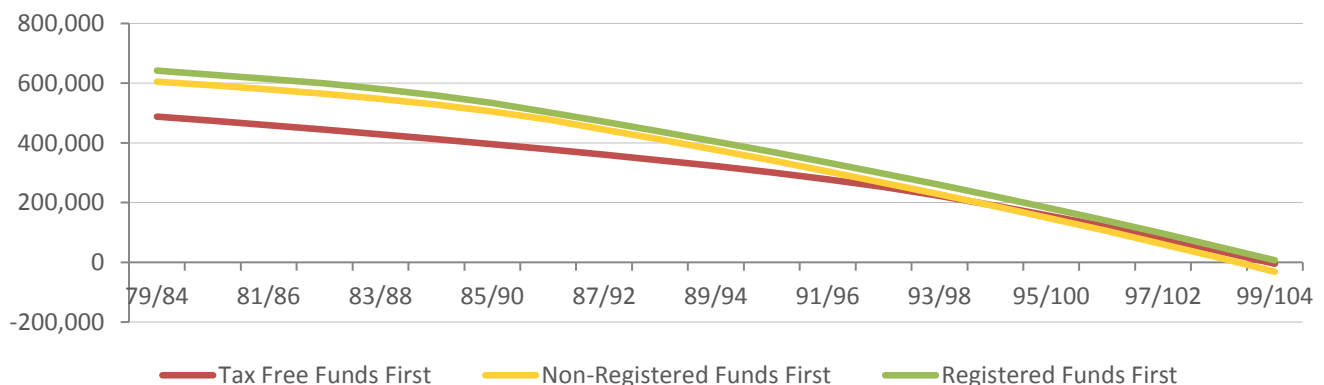
Best Strategy Description - Registered Funds First

By comparing the net estates under differing withdrawal strategies, we've determined that the **Registered Funds First** strategy would pay the least income tax overall. This strategy involves creating retirement income from registered funds first, reducing the risk of leaving highly taxable investment accounts to an estate. The second priority is given to taxable non-registered accounts, leaving Tax Free Savings Accounts (TFSA) last. The remainder of this report outlines the details of implementing this winning strategy.

Difference of Net Estate at Mortality (Age 89 & 94)

	Cum. Taxes	Gross Estate	Estate Fees + Tax	Net Estate	Difference
Registered Funds First	892,652	423,346	18,796	404,551	0
Non-Registered Funds First	933,862	394,063	17,478	376,585	-27,965
Tax Free Funds First	912,362	528,134	205,948	322,186	-82,365

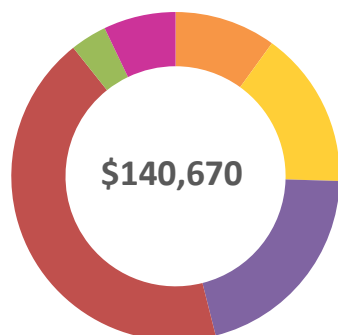
Net Estate Projection



Client Information Summary

Retirement Income Snapshots (Age 65 & 70)

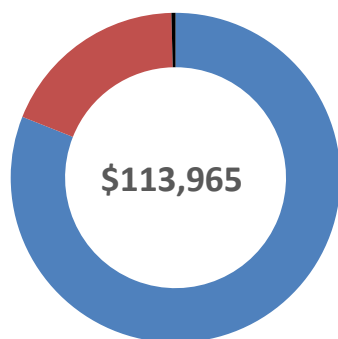
Gross Retirement Income



- Old Age Security - \$14,040
- Canada Pension Plan - \$21,770
- Defined Benefit Pension - \$29,000
- Registered Savings - \$60,811
- Non-Registered Savings - \$5,049
- Annuities & Other Income - \$10,000

This gross income chart illustrates your total income from all sources, once you begin receiving all pensions, at age 65 & 70, before applicable taxes, savings contributions, and clawbacks have been considered.

Disposable Retirement Income



- Disposable Income - \$113,965
- Taxes Payable - \$26,135
- OAS Clawback - \$570

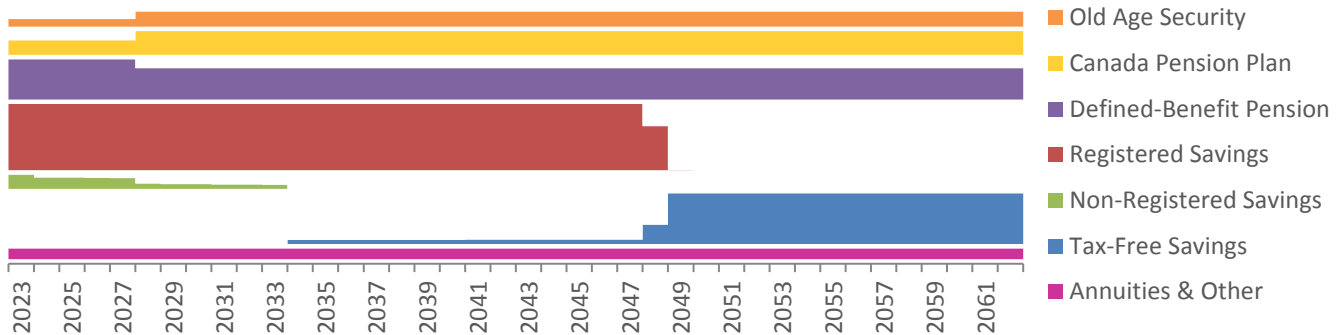
This disposable income chart shows the total amount of money available for spending once you begin receiving all pensions, at age 65 & 70, after savings contributions, income taxes, and clawbacks are considered.

Net Worth Statement

	Anne	Bill	Joint	Total
Registered Retirement Savings Plan (RRSP)	200,000	100,000	0	300,000
Registered Retirement Income Fund (RRIF)	0	0	0	0
Defined Contribution (DC) Pension Plan	0	500,000	0	500,000
Locked-In Retirement Account (LIRA)	0	100,000	0	100,000
Life Income Fund (LIF)	0	0	0	0
Tax-Free Savings Account (TFSA)	60,000	60,000	0	120,000
Non-Registered Savings Accounts	0	0	150,000	150,000
Total	260,000	760,000	150,000	1,170,000

Income Summary

Gross Income Breakdown

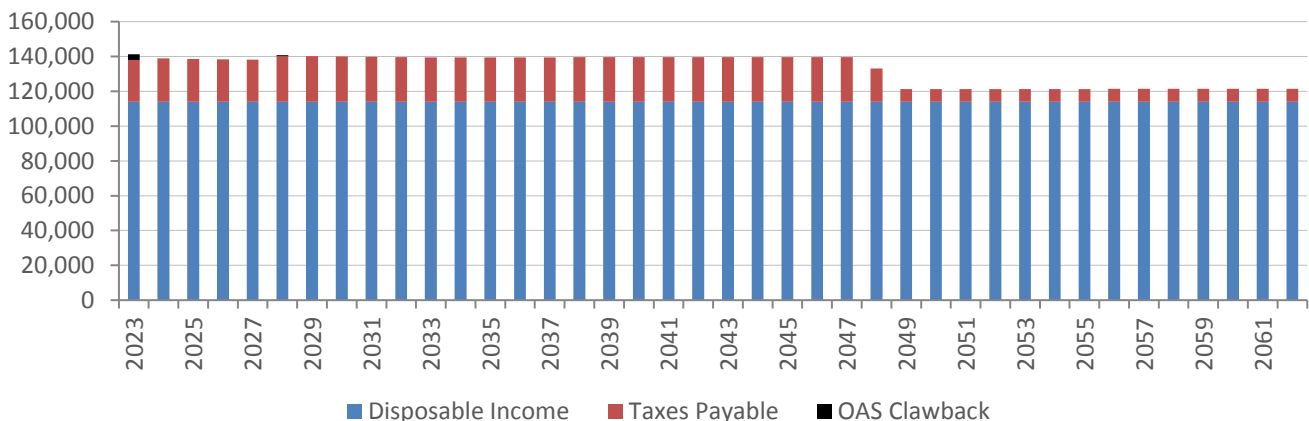


This chart illustrates relative amounts of income taken from different sources throughout retirement before taxes and other deductions are considered. For instance, if the Registered Savings bar is twice as thick as the Canada Pension Plan bar in a given year, that means you are slated to take twice your Canada Pension amount for that year as withdrawals from Registered Savings.

Income Summary in Milestone Years

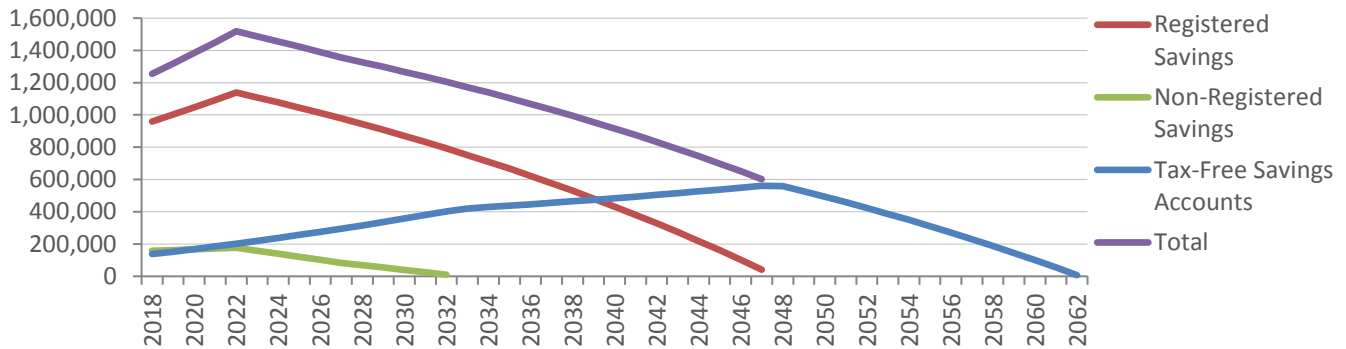
	2023 Retirement Age 60 / 65	2028 All Pensions Age 65 / 70	2049 Registered Ends Age 86 / 91
Old Age Security	7,020	14,040	14,040
OAS Clawback	3,323	570	0
Canada Pension Plan	13,370	21,770	21,770
Employer Pensions	37,000	29,000	29,000
Registered Savings Payments	60,811	60,811	0
Non-Registered Savings Payments	13,070	5,049	0
Tax-Free Savings Payments	0	0	46,472
Annuities & Other Income	10,000	10,000	10,000
Taxes Payable	23,983	26,135	7,317
Disposable Income	113,965	113,965	113,965

Disposable Income Breakdown



Investment Summary

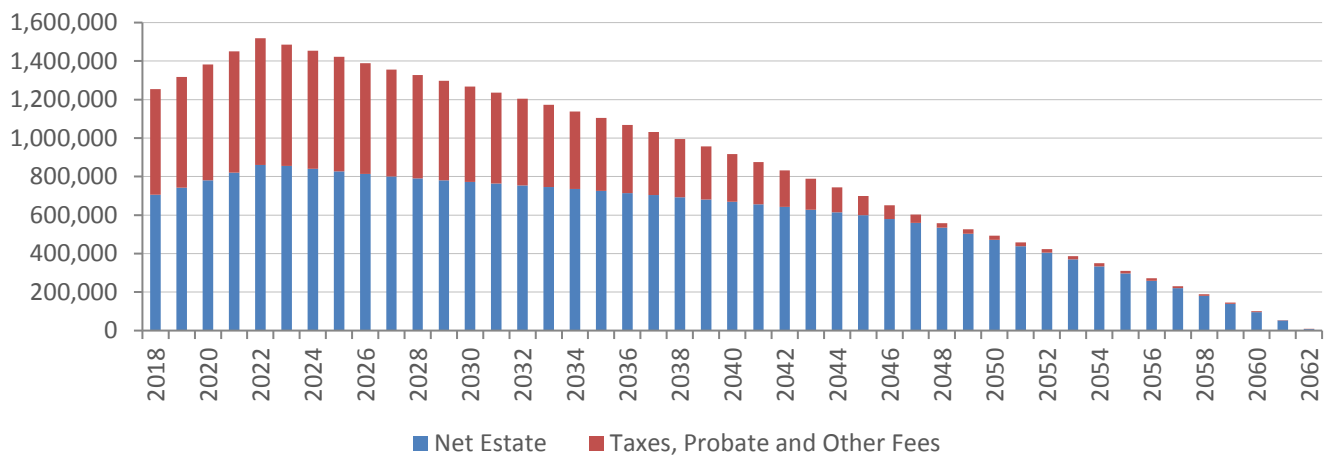
Investment Projection



Investment and Estate Summary in Milestone Years

	2018 Current Year Age 55 / 60	2033 Non-Reg. Ends Age 70 / 75	2048 Registered Ends Age 85 / 90	2062 Report Ends Age 99 / 104
Registered Savings	959,700	751,619	0	0
Non-Registered Savings	157,500	0	0	0
Tax-Free Savings Accounts	137,550	420,609	558,675	7,108
Total	1,254,750	1,172,229	558,675	7,108
Income Tax on Registered Savings	493,666	374,558	0	0
Legal and Accounting Fees (3%)	37,643	35,167	16,760	213
Probate Fees (Ontario)	18,321	17,212	8,104	36
Net Estate	705,120	745,292	533,810	6,859

Estate Expense Projection



This chart illustrates the income taxes, probate, and other fees that would be assessed on the passing of the final spouse in each year of this projection to produce a net estate value. Please note that legal and accounting fees are being estimated at 3% of the estate value - this rate will vary based on the legal and accounting services rendered and the estate's complexity.

Key Recommendations

Income Splitting & Pension Credits

When choosing among your options to leave your employer-sponsored pension plan, some options will allow you to receive a \$2,000 pension tax credit each year before 65 that otherwise isn't available. Furthermore, these same options allow you to split this pension income with your spouse before age 65 and double the value of this credit. Consider these benefits when deciding to commute out of a pension plan.

Manage Sequence of Returns Risk

When withdrawing funds on a regular basis for retirement income, the order (or the "sequence") in which you receive your investment returns can make a significant difference in how long that income lasts. Protect yourself by reviewing the proportion of fixed income that makes your retirement income, and consider the value that deferred/variable annuities (aka "segregated funds") provide with their death benefit and maturity guarantees.

OAS Clawback

Because of high taxable income levels, we project that you will be required to re-pay some of your Old Age Security benefit to the government, known informally as the "OAS clawback." An OAS Clawback situation involves one of the highest effective marginal tax rates experienced by Canadians. Consider reducing the amount of income taken from registered investments over other vehicles and consider investing for capital gains over dividends to reduce your clawback.

How to Drawdown your Registered Retirement Income Funds (RRIFs)

When you reach retirement, a registered retirement savings plan (RRSP) has the option of turning into a registered retirement income fund (RRIF). To provide a sustainable retirement income and minimize your income and estate taxes, we've calculated an average annual RRIF payment of \$19,837 starting at age 60 for Anne and \$9,063 starting at age 65 for Bill. At an assumed rate of return of 5%, this investment will reach \$0 for Anne at age 85 and \$0 for Bill at age 90.

Shift Taxable Savings to Tax-Free Savings

As new Tax-Free Savings Account (TFSA) contribution room becomes available, you can save income taxes on investment income and have easier access to funds by shifting any taxable (Non-Registered) savings to your TFSA.

Income for Anne

Year	2018	2019	2020	2021	2022	2023	2024
Client's Age	55	56	57	58	59	60	61

Taxable Income Breakdown

Employment Income	70,000	70,000	70,000	70,000	70,000	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	2,250	2,319	2,394	2,460	2,531	2,246	1,993
Eligible Dividend Return (138%)	518	533	551	566	582	517	458
Ineligible Dividend Return (116%)	435	448	463	476	489	434	385
Capital Gains Return (50%)	375	387	399	410	422	374	332
Pension Income	0	0	0	0	0	37,000	37,000
Pension Income Split to Spouse	0	0	0	0	0	0	0
Pension Income Split from Spouse	0	0	0	0	0	0	0
Old Age Security	0	0	0	0	0	0	0
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	0	0	0	0	0	0	0
RRIF Payment Withdrawn	0	0	0	0	0	14,023	14,023
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	3,203	3,203
LIF Payment Received	0	0	0	0	0	0	0
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	20,190	20,190
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	78,578	78,688	78,807	78,911	79,024	82,989	82,586

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	13,545	13,568	13,592	13,614	13,637	14,449	14,367
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	0	0	0	0	0	0	0
Federal Pension Credits (15%)	0	0	0	0	0	272	266
Federal Eligible Dividend Deduction (15.02%)	78	80	83	85	87	78	69
Federal Ineligible Dividend Deduction (10.03%)	44	45	46	48	49	44	39
Ontario Tax Payable (Pre-credit)	5,428	5,439	5,449	5,459	5,469	5,832	5,795
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	0	0	0	0	0	0	0
ON Pension Credits (5.05%)	0	0	0	0	0	65	64
ON Sur-Tax	54	56	58	60	62	121	114
ON Eligible Dividend Credit (10%)	52	53	55	57	58	52	46
ON Ineligible Dividend Credit (3.12%)	14	14	14	15	15	14	12
Total	16,546	16,575	16,606	16,634	16,664	17,585	17,486

Disposable Income Breakdown

Taxable Income	78,578	78,688	78,807	78,911	79,024	82,989	82,586
Retained Returns on Non-Reg. Savings	3,578	3,688	3,807	3,911	4,024	3,572	3,169
Withdrawal from Savings Accounts	0	0	0	152	42	11,969	10,643
Contributions to Savings Accounts	5,500	5,500	5,500	5,654	5,543	5,434	5,328
Taxes Payable	16,546	16,575	16,606	16,634	16,664	17,585	17,486
Total	52,954	52,925	52,894	52,864	52,836	68,367	67,246

Disposable Income as a Couple	119,198	119,126	119,050	118,978	118,908	113,965	113,965
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Income for Anne

Year	2025	2026	2027	2028	2029	2030	2031
Client's Age	62	63	64	65	66	67	68

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	1,726	1,457	1,187	986	779	571	364
Eligible Dividend Return (138%)	397	335	273	227	179	131	84
Ineligible Dividend Return (116%)	334	282	230	191	151	110	70
Capital Gains Return (50%)	288	243	198	164	130	95	61
Pension Income	37,000	37,000	37,000	29,000	29,000	29,000	29,000
Pension Income Split to Spouse	0	0	0	2,432	2,762	3,083	3,406
Pension Income Split from Spouse	0	0	0	0	0	0	0
Old Age Security	0	0	0	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	570	0	0	0
Canada Pension Plan	0	0	0	8,400	8,400	8,400	8,400
RRIF Payment Withdrawn	14,023	14,023	14,023	14,023	14,023	14,023	14,023
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	3,203	3,203	3,203	0	0	0	0
LIF Payment Received	0	0	0	0	0	0	0
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	20,190	20,190	20,190	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	82,161	81,734	81,305	62,010	61,920	61,269	60,616

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	14,280	14,192	14,104	10,149	10,130	9,997	9,863
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	0	0	0	537	539	553	568
Federal Pension Credits (15%)	261	256	251	246	241	237	232
Federal Eligible Dividend Deduction (15.02%)	60	50	41	34	27	20	13
Federal Ineligible Dividend Deduction (10.03%)	33	28	23	19	15	11	7
Ontario Tax Payable (Pre-credit)	5,756	5,717	5,678	3,913	3,904	3,845	3,785
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	0	0	0	71	71	76	81
ON Pension Credits (5.05%)	63	62	61	59	58	57	56
ON Sur-Tax	107	99	91	0	0	0	0
ON Eligible Dividend Credit (10%)	40	34	27	23	18	13	8
ON Ineligible Dividend Credit (3.12%)	10	9	7	6	5	3	2
Total	17,381	17,276	17,169	10,772	10,766	10,577	10,386

Disposable Income Breakdown

Taxable Income	82,161	81,734	81,305	62,010	61,920	61,269	60,616
Retained Returns on Non-Reg. Savings	2,744	2,317	1,888	1,568	1,239	909	578
Withdrawal from Savings Accounts	10,866	10,647	10,429	7,857	7,878	7,683	7,490
Contributions to Savings Accounts	5,659	5,548	5,439	5,332	5,630	5,519	5,411
Taxes Payable	17,381	17,276	17,169	10,772	10,766	10,577	10,386
Total	67,243	67,240	67,238	52,194	52,163	51,947	51,730

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Anne

Year	2032	2033	2034	2035	2036	2037	2038
Client's Age	69	70	71	72	73	74	75

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	144	0	0	0	0	0	0
Eligible Dividend Return (138%)	33	0	0	0	0	0	0
Ineligible Dividend Return (116%)	28	0	0	0	0	0	0
Capital Gains Return (50%)	24	0	0	0	0	0	0
Pension Income	29,000	29,000	29,000	29,000	29,000	29,000	29,000
Pension Income Split to Spouse	3,747	4,063	4,051	4,040	4,029	4,018	4,007
Pension Income Split from Spouse	0	0	0	0	0	0	0
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	8,400	8,400	8,400	8,400	8,400	8,400	8,400
RRIF Payment Withdrawn	14,023	14,023	14,023	14,023	14,023	14,023	14,023
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	0	0	0	0	0	0	0
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	59,925	59,381	59,392	59,404	59,415	59,425	59,436

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	9,721	9,610	9,612	9,614	9,617	9,619	9,621
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	584	596	596	595	595	595	595
Federal Pension Credits (15%)	227	223	219	214	210	206	202
Federal Eligible Dividend Deduction (15.02%)	5	0	0	0	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	3	0	0	0	0	0	0
Ontario Tax Payable (Pre-credit)	3,722	3,672	3,673	3,674	3,675	3,676	3,677
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	86	91	90	90	90	90	90
ON Pension Credits (5.05%)	55	54	53	52	51	50	49
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	3	0	0	0	0	0	0
ON Ineligible Dividend Credit (3.12%)	1	0	0	0	0	0	0
Total	10,185	10,024	10,034	10,043	10,052	10,060	10,069

Disposable Income Breakdown

Taxable Income	59,925	59,381	59,392	59,404	59,415	59,425	59,436
Retained Returns on Non-Reg. Savings	229	0	0	0	0	0	0
Withdrawal from Savings Accounts	7,673	6,944	1,942	1,947	1,952	1,958	1,963
Contributions to Savings Accounts	5,684	5,573	0	0	0	0	0
Taxes Payable	10,185	10,024	10,034	10,043	10,052	10,060	10,069
Total	51,500	50,727	51,300	51,308	51,315	51,323	51,330

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Anne							
Year	2039	2040	2041	2042	2043	2044	2045
Client's Age	76	77	78	79	80	81	82

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	0	0	0	0	0	0	0
Eligible Dividend Return (138%)	0	0	0	0	0	0	0
Ineligible Dividend Return (116%)	0	0	0	0	0	0	0
Capital Gains Return (50%)	0	0	0	0	0	0	0
Pension Income	29,000	29,000	29,000	29,000	29,000	29,000	29,000
Pension Income Split to Spouse	3,997	3,987	3,977	3,967	3,957	3,948	3,938
Pension Income Split from Spouse	0	0	0	0	0	0	0
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	8,400	8,400	8,400	8,400	8,400	8,400	8,400
RRIF Payment Withdrawn	14,023	14,023	14,023	14,023	14,023	14,023	14,023
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	0	0	0	0	0	0	0
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	59,447	59,457	59,467	59,477	59,486	59,496	59,505

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	9,623	9,625	9,627	9,629	9,631	9,633	9,635
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	594	594	594	594	593	593	593
Federal Pension Credits (15%)	198	194	190	187	183	179	176
Federal Eligible Dividend Deduction (15.02%)	0	0	0	0	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	0	0	0	0	0	0	0
Ontario Tax Payable (Pre-credit)	3,678	3,679	3,680	3,681	3,682	3,682	3,683
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	90	90	90	90	90	90	90
ON Pension Credits (5.05%)	48	47	46	45	44	43	42
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	0	0	0	0	0	0	0
ON Ineligible Dividend Credit (3.12%)	0	0	0	0	0	0	0
Total	10,077	10,085	10,093	10,101	10,109	10,116	10,124

Disposable Income Breakdown

Taxable Income	59,447	59,457	59,467	59,477	59,486	59,496	59,505
Retained Returns on Non-Reg. Savings	0	0	0	0	0	0	0
Withdrawal from Savings Accounts	1,968	1,972	1,977	1,982	1,986	1,991	1,995
Contributions to Savings Accounts	0	0	0	0	0	0	0
Taxes Payable	10,077	10,085	10,093	10,101	10,109	10,116	10,124
Total	51,337	51,344	51,351	51,358	51,364	51,370	51,377

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Anne							
Year	2046	2047	2048	2049	2050	2051	2052
Client's Age	83	84	85	86	87	88	89

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	0	0	0	0	0	0	0
Eligible Dividend Return (138%)	0	0	0	0	0	0	0
Ineligible Dividend Return (116%)	0	0	0	0	0	0	0
Capital Gains Return (50%)	0	0	0	0	0	0	0
Pension Income	29,000	29,000	29,000	29,000	29,000	29,000	29,000
Pension Income Split to Spouse	3,929	3,920	0	11,836	11,900	12,011	11,785
Pension Income Split from Spouse	0	0	0	0	0	0	0
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	8,400	8,400	8,400	8,400	8,400	8,400	8,400
RRIF Payment Withdrawn	14,023	14,023	0	0	0	0	0
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	0	0	0	0	0	0	0
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	59,514	59,523	49,420	37,584	37,520	37,409	37,635

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	9,637	9,639	7,568	5,638	5,628	5,611	5,645
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	593	593	820	1,086	1,088	1,090	1,085
Federal Pension Credits (15%)	172	169	166	162	159	156	153
Federal Eligible Dividend Deduction (15.02%)	0	0	0	0	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	0	0	0	0	0	0	0
Ontario Tax Payable (Pre-credit)	3,684	3,685	2,761	1,898	1,895	1,889	1,901
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	90	89	166	255	255	255	255
ON Pension Credits (5.05%)	42	41	40	39	38	38	37
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	0	0	0	0	0	0	0
ON Ineligible Dividend Credit (3.12%)	0	0	0	0	0	0	0
Total	10,131	10,138	6,843	3,698	3,688	3,667	3,721

Disposable Income Breakdown

Taxable Income	59,514	59,523	49,420	37,584	37,520	37,409	37,635
Retained Returns on Non-Reg. Savings	0	0	0	0	0	0	0
Withdrawal from Savings Accounts	2,000	2,004	8,924	23,301	23,305	23,309	23,312
Contributions to Savings Accounts	0	0	0	0	0	0	0
Taxes Payable	10,131	10,138	6,843	3,698	3,688	3,667	3,721
Total	51,383	51,389	51,502	57,186	57,137	57,051	57,226

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Anne							
Year	2053	2054	2055	2056	2057	2058	2059
Client's Age	90	91	92	93	94	95	96

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	0	0	0	0	0	0	0
Eligible Dividend Return (138%)	0	0	0	0	0	0	0
Ineligible Dividend Return (116%)	0	0	0	0	0	0	0
Capital Gains Return (50%)	0	0	0	0	0	0	0
Pension Income	29,000	29,000	29,000	29,000	29,000	29,000	29,000
Pension Income Split to Spouse	11,785	11,903	11,795	11,975	11,924	11,888	11,802
Pension Income Split from Spouse	0	0	0	0	0	0	0
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	8,400	8,400	8,400	8,400	8,400	8,400	8,400
RRIF Payment Withdrawn	0	0	0	0	0	0	0
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	0	0	0	0	0	0	0
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	37,635	37,517	37,625	37,445	37,496	37,532	37,618

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	5,645	5,628	5,644	5,617	5,624	5,630	5,643
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	1,085	1,088	1,085	1,089	1,088	1,087	1,086
Federal Pension Credits (15%)	150	147	144	141	139	136	133
Federal Eligible Dividend Deduction (15.02%)	0	0	0	0	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	0	0	0	0	0	0	0
Ontario Tax Payable (Pre-credit)	1,901	1,895	1,900	1,891	1,894	1,895	1,900
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	255	255	255	255	255	255	255
ON Pension Credits (5.05%)	36	35	35	34	33	33	32
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	0	0	0	0	0	0	0
ON Ineligible Dividend Credit (3.12%)	0	0	0	0	0	0	0
Total	3,725	3,702	3,730	3,693	3,708	3,720	3,742

Disposable Income Breakdown

Taxable Income	37,635	37,517	37,625	37,445	37,496	37,532	37,618
Retained Returns on Non-Reg. Savings	0	0	0	0	0	0	0
Withdrawal from Savings Accounts	23,316	23,320	23,323	23,327	23,330	23,334	23,337
Contributions to Savings Accounts	0	0	0	0	0	0	0
Taxes Payable	3,725	3,702	3,730	3,693	3,708	3,720	3,742
Total	57,226	57,135	57,218	57,078	57,118	57,146	57,213

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Anne			
Year	2060	2061	2062
Client's Age	97	98	99

Taxable Income Breakdown

Employment Income	0	0	0
RRSP Contribution	0	0	0
DC Plan Employee Contribution	0	0	0
Interest Income Return	0	0	0
Eligible Dividend Return (138%)	0	0	0
Ineligible Dividend Return (116%)	0	0	0
Capital Gains Return (50%)	0	0	0
Pension Income	29,000	29,000	29,000
Pension Income Split to Spouse	11,795	11,862	11,889
Pension Income Split from Spouse	0	0	0
Old Age Security	7,020	7,020	7,020
OAS Clawback	0	0	0
Canada Pension Plan	8,400	8,400	8,400
RRIF Payment Withdrawn	0	0	0
RRIF Split to Spouse	0	0	0
RRIF Split from Spouse	0	0	0
LIF Payment Received	0	0	0
LIF Split to Spouse	0	0	0
LIF Split from Spouse	0	0	0
Rental Income	5,000	5,000	5,000
Total	37,625	37,558	37,531

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	5,644	5,634	5,630
Federal Personal Amount (15%)	1,771	1,771	1,771
Federal Age Amount (15%)	1,085	1,087	1,087
Federal Pension Credits (15%)	131	128	126
Federal Eligible Dividend Deduction (15.02%)	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	0	0	0
Ontario Tax Payable (Pre-credit)	1,900	1,897	1,895
ON Personal Amount (5.05%)	523	523	523
ON Age Amount (5.05%)	255	255	255
ON Pension Credits (5.05%)	31	31	30
ON Sur-Tax	0	0	0
ON Eligible Dividend Credit (10%)	0	0	0
ON Ineligible Dividend Credit (3.12%)	0	0	0
Total	3,747	3,735	3,732

Disposable Income Breakdown

Taxable Income	37,625	37,558	37,531
Retained Returns on Non-Reg. Savings	0	0	0
Withdrawal from Savings Accounts	23,340	23,343	23,347
Contributions to Savings Accounts	0	0	0
Taxes Payable	3,747	3,735	3,732
Total	57,218	57,166	57,146

Disposable Income as a Couple **113,965** **113,965** **113,965**

Income for Bill							
Year	2018	2019	2020	2021	2022	2023	2024
Client's Age	60	61	62	63	64	65	66

Taxable Income Breakdown

Employment Income	100,000	100,000	100,000	100,000	100,000	0	0
RRSP Contribution	4,000	4,000	4,000	4,000	4,000	0	0
DC Plan Employee Contribution	5,000	5,000	5,000	5,000	5,000	0	0
Interest Income Return	2,250	2,319	2,394	2,460	2,531	2,246	1,993
Eligible Dividend Return (138%)	518	533	551	566	582	517	458
Ineligible Dividend Return (116%)	435	448	463	476	489	434	385
Capital Gains Return (50%)	375	387	399	410	422	374	332
Pension Income	0	0	0	0	0	0	0
Pension Income Split to Spouse	0	0	0	0	0	0	0
Pension Income Split from Spouse	0	0	0	0	0	0	0
Old Age Security	0	0	0	0	0	7,020	7,020
OAS Clawback	0	0	0	0	0	3,323	0
Canada Pension Plan	0	0	0	0	0	13,370	13,370
RRIF Payment Withdrawn	0	0	0	0	0	6,407	6,407
RRIF Split to Spouse	0	0	0	0	0	3,203	3,203
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	0	0	0	0	0	40,381	40,381
LIF Split to Spouse	0	0	0	0	0	20,190	20,190
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	99,578	99,688	99,807	99,911	100,024	49,032	51,953

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	18,200	18,229	18,260	18,287	18,317	7,488	8,087
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	0	0	0	0	0	829	763
Federal Pension Credits (15%)	0	0	0	0	0	272	266
Federal Eligible Dividend Deduction (15.02%)	78	80	83	85	87	78	69
Federal Ineligible Dividend Deduction (10.03%)	44	45	46	48	49	44	39
Ontario Tax Payable (Pre-credit)	7,624	7,637	7,650	7,662	7,674	2,725	2,992
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	0	0	0	0	0	169	147
ON Pension Credits (5.05%)	0	0	0	0	0	65	64
ON Sur-Tax	912	919	927	933	940	0	0
ON Eligible Dividend Credit (10%)	52	53	55	57	58	52	46
ON Ineligible Dividend Credit (3.12%)	14	14	14	15	15	14	12
Total	24,256	24,298	24,344	24,384	24,427	6,398	7,379

Disposable Income Breakdown

Taxable Income	99,578	99,688	99,807	99,911	100,024	49,032	51,953
Retained Returns on Non-Reg. Savings	3,578	3,688	3,807	3,911	4,024	3,572	3,169
Withdrawal from Savings Accounts	0	0	0	152	42	11,969	10,643
Contributions to Savings Accounts	5,500	5,500	5,500	5,654	5,543	5,434	5,328
Taxes Payable	24,256	24,298	24,344	24,384	24,427	6,398	7,379
Total	66,244	66,202	66,156	66,114	66,072	45,598	46,719

Disposable Income as a Couple	119,198	119,126	119,050	118,978	118,908	113,965	113,965
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Income for Bill							
Year	2025	2026	2027	2028	2029	2030	2031
Client's Age	67	68	69	70	71	72	73

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	1,726	1,457	1,187	986	779	571	364
Eligible Dividend Return (138%)	397	335	273	227	179	131	84
Ineligible Dividend Return (116%)	334	282	230	191	151	110	70
Capital Gains Return (50%)	288	243	198	164	130	95	61
Pension Income	0	0	0	0	0	0	0
Pension Income Split to Spouse	0	0	0	0	0	0	0
Pension Income Split from Spouse	0	0	0	2,432	2,762	3,083	3,406
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	13,370	13,370	13,370	13,370	13,370	13,370	13,370
RRIF Payment Withdrawn	6,407	6,407	6,407	6,407	6,407	6,407	6,407
RRIF Split to Spouse	3,203	3,203	3,203	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	40,381	40,381	40,381	40,381	40,381	40,381	40,381
LIF Split to Spouse	20,190	20,190	20,190	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	51,528	51,101	50,671	76,178	76,178	76,169	76,161

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	8,000	7,912	7,824	13,053	13,053	13,051	13,050
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	773	782	792	218	218	218	218
Federal Pension Credits (15%)	261	256	251	246	241	237	232
Federal Eligible Dividend Deduction (15.02%)	60	50	41	34	27	20	13
Federal Ineligible Dividend Deduction (10.03%)	33	28	23	19	15	11	7
Ontario Tax Payable (Pre-credit)	2,953	2,914	2,875	5,209	5,209	5,208	5,207
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	150	153	157	0	0	0	0
ON Pension Credits (5.05%)	63	62	61	59	58	57	56
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	40	34	27	23	18	13	8
ON Ineligible Dividend Credit (3.12%)	10	9	7	6	5	3	2
Total	7,269	7,158	7,047	15,363	15,386	15,406	15,427

Disposable Income Breakdown

Taxable Income	51,528	51,101	50,671	76,178	76,178	76,169	76,161
Retained Returns on Non-Reg. Savings	2,744	2,317	1,888	1,568	1,239	909	578
Withdrawal from Savings Accounts	10,866	10,647	10,429	7,857	7,878	7,683	7,490
Contributions to Savings Accounts	5,659	5,548	5,439	5,332	5,630	5,519	5,411
Taxes Payable	7,269	7,158	7,047	15,363	15,386	15,406	15,427
Total	46,722	46,724	46,727	61,771	61,801	62,018	62,235

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Bill							
Year	2032	2033	2034	2035	2036	2037	2038
Client's Age	74	75	76	77	78	79	80

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	144	0	0	0	0	0	0
Eligible Dividend Return (138%)	33	0	0	0	0	0	0
Ineligible Dividend Return (116%)	28	0	0	0	0	0	0
Capital Gains Return (50%)	24	0	0	0	0	0	0
Pension Income	0	0	0	0	0	0	0
Pension Income Split to Spouse	0	0	0	0	0	0	0
Pension Income Split from Spouse	3,747	4,063	4,051	4,040	4,029	4,018	4,007
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	13,370	13,370	13,370	13,370	13,370	13,370	13,370
RRIF Payment Withdrawn	6,407	6,407	6,407	6,407	6,407	6,407	6,407
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	40,381	40,381	40,381	40,381	40,381	40,381	40,381
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	76,154	76,240	76,229	76,217	76,206	76,195	76,185

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	13,048	13,066	13,064	13,061	13,059	13,057	13,055
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	218	217	217	217	217	218	218
Federal Pension Credits (15%)	227	223	219	214	210	206	202
Federal Eligible Dividend Deduction (15.02%)	5	0	0	0	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	3	0	0	0	0	0	0
Ontario Tax Payable (Pre-credit)	5,207	5,215	5,214	5,213	5,212	5,211	5,210
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	0	0	0	0	0	0	0
ON Pension Credits (5.05%)	55	54	53	52	51	50	49
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	3	0	0	0	0	0	0
ON Ineligible Dividend Credit (3.12%)	1	0	0	0	0	0	0
Total	15,448	15,493	15,495	15,497	15,498	15,500	15,502

Disposable Income Breakdown

Taxable Income	76,154	76,240	76,229	76,217	76,206	76,195	76,185
Retained Returns on Non-Reg. Savings	229	0	0	0	0	0	0
Withdrawal from Savings Accounts	7,673	6,933	1,931	1,936	1,941	1,947	1,952
Contributions to Savings Accounts	5,684	4,442	0	0	0	0	0
Taxes Payable	15,448	15,493	15,495	15,497	15,498	15,500	15,502
Total	62,465	63,237	62,665	62,657	62,649	62,642	62,635

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Bill							
Year	2039	2040	2041	2042	2043	2044	2045
Client's Age	81	82	83	84	85	86	87

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	0	0	0	0	0	0	0
Eligible Dividend Return (138%)	0	0	0	0	0	0	0
Ineligible Dividend Return (116%)	0	0	0	0	0	0	0
Capital Gains Return (50%)	0	0	0	0	0	0	0
Pension Income	0	0	0	0	0	0	0
Pension Income Split to Spouse	0	0	0	0	0	0	0
Pension Income Split from Spouse	3,997	3,987	3,977	3,967	3,957	3,948	3,938
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	13,370	13,370	13,370	13,370	13,370	13,370	13,370
RRIF Payment Withdrawn	6,407	6,407	6,407	6,407	6,407	6,407	6,407
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	40,381	40,381	40,381	40,381	40,381	40,381	40,381
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	76,174	76,164	76,154	76,144	76,135	76,125	76,116

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	13,052	13,050	13,048	13,046	13,044	13,042	13,040
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	218	218	218	219	219	219	219
Federal Pension Credits (15%)	198	194	190	187	183	179	176
Federal Eligible Dividend Deduction (15.02%)	0	0	0	0	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	0	0	0	0	0	0	0
Ontario Tax Payable (Pre-credit)	5,209	5,208	5,207	5,206	5,205	5,204	5,203
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	0	0	0	0	0	0	0
ON Pension Credits (5.05%)	48	47	46	45	44	43	42
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	0	0	0	0	0	0	0
ON Ineligible Dividend Credit (3.12%)	0	0	0	0	0	0	0
Total	15,503	15,505	15,506	15,508	15,509	15,511	15,512

Disposable Income Breakdown

Taxable Income	76,174	76,164	76,154	76,144	76,135	76,125	76,116
Retained Returns on Non-Reg. Savings	0	0	0	0	0	0	0
Withdrawal from Savings Accounts	1,957	1,961	1,966	1,971	1,975	1,980	1,984
Contributions to Savings Accounts	0	0	0	0	0	0	0
Taxes Payable	15,503	15,505	15,506	15,508	15,509	15,511	15,512
Total	62,628	62,621	62,614	62,607	62,601	62,594	62,588

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Bill							
Year	2046	2047	2048	2049	2050	2051	2052
Client's Age	88	89	90	91	92	93	94

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	0	0	0	0	0	0	0
Eligible Dividend Return (138%)	0	0	0	0	0	0	0
Ineligible Dividend Return (116%)	0	0	0	0	0	0	0
Capital Gains Return (50%)	0	0	0	0	0	0	0
Pension Income	0	0	0	0	0	0	0
Pension Income Split to Spouse	0	0	0	0	0	0	0
Pension Income Split from Spouse	3,929	3,920	0	11,836	11,900	12,011	11,785
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	13,370	13,370	13,370	13,370	13,370	13,370	13,370
RRIF Payment Withdrawn	6,407	6,407	0	0	0	0	0
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	40,381	40,381	40,381	0	0	0	0
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	76,107	76,098	65,771	37,226	37,290	37,401	37,175

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	13,039	13,037	10,920	5,584	5,593	5,610	5,576
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	220	220	452	1,094	1,093	1,090	1,095
Federal Pension Credits (15%)	172	169	166	162	159	156	153
Federal Eligible Dividend Deduction (15.02%)	0	0	0	0	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	0	0	0	0	0	0	0
Ontario Tax Payable (Pre-credit)	5,202	5,202	4,257	1,880	1,883	1,889	1,877
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	0	0	42	255	255	255	255
ON Pension Credits (5.05%)	42	41	40	39	38	38	37
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	0	0	0	0	0	0	0
ON Ineligible Dividend Credit (3.12%)	0	0	0	0	0	0	0
Total	15,513	15,515	12,182	3,619	3,637	3,665	3,619

Disposable Income Breakdown

Taxable Income	76,107	76,098	65,771	37,226	37,290	37,401	37,175
Retained Returns on Non-Reg. Savings	0	0	0	0	0	0	0
Withdrawal from Savings Accounts	1,989	1,993	8,875	23,171	23,175	23,179	23,182
Contributions to Savings Accounts	0	0	0	0	0	0	0
Taxes Payable	15,513	15,515	12,182	3,619	3,637	3,665	3,619
Total	62,582	62,576	62,463	56,779	56,828	56,914	56,739

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Bill							
Year	2053	2054	2055	2056	2057	2058	2059
Client's Age	95	96	97	98	99	100	101

Taxable Income Breakdown

Employment Income	0	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0	0
DC Plan Employee Contribution	0	0	0	0	0	0	0
Interest Income Return	0	0	0	0	0	0	0
Eligible Dividend Return (138%)	0	0	0	0	0	0	0
Ineligible Dividend Return (116%)	0	0	0	0	0	0	0
Capital Gains Return (50%)	0	0	0	0	0	0	0
Pension Income	0	0	0	0	0	0	0
Pension Income Split to Spouse	0	0	0	0	0	0	0
Pension Income Split from Spouse	11,785	11,903	11,795	11,975	11,924	11,888	11,802
Old Age Security	7,020	7,020	7,020	7,020	7,020	7,020	7,020
OAS Clawback	0	0	0	0	0	0	0
Canada Pension Plan	13,370	13,370	13,370	13,370	13,370	13,370	13,370
RRIF Payment Withdrawn	0	0	0	0	0	0	0
RRIF Split to Spouse	0	0	0	0	0	0	0
RRIF Split from Spouse	0	0	0	0	0	0	0
LIF Payment Received	0	0	0	0	0	0	0
LIF Split to Spouse	0	0	0	0	0	0	0
LIF Split from Spouse	0	0	0	0	0	0	0
Rental Income	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total	37,175	37,293	37,185	37,365	37,314	37,278	37,192

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	5,576	5,594	5,578	5,605	5,597	5,592	5,579
Federal Personal Amount (15%)	1,771	1,771	1,771	1,771	1,771	1,771	1,771
Federal Age Amount (15%)	1,095	1,093	1,095	1,091	1,092	1,093	1,095
Federal Pension Credits (15%)	150	147	144	141	139	136	133
Federal Eligible Dividend Deduction (15.02%)	0	0	0	0	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	0	0	0	0	0	0	0
Ontario Tax Payable (Pre-credit)	1,877	1,883	1,878	1,887	1,884	1,883	1,878
ON Personal Amount (5.05%)	523	523	523	523	523	523	523
ON Age Amount (5.05%)	255	255	255	255	255	255	255
ON Pension Credits (5.05%)	36	35	35	34	33	33	32
ON Sur-Tax	0	0	0	0	0	0	0
ON Eligible Dividend Credit (10%)	0	0	0	0	0	0	0
ON Ineligible Dividend Credit (3.12%)	0	0	0	0	0	0	0
Total	3,622	3,652	3,632	3,676	3,668	3,663	3,647

Disposable Income Breakdown

Taxable Income	37,175	37,293	37,185	37,365	37,314	37,278	37,192
Retained Returns on Non-Reg. Savings	0	0	0	0	0	0	0
Withdrawal from Savings Accounts	23,186	23,190	23,193	23,197	23,200	23,204	23,207
Contributions to Savings Accounts	0	0	0	0	0	0	0
Taxes Payable	3,622	3,652	3,632	3,676	3,668	3,663	3,647
Total	56,739	56,830	56,747	56,887	56,846	56,818	56,752

Disposable Income as a Couple	113,965	113,965	113,965	113,965	113,965	113,965	113,965
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Income for Bill			
Year	2060	2061	2062
Client's Age	102	103	104

Taxable Income Breakdown

Employment Income	0	0	0
RRSP Contribution	0	0	0
DC Plan Employee Contribution	0	0	0
Interest Income Return	0	0	0
Eligible Dividend Return (138%)	0	0	0
Ineligible Dividend Return (116%)	0	0	0
Capital Gains Return (50%)	0	0	0
Pension Income	0	0	0
Pension Income Split to Spouse	0	0	0
Pension Income Split from Spouse	11,795	11,862	11,889
Old Age Security	7,020	7,020	7,020
OAS Clawback	0	0	0
Canada Pension Plan	13,370	13,370	13,370
RRIF Payment Withdrawn	0	0	0
RRIF Split to Spouse	0	0	0
RRIF Split from Spouse	0	0	0
LIF Payment Received	0	0	0
LIF Split to Spouse	0	0	0
LIF Split from Spouse	0	0	0
Rental Income	5,000	5,000	5,000
Total	37,185	37,252	37,279

Taxes Payable Breakdown

Federal Tax Payable (Pre-credit)	5,578	5,588	5,592
Federal Personal Amount (15%)	1,771	1,771	1,771
Federal Age Amount (15%)	1,095	1,094	1,093
Federal Pension Credits (15%)	131	128	126
Federal Eligible Dividend Deduction (15.02%)	0	0	0
Federal Ineligible Dividend Deduction (10.03%)	0	0	0
Ontario Tax Payable (Pre-credit)	1,878	1,881	1,883
ON Personal Amount (5.05%)	523	523	523
ON Age Amount (5.05%)	255	255	255
ON Pension Credits (5.05%)	31	31	30
ON Sur-Tax	0	0	0
ON Eligible Dividend Credit (10%)	0	0	0
ON Ineligible Dividend Credit (3.12%)	0	0	0
Total	3,649	3,667	3,676

Disposable Income Breakdown

Taxable Income	37,185	37,252	37,279
Retained Returns on Non-Reg. Savings	0	0	0
Withdrawal from Savings Accounts	23,210	23,213	23,216
Contributions to Savings Accounts	0	0	0
Taxes Payable	3,649	3,667	3,676
Total	56,747	56,799	56,819

Disposable Income as a Couple **113,965** **113,965** **113,965**

Anne's Savings Accounts

Year	2018	2019	2020	2021	2022	2023
Client's Age	55	56	57	58	59	60

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	200,000	210,000	220,294	230,891	241,800	253,029
Contribution Room - Start	0	12,353	24,464	36,337	47,977	59,390
Contribution Room Gained	12,600	12,600	12,600	12,600	12,600	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	4,000	4,000	4,000	4,000	4,000	0
Contribution Room - End	12,600	24,953	37,064	48,937	60,577	59,390
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	10,200	10,700	11,215	11,745	12,290	0
RRSP Market Value - End	214,200	224,700	235,509	246,636	258,090	253,029

Retirement Income Funds (RRIF)

RRIF Market Value - Start	0	0	0	0	0	253,029
RRIF Payment Withdrawn	0	0	0	0	0	14,023
RRIF Growth	0	0	0	0	0	11,950
RRIF Market Value - End	0	0	0	0	0	250,956

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	0	0	0	0	0	0
LIF Payment Withdrawn	0	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	60,000	67,426	74,960	82,607	90,857	99,235
Contribution Room - Start	0	0	0	0	0	0
Contribution Room Gained	5,500	5,392	5,286	5,654	5,543	5,434
TFSA Contribution	5,500	5,392	5,286	5,654	5,543	5,434
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	0	0	0	0	0	0
TFSA Withdrawal	0	0	0	0	0	0
TFSA Growth	3,275	3,641	4,012	4,413	4,820	5,233
TFSA Holdings - End	68,775	76,460	84,259	92,674	101,220	109,903

Anne's Savings Accounts

Year	2024	2025	2026	2027	2028	2029
Client's Age	61	62	63	64	65	66

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	58,225	57,083	55,964	54,867	53,791	52,736
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	58,225	57,083	55,964	54,867	53,791	52,736
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	246,035	238,836	231,424	223,795	215,942	207,857
RRIF Payment Withdrawn	14,023	14,023	14,023	14,023	14,023	14,023
RRIF Growth	11,601	11,241	10,870	10,489	10,096	9,692
RRIF Market Value - End	243,612	236,053	228,271	220,260	212,014	203,525

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	0	0	0	0	0	0
LIF Payment Withdrawn	0	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	107,748	116,402	125,650	135,057	144,628	154,371
Contribution Room - Start	0	0	0	0	0	0
Contribution Room Gained	5,328	5,659	5,548	5,439	5,332	5,630
TFSA Contribution	5,328	5,659	5,548	5,439	5,332	5,630
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	0	0	0	0	0	0
TFSA Withdrawal	0	0	0	0	0	0
TFSA Growth	5,654	6,103	6,560	7,025	7,498	8,000
TFSA Holdings - End	118,730	128,163	137,758	147,520	157,458	168,001

Anne's Savings Accounts

Year	2030	2031	2032	2033	2034	2035
Client's Age	67	68	69	70	71	72

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	51,702	50,688	49,695	48,720	47,765	46,828
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	51,702	50,688	49,695	48,720	47,765	46,828
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	199,534	190,967	182,148	173,070	163,724	154,104
RRIF Payment Withdrawn	14,023	14,023	14,023	14,023	14,023	14,023
RRIF Growth	9,276	8,847	8,406	7,952	7,485	7,004
RRIF Market Value - End	194,787	185,791	176,531	166,999	157,186	147,084

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	0	0	0	0	0	0
LIF Payment Withdrawn	0	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	164,707	175,233	185,957	197,277	206,757	210,839
Contribution Room - Start	0	0	0	0	0	5,356
Contribution Room Gained	5,519	5,411	5,684	5,573	5,463	5,356
TFSA Contribution	5,519	5,411	5,684	5,573	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	0	0	0	0	5,463	10,712
TFSA Withdrawal	0	0	0	2,000	1,942	1,947
TFSA Growth	8,511	9,032	9,582	10,042	10,241	10,445
TFSA Holdings - End	178,737	189,676	201,223	210,892	215,056	219,337

Anne's Savings Accounts

Year	2036	2037	2038	2039	2040	2041
Client's Age	73	74	75	76	77	78

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	45,910	45,010	44,127	43,262	42,414	41,582
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	45,910	45,010	44,127	43,262	42,414	41,582
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	144,200	134,006	123,511	112,708	101,587	90,139
RRIF Payment Withdrawn	14,023	14,023	14,023	14,023	14,023	14,023
RRIF Growth	6,509	5,999	5,474	4,934	4,378	3,806
RRIF Market Value - End	136,686	125,981	114,962	103,619	91,942	79,921

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	0	0	0	0	0	0
LIF Payment Withdrawn	0	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	215,036	219,351	223,787	228,349	233,040	237,863
Contribution Room - Start	10,502	15,788	20,862	25,731	30,725	35,513
Contribution Room Gained	5,601	5,491	5,384	5,608	5,498	5,390
TFSA Contribution	0	0	0	0	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	16,104	21,279	26,246	31,339	36,223	40,903
TFSA Withdrawal	1,952	1,958	1,963	1,968	1,972	1,977
TFSA Growth	10,654	10,870	11,091	11,319	11,553	11,794
TFSA Holdings - End	223,738	228,263	232,916	237,701	242,621	247,680

Anne's Savings Accounts

Year	2042	2043	2044	2045	2046	2047
Client's Age	79	80	81	82	83	84

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	40,767	39,967	39,184	38,416	37,662	36,924
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	40,767	39,967	39,184	38,416	37,662	36,924
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	78,354	66,223	53,735	40,880	27,646	14,023
RRIF Payment Withdrawn	14,023	14,023	14,023	14,023	14,023	14,023
RRIF Growth	3,217	2,610	1,986	1,343	681	0
RRIF Market Value - End	67,548	54,810	41,697	28,199	14,304	0

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	0	0	0	0	0	0
LIF Payment Withdrawn	0	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	242,824	247,926	253,173	258,569	264,120	269,830
Contribution Room - Start	40,101	44,801	49,300	53,606	58,012	62,224
Contribution Room Gained	5,595	5,486	5,378	5,566	5,457	5,631
TFSA Contribution	0	0	0	0	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	45,697	50,286	54,679	59,172	63,468	67,855
TFSA Withdrawal	1,982	1,986	1,991	1,995	2,000	2,004
TFSA Growth	12,042	12,297	12,559	12,829	13,106	13,391
TFSA Holdings - End	252,884	258,236	263,741	269,403	275,227	281,217

Anne's Savings Accounts

Year	2048	2049	2050	2051	2052	2053
Client's Age	85	86	87	88	89	90

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	36,200	35,490	34,794	34,112	33,443	32,787
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	36,200	35,490	34,794	34,112	33,443	32,787
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	0	0	0	0	0	0
RRIF Payment Withdrawn	0	0	0	0	0	0
RRIF Growth	0	0	0	0	0	0
RRIF Market Value - End	0	0	0	0	0	0

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	0	0	0	0	0	0
LIF Payment Withdrawn	0	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	275,703	274,625	258,717	242,336	225,469	208,103
Contribution Room - Start	66,525	70,633	74,554	78,555	82,370	86,255
Contribution Room Gained	5,521	5,412	5,572	5,462	5,610	5,500
TFSA Contribution	0	0	0	0	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	72,045	76,045	80,126	84,017	87,980	91,755
TFSA Withdrawal	8,924	23,301	23,305	23,309	23,312	23,316
TFSA Growth	13,339	12,566	11,771	10,951	10,108	9,239
TFSA Holdings - End	280,118	263,891	247,182	229,979	212,265	194,026

Anne's Savings Accounts

Year	2054	2055	2056	2057	2058	2059
Client's Age	91	92	93	94	95	96

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	32,144	31,514	30,896	30,290	29,696	29,114
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	32,144	31,514	30,896	30,290	29,696	29,114
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	0	0	0	0	0	0
RRIF Payment Withdrawn	0	0	0	0	0	0
RRIF Growth	0	0	0	0	0	0
RRIF Market Value - End	0	0	0	0	0	0

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	0	0	0	0	0	0
LIF Payment Withdrawn	0	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	190,221	171,810	152,854	133,337	113,242	92,553
Contribution Room - Start	89,956	93,479	97,065	100,474	103,938	107,228
Contribution Room Gained	5,392	5,527	5,419	5,543	5,435	5,550
TFSA Contribution	0	0	0	0	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	95,348	99,006	102,483	106,017	109,373	112,779
TFSA Withdrawal	23,320	23,323	23,327	23,330	23,334	23,337
TFSA Growth	8,345	7,424	6,476	5,500	4,495	3,461
TFSA Holdings - End	175,247	155,911	136,004	115,507	94,404	72,676

Anne's Savings Accounts

Year	2060	2061	2062
Client's Age	97	98	99

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0
Contribution Room - Start	28,543	27,984	27,435
Contribution Room Gained	0	0	0
RRSP Contribution	0	0	0
Spousal RRSP Contribution	0	0	0
Contribution Room - End	28,543	27,984	27,435
RRSP Withdrawal	0	0	0
RRSP Growth	0	0	0
RRSP Market Value - End	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	0	0	0
RRIF Payment Withdrawn	0	0	0
RRIF Growth	0	0	0
RRIF Market Value - End	0	0	0

DC Plan

DC Plan Market Value - Start	0	0	0
Employee Contribution	0	0	0
Employer Contribution	0	0	0
DC Plan Growth	0	0	0
DC Plan Market Value - End	0	0	0

LIRA

LIRA Market Value - Start	0	0	0
LIRA Growth	0	0	0
LIRA Market Value - End	0	0	0

LIF

LIF Market Value - Start	0	0	0
LIF Payment Withdrawn	0	0	0
LIF Growth	0	0	0
LIF Market Value - End	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	71,251	49,320	26,741
Contribution Room - Start	110,567	113,734	116,943
Contribution Room Gained	5,441	5,548	5,439
TFSA Contribution	0	0	0
Spousal TFSA Contribution	0	0	0
Contribution Room - End	116,009	119,282	122,382
TFSA Withdrawal	23,340	23,343	23,347
TFSA Growth	2,396	1,299	170
TFSA Holdings - End	50,307	27,276	3,564

Bill's Savings Accounts

Year	2018	2019	2020	2021	2022	2023
Client's Age	60	61	62	63	64	65

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	100,000	102,941	105,969	109,086	112,294	115,597
Contribution Room - Start	10,000	13,725	17,378	20,959	24,469	27,911
Contribution Room Gained	18,000	18,000	18,000	18,000	18,000	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	14,000	17,725	21,378	24,959	28,469	27,911
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	5,000	5,147	5,298	5,454	5,615	0
RRSP Market Value - End	105,000	108,088	111,267	114,540	117,909	115,597

Retirement Income Funds (RRIF)

RRIF Market Value - Start	0	0	0	0	0	115,597
RRIF Payment Withdrawn	0	0	0	0	0	6,407
RRIF Growth	0	0	0	0	0	5,460
RRIF Market Value - End	0	0	0	0	0	114,650

DC Plan

DC Plan Market Value - Start	500,000	525,000	550,735	577,228	604,499	632,572
Employee Contribution	5,000	5,000	5,000	5,000	5,000	0
Employer Contribution	5,000	5,000	5,000	5,000	5,000	0
DC Plan Growth	25,500	26,750	28,037	29,361	30,725	0
DC Plan Market Value - End	535,500	561,750	588,772	616,589	645,224	632,572

LIRA

LIRA Market Value - Start	100,000	102,941	105,969	109,086	112,294	748,169
LIRA Growth	5,000	5,147	5,298	5,454	5,615	0
LIRA Market Value - End	105,000	108,088	111,267	114,540	117,909	748,169

LIF

LIF Market Value - Start	0	0	0	0	0	748,169
LIF Payment Withdrawn	0	0	0	0	0	40,381
LIF Growth	0	0	0	0	0	35,389
LIF Market Value - End	0	0	0	0	0	743,178

Tax-Free Savings Account

TFSA Holdings - Start	60,000	67,426	74,960	82,607	90,857	99,235
Contribution Room - Start	0	0	0	0	0	0
Contribution Room Gained	5,500	5,392	5,286	5,654	5,543	5,434
TFSA Contribution	5,500	5,392	5,286	5,654	5,543	5,434
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	0	0	0	0	0	0
TFSA Withdrawal	0	0	0	0	0	0
TFSA Growth	3,275	3,641	4,012	4,413	4,820	5,233
TFSA Holdings - End	68,775	76,460	84,259	92,674	101,220	109,903

Bill's Savings Accounts

Year	2024	2025	2026	2027	2028	2029
Client's Age	66	67	68	69	70	71

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	27,364	26,827	26,301	25,786	25,280	24,784
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	27,364	26,827	26,301	25,786	25,280	24,784
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	112,402	109,113	105,727	102,241	98,653	94,960
RRIF Payment Withdrawn	6,407	6,407	6,407	6,407	6,407	6,407
RRIF Growth	5,300	5,135	4,966	4,792	4,612	4,428
RRIF Market Value - End	111,295	107,841	104,286	100,626	96,859	92,981

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	728,606	708,467	687,735	666,395	644,426	621,811
LIF Payment Withdrawn	40,381	40,381	40,381	40,381	40,381	40,381
LIF Growth	34,411	33,404	32,368	31,301	30,202	29,072
LIF Market Value - End	722,636	701,490	679,722	657,314	634,247	610,502

Tax-Free Savings Account

TFSA Holdings - Start	107,748	116,402	125,650	135,057	144,628	154,371
Contribution Room - Start	0	0	0	0	0	0
Contribution Room Gained	5,328	5,659	5,548	5,439	5,332	5,630
TFSA Contribution	5,328	5,659	5,548	5,439	5,332	5,630
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	0	0	0	0	0	0
TFSA Withdrawal	0	0	0	0	0	0
TFSA Growth	5,654	6,103	6,560	7,025	7,498	8,000
TFSA Holdings - End	118,730	128,163	137,758	147,520	157,458	168,001

Bill's Savings Accounts

Year	2030	2031	2032	2033	2034	2035
Client's Age	72	73	74	75	76	77

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	24,298	23,822	23,355	22,897	22,448	22,008
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	24,298	23,822	23,355	22,897	22,448	22,008
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	91,158	87,244	83,215	79,067	74,798	70,403
RRIF Payment Withdrawn	6,407	6,407	6,407	6,407	6,407	6,407
RRIF Growth	4,238	4,042	3,840	3,633	3,420	3,200
RRIF Market Value - End	88,989	84,879	80,649	76,294	71,811	67,196

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	598,531	574,566	549,897	524,502	498,360	471,449
LIF Payment Withdrawn	40,381	40,381	40,381	40,381	40,381	40,381
LIF Growth	27,908	26,709	25,476	24,206	22,899	21,553
LIF Market Value - End	586,058	560,895	534,992	508,327	480,878	452,622

Tax-Free Savings Account

TFSA Holdings - Start	164,707	175,233	185,957	197,277	205,605	209,664
Contribution Room - Start	0	0	0	0	1,108	6,443
Contribution Room Gained	5,519	5,411	5,684	5,573	5,463	5,356
TFSA Contribution	5,519	5,411	5,684	4,442	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	0	0	0	1,131	6,572	11,799
TFSA Withdrawal	0	0	0	1,989	1,931	1,936
TFSA Growth	8,511	9,032	9,582	9,987	10,184	10,386
TFSA Holdings - End	178,737	189,676	201,223	209,717	213,858	218,114

Bill's Savings Accounts

Year	2036	2037	2038	2039	2040	2041
Client's Age	78	79	80	81	82	83

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	21,576	21,153	20,738	20,332	19,933	19,542
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	21,576	21,153	20,738	20,332	19,933	19,542
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	65,878	61,221	56,426	51,491	46,410	41,180
RRIF Payment Withdrawn	6,407	6,407	6,407	6,407	6,407	6,407
RRIF Growth	2,974	2,741	2,501	2,254	2,000	1,739
RRIF Market Value - End	62,445	57,555	52,521	47,338	42,004	36,512

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	443,747	415,230	385,874	355,655	324,547	292,523
LIF Payment Withdrawn	40,381	40,381	40,381	40,381	40,381	40,381
LIF Growth	20,168	18,742	17,275	15,764	14,208	12,607
LIF Market Value - End	423,534	393,591	362,768	331,037	298,374	264,750

Tax-Free Savings Account

TFSA Holdings - Start	213,838	218,128	222,540	227,076	231,741	236,538
Contribution Room - Start	11,568	16,832	21,886	26,735	31,709	36,478
Contribution Room Gained	5,601	5,491	5,384	5,608	5,498	5,390
TFSA Contribution	0	0	0	0	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	17,169	22,324	27,270	32,343	37,207	41,868
TFSA Withdrawal	1,941	1,947	1,952	1,957	1,961	1,966
TFSA Growth	10,595	10,809	11,029	11,256	11,489	11,729
TFSA Holdings - End	222,491	226,991	231,618	236,376	241,268	246,300

Bill's Savings Accounts

Year	2042	2043	2044	2045	2046	2047
Client's Age	84	85	86	87	88	89

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	19,159	18,783	18,415	18,054	17,700	17,353
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	19,159	18,783	18,415	18,054	17,700	17,353
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	35,796	30,254	24,549	18,676	12,630	6,407
RRIF Payment Withdrawn	6,407	6,407	6,407	6,407	6,407	6,407
RRIF Growth	1,469	1,192	907	613	311	0
RRIF Market Value - End	30,859	25,040	19,049	12,883	6,535	0

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	259,559	225,624	190,692	154,732	117,714	79,608
LIF Payment Withdrawn	40,381	40,381	40,381	40,381	40,381	40,381
LIF Growth	10,959	9,262	7,516	5,718	3,867	1,961
LIF Market Value - End	230,137	194,506	157,826	120,069	81,200	41,188

Tax-Free Savings Account

TFSA Holdings - Start	241,471	246,544	251,762	257,128	262,648	268,326
Contribution Room - Start	41,047	45,728	50,210	54,498	58,886	63,081
Contribution Room Gained	5,595	5,486	5,378	5,566	5,457	5,631
TFSA Contribution	0	0	0	0	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	46,643	51,214	55,588	60,063	64,342	68,712
TFSA Withdrawal	1,971	1,975	1,980	1,984	1,989	1,993
TFSA Growth	11,975	12,228	12,489	12,757	13,033	13,317
TFSA Holdings - End	251,475	256,797	262,271	267,901	273,693	279,650

Bill's Savings Accounts

Year	2048	2049	2050	2051	2052	2053
Client's Age	90	91	92	93	94	95

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	17,013	16,679	16,352	16,031	15,717	15,409
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	17,013	16,679	16,352	16,031	15,717	15,409
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	0	0	0	0	0	0
RRIF Payment Withdrawn	0	0	0	0	0	0
RRIF Growth	0	0	0	0	0	0
RRIF Market Value - End	0	0	0	0	0	0

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	40,381	0	0	0	0	0
LIF Payment Withdrawn	40,381	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	274,167	273,095	257,275	240,985	224,213	206,943
Contribution Room - Start	67,365	71,456	75,361	79,346	83,146	87,016
Contribution Room Gained	5,521	5,412	5,572	5,462	5,610	5,500
TFSA Contribution	0	0	0	0	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	72,885	76,869	80,933	84,809	88,756	92,516
TFSA Withdrawal	8,875	23,171	23,175	23,179	23,182	23,186
TFSA Growth	13,265	12,496	11,705	10,890	10,052	9,188
TFSA Holdings - End	278,557	262,420	245,805	228,697	211,082	192,944

Bill's Savings Accounts

Year	2054	2055	2056	2057	2058	2059
Client's Age	96	97	98	99	100	101

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0	0	0	0
Contribution Room - Start	15,107	14,811	14,520	14,235	13,956	13,683
Contribution Room Gained	0	0	0	0	0	0
RRSP Contribution	0	0	0	0	0	0
Spousal RRSP Contribution	0	0	0	0	0	0
Contribution Room - End	15,107	14,811	14,520	14,235	13,956	13,683
RRSP Withdrawal	0	0	0	0	0	0
RRSP Growth	0	0	0	0	0	0
RRSP Market Value - End	0	0	0	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	0	0	0	0	0	0
RRIF Payment Withdrawn	0	0	0	0	0	0
RRIF Growth	0	0	0	0	0	0
RRIF Market Value - End	0	0	0	0	0	0

DC Plan

DC Plan Market Value - Start	0	0	0	0	0	0
Employee Contribution	0	0	0	0	0	0
Employer Contribution	0	0	0	0	0	0
DC Plan Growth	0	0	0	0	0	0
DC Plan Market Value - End	0	0	0	0	0	0

LIRA

LIRA Market Value - Start	0	0	0	0	0	0
LIRA Growth	0	0	0	0	0	0
LIRA Market Value - End	0	0	0	0	0	0

LIF

LIF Market Value - Start	0	0	0	0	0	0
LIF Payment Withdrawn	0	0	0	0	0	0
LIF Growth	0	0	0	0	0	0
LIF Market Value - End	0	0	0	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	189,161	170,853	152,002	132,594	112,611	92,037
Contribution Room - Start	90,702	94,210	97,782	101,177	104,627	107,904
Contribution Room Gained	5,392	5,527	5,419	5,543	5,435	5,550
TFSA Contribution	0	0	0	0	0	0
Spousal TFSA Contribution	0	0	0	0	0	0
Contribution Room - End	96,094	99,737	103,200	106,720	110,062	113,454
TFSA Withdrawal	23,190	23,193	23,197	23,200	23,204	23,207
TFSA Growth	8,299	7,383	6,440	5,470	4,470	3,441
TFSA Holdings - End	174,270	155,042	135,246	114,863	93,878	72,271

Bill's Savings Accounts

Year	2060	2061	2062
Client's Age	102	103	104

Retirement Savings Plans (RRSP)

RRSP Market Value - Start	0	0	0
Contribution Room - Start	13,414	13,151	12,894
Contribution Room Gained	0	0	0
RRSP Contribution	0	0	0
Spousal RRSP Contribution	0	0	0
Contribution Room - End	13,414	13,151	12,894
RRSP Withdrawal	0	0	0
RRSP Growth	0	0	0
RRSP Market Value - End	0	0	0

Retirement Income Funds (RRIF)

RRIF Market Value - Start	0	0	0
RRIF Payment Withdrawn	0	0	0
RRIF Growth	0	0	0
RRIF Market Value - End	0	0	0

DC Plan

DC Plan Market Value - Start	0	0	0
Employee Contribution	0	0	0
Employer Contribution	0	0	0
DC Plan Growth	0	0	0
DC Plan Market Value - End	0	0	0

LIRA

LIRA Market Value - Start	0	0	0
LIRA Growth	0	0	0
LIRA Market Value - End	0	0	0

LIF

LIF Market Value - Start	0	0	0
LIF Payment Withdrawn	0	0	0
LIF Growth	0	0	0
LIF Market Value - End	0	0	0

Tax-Free Savings Account

TFSA Holdings - Start	70,854	49,045	26,592
Contribution Room - Start	111,230	114,383	117,580
Contribution Room Gained	5,441	5,548	5,439
TFSA Contribution	0	0	0
Spousal TFSA Contribution	0	0	0
Contribution Room - End	116,671	119,931	123,019
TFSA Withdrawal	23,210	23,213	23,216
TFSA Growth	2,382	1,292	169
TFSA Holdings - End	50,026	27,124	3,544

Joint Savings Accounts

Year	2018	2019	2020	2021	2022	2023
Client Ages	55 & 60	56 & 61	57 & 62	58 & 63	59 & 64	60 & 65

Joint Non-Registered Savings

Non-Registered Savings - Start	150,000	154,412	159,175	164,297	168,817	173,695
Contribution - Anne	0	108	214	0	0	0
Contribution - Bill	0	108	214	0	0	0
Withdrawal - Anne	0	0	0	152	42	11,969
Withdrawal - Bill	0	0	0	152	42	11,969
Non-Reg. Interest Income	4,500	4,639	4,788	4,920	5,062	4,493
Non-Reg. Realized Capital Gains	1,500	1,546	1,596	1,640	1,687	1,498
Non-Reg. Non-Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Eligible Dividends	750	773	798	820	844	749
Non-Reg. Ineligible Dividends	750	773	798	820	844	749
Non-Registered Savings - End	157,500	162,359	167,583	172,193	177,169	157,244

Joint Savings Accounts

Year	2024	2025	2026	2027	2028	2029
Client Ages	61 & 66	62 & 67	63 & 68	64 & 69	65 & 70	66 & 71

Joint Non-Registered Savings

Non-Registered Savings - Start	154,161	136,784	118,436	100,000	81,470	67,690
Contribution - Anne	0	0	0	0	0	0
Contribution - Bill	0	0	0	0	0	0
Withdrawal - Anne	10,643	10,866	10,647	10,429	7,857	7,878
Withdrawal - Bill	10,643	10,866	10,647	10,429	7,857	7,878
Non-Reg. Interest Income	3,986	3,452	2,914	2,374	1,973	1,558
Non-Reg. Realized Capital Gains	1,329	1,151	971	791	658	519
Non-Reg. Non-Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Eligible Dividends	664	575	486	396	329	260
Non-Reg. Ineligible Dividends	664	575	486	396	329	260
Non-Registered Savings - End	139,519	120,805	102,000	83,099	69,044	54,531

Joint Savings Accounts

Year	2030	2031	2032	2033	2034	2035
Client Ages	67 & 72	68 & 73	69 & 74	70 & 75	71 & 76	72 & 77

Joint Non-Registered Savings

Non-Registered Savings - Start	53,462	39,216	24,950	9,887	0	0
Contribution - Anne	0	0	0	0	0	0
Contribution - Bill	0	0	0	0	0	0
Withdrawal - Anne	7,683	7,490	7,673	4,943	0	0
Withdrawal - Bill	7,683	7,490	7,673	4,943	0	0
Non-Reg. Interest Income	1,143	727	288	0	0	0
Non-Reg. Realized Capital Gains	381	242	96	0	0	0
Non-Reg. Non-Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Eligible Dividends	190	121	48	0	0	0
Non-Reg. Ineligible Dividends	190	121	48	0	0	0
Non-Registered Savings - End	40,001	25,449	10,085	0	0	0

Joint Savings Accounts

Year	2036	2037	2038	2039	2040	2041
Client Ages	73 & 78	74 & 79	75 & 80	76 & 81	77 & 82	78 & 83

Joint Non-Registered Savings

Non-Registered Savings - Start	0	0	0	0	0	0
Contribution - Anne	0	0	0	0	0	0
Contribution - Bill	0	0	0	0	0	0
Withdrawal - Anne	0	0	0	0	0	0
Withdrawal - Bill	0	0	0	0	0	0
Non-Reg. Interest Income	0	0	0	0	0	0
Non-Reg. Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Non-Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Eligible Dividends	0	0	0	0	0	0
Non-Reg. Ineligible Dividends	0	0	0	0	0	0
Non-Registered Savings - End	0	0	0	0	0	0

Joint Savings Accounts

Year	2042	2043	2044	2045	2046	2047
Client Ages	79 & 84	80 & 85	81 & 86	82 & 87	83 & 88	84 & 89

Joint Non-Registered Savings

Non-Registered Savings - Start	0	0	0	0	0	0
Contribution - Anne	0	0	0	0	0	0
Contribution - Bill	0	0	0	0	0	0
Withdrawal - Anne	0	0	0	0	0	0
Withdrawal - Bill	0	0	0	0	0	0
Non-Reg. Interest Income	0	0	0	0	0	0
Non-Reg. Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Non-Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Eligible Dividends	0	0	0	0	0	0
Non-Reg. Ineligible Dividends	0	0	0	0	0	0
Non-Registered Savings - End	0	0	0	0	0	0

Joint Savings Accounts

Year	2048	2049	2050	2051	2052	2053
Client Ages	85 & 90	86 & 91	87 & 92	88 & 93	89 & 94	90 & 95

Joint Non-Registered Savings

Non-Registered Savings - Start	0	0	0	0	0	0
Contribution - Anne	0	0	0	0	0	0
Contribution - Bill	0	0	0	0	0	0
Withdrawal - Anne	0	0	0	0	0	0
Withdrawal - Bill	0	0	0	0	0	0
Non-Reg. Interest Income	0	0	0	0	0	0
Non-Reg. Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Non-Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Eligible Dividends	0	0	0	0	0	0
Non-Reg. Ineligible Dividends	0	0	0	0	0	0
Non-Registered Savings - End	0	0	0	0	0	0

Joint Savings Accounts

Year	2054	2055	2056	2057	2058	2059
Client Ages	91 & 96	92 & 97	93 & 98	94 & 99	95 & 100	96 & 101

Joint Non-Registered Savings

Non-Registered Savings - Start	0	0	0	0	0	0
Contribution - Anne	0	0	0	0	0	0
Contribution - Bill	0	0	0	0	0	0
Withdrawal - Anne	0	0	0	0	0	0
Withdrawal - Bill	0	0	0	0	0	0
Non-Reg. Interest Income	0	0	0	0	0	0
Non-Reg. Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Non-Realized Capital Gains	0	0	0	0	0	0
Non-Reg. Eligible Dividends	0	0	0	0	0	0
Non-Reg. Ineligible Dividends	0	0	0	0	0	0
Non-Registered Savings - End	0	0	0	0	0	0

Joint Savings Accounts

Year	2060	2061	2062
Client Ages	97 & 102	98 & 103	99 & 104

Joint Non-Registered Savings

Non-Registered Savings - Start	0	0	0
Contribution - Anne	0	0	0
Contribution - Bill	0	0	0
Withdrawal - Anne	0	0	0
Withdrawal - Bill	0	0	0
Non-Reg. Interest Income	0	0	0
Non-Reg. Realized Capital Gains	0	0	0
Non-Reg. Non-Realized Capital Gains	0	0	0
Non-Reg. Eligible Dividends	0	0	0
Non-Reg. Ineligible Dividends	0	0	0
Non-Registered Savings - End	0	0	0