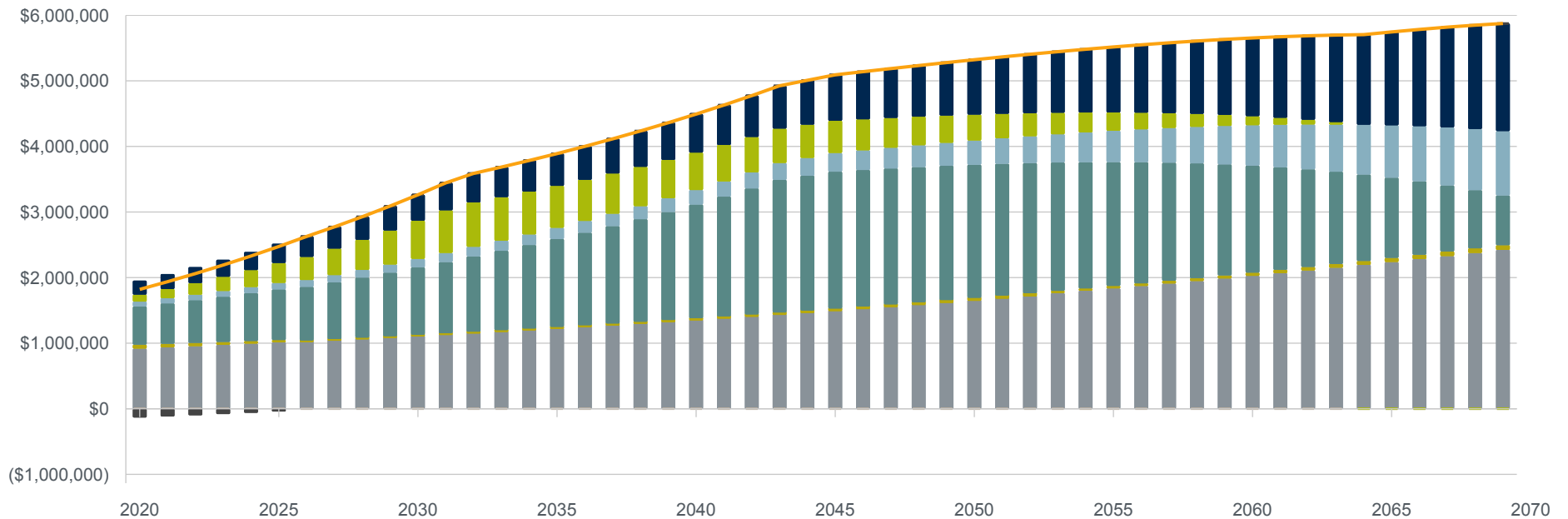




## Projected Net Worth - Graph



Based on the information provided, you may have sufficient investment capital to meet your anticipated income needs.

- Lifestyle Assets
- Non-Reg Assets
- RRSP/RRIF Assets
- TFSA Assets
- RESP Assets
- Locked-In Assets
- Corporate Investable Assets
- Liabilities
- Net Worth

This projection, along with the Projected Cash Outflow and the Projected Income and Distribution provides an overview of your ability to meet your spending goals. It is important to understand that the analysis is dependent upon many assumptions (e.g. tax rates, investment returns, etc.) and therefore must be viewed as only an estimate of your future situation and do not reflect future values or future performance of any investment.

This financial projection should be reviewed and updated regularly. You should not act or rely on this information without seeking the advice of an appropriate professional advisor.

### Scenario

Retirement Age	60	58
Retirement Year	2032	2032
Life Expectancy	95	95
Expenses in Retirement	\$42,500	\$42,500

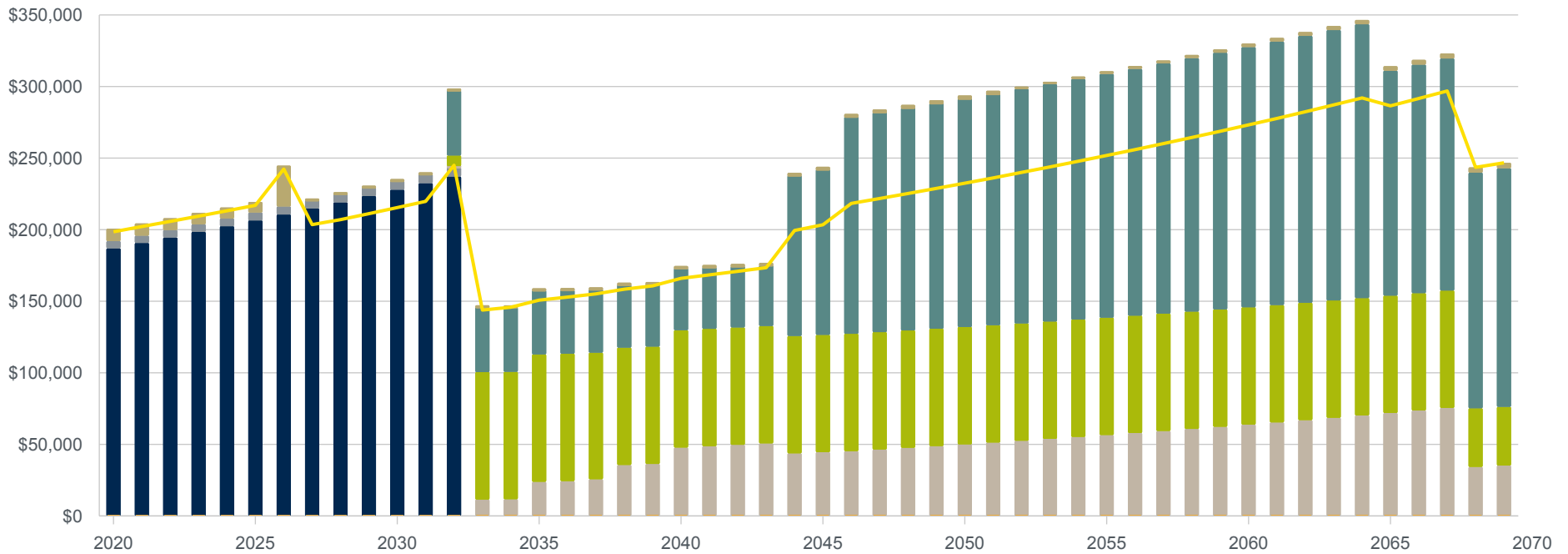


## Projected Net Worth - Detailed Table

Year Ending	Age	Age	Non-Reg Assets	TFSA Assets	RRSP Assets	RRIF Assets	Locked-In Assets <sup>1</sup>	Corporate Investable Assets <sup>2</sup>	Real Estate Lifestyle Assets	Other Lifestyle Assets	Liabilities	Net Worth	PV of Net Worth
Beginning Balance			\$65,000	\$70,000	\$550,000	\$0	\$75,000	\$200,000	\$900,000	\$0	\$150,000	\$1,710,000	\$1,710,000
2020	48	46	\$60,101	\$74,081	\$582,065	\$0	\$106,645	\$213,775	\$918,000	\$0	\$133,744	\$1,820,923	\$1,820,923
2021	49	47	\$55,056	\$78,400	\$615,999	\$0	\$140,680	\$228,234	\$936,360	\$0	\$116,831	\$1,937,899	\$1,899,901
2022	50	48	\$49,997	\$82,971	\$651,912	\$0	\$177,256	\$243,408	\$955,087	\$0	\$99,235	\$2,061,396	\$1,981,350
2023	51	49	\$44,929	\$87,808	\$689,919	\$0	\$216,532	\$259,328	\$974,189	\$0	\$80,928	\$2,191,776	\$2,065,360
2024	52	50	\$39,856	\$92,927	\$730,141	\$0	\$258,676	\$276,029	\$993,673	\$0	\$61,882	\$2,329,420	\$2,152,024
2025	53	51	\$34,784	\$98,345	\$772,708	\$0	\$303,868	\$293,545	\$1,013,546	\$0	\$42,066	\$2,474,730	\$2,241,439
2026	54	52	\$8,270	\$104,078	\$817,757	\$0	\$352,297	\$311,913	\$1,033,817	\$0	\$0	\$2,628,132	\$2,333,706
2027	55	53	\$8,752	\$110,146	\$865,432	\$0	\$404,164	\$331,170	\$1,054,493	\$0	\$0	\$2,774,156	\$2,415,070
2028	56	54	\$9,262	\$116,567	\$915,887	\$0	\$459,680	\$351,356	\$1,075,583	\$0	\$0	\$2,928,336	\$2,499,306
2029	57	55	\$9,802	\$123,363	\$969,283	\$0	\$519,073	\$372,512	\$1,097,095	\$0	\$0	\$3,091,129	\$2,586,518
2030	58	56	\$10,373	\$130,555	\$1,025,792	\$0	\$582,580	\$394,683	\$1,119,037	\$0	\$0	\$3,263,020	\$2,676,813
2031	59	57	\$10,978	\$138,167	\$1,085,596	\$0	\$650,454	\$417,911	\$1,141,418	\$0	\$0	\$3,444,524	\$2,770,303
2032	<b>60</b>	<b>58</b>	\$11,613	\$146,159	\$1,148,389	\$0	\$676,624	\$442,041	\$1,164,246	\$0	\$0	\$3,589,071	\$2,829,958
2033	61	59	\$12,226	\$153,876	\$1,209,024	\$0	\$664,635	\$457,990	\$1,187,531	\$0	\$0	\$3,685,281	\$2,848,842
2034	62	60	\$12,872	\$162,000	\$1,272,860	\$0	\$652,336	\$474,514	\$1,211,282	\$0	\$0	\$3,785,863	\$2,869,211
2035	63	61	\$13,551	\$170,554	\$1,340,067	\$0	\$639,709	\$491,635	\$1,235,507	\$0	\$0	\$3,891,024	\$2,891,088
2036	64	62	\$14,267	\$179,559	\$1,410,823	\$0	\$626,736	\$509,373	\$1,260,217	\$0	\$0	\$4,000,975	\$2,914,494
2037	65	63	\$15,020	\$189,040	\$1,485,314	\$0	\$613,395	\$527,751	\$1,285,422	\$0	\$0	\$4,115,943	\$2,939,452
2038	66	64	\$15,813	\$199,021	\$1,563,739	\$0	\$599,666	\$546,793	\$1,311,130	\$0	\$0	\$4,236,162	\$2,965,989
2039	67	65	\$16,648	\$209,530	\$1,646,304	\$0	\$585,525	\$566,521	\$1,337,353	\$0	\$0	\$4,361,881	\$2,994,129



## Projected Income and Distribution - Graph



Based on the information provided, you may have sufficient investment capital to meet your anticipated income needs.

**Income:**

- Employment
- Rental
- Other
- CPP/QPP & OAS
- Pension
- Private Corp. Dividends

**Distribution:**

- Registered
- Non-Registered
- Tax-Free Proceeds

**Other:**

- Deficit
- Cash Outflows

This projection, along with the Projected Cash Outflow and Projected Net Worth, provides an overview of your ability to meet your spending goals. It is important to understand that the analysis is dependent upon many assumptions (e.g. tax rates, investment returns, etc.) and therefore must be viewed as only an estimate of your future situation and do not reflect future values or future performance of any investment.

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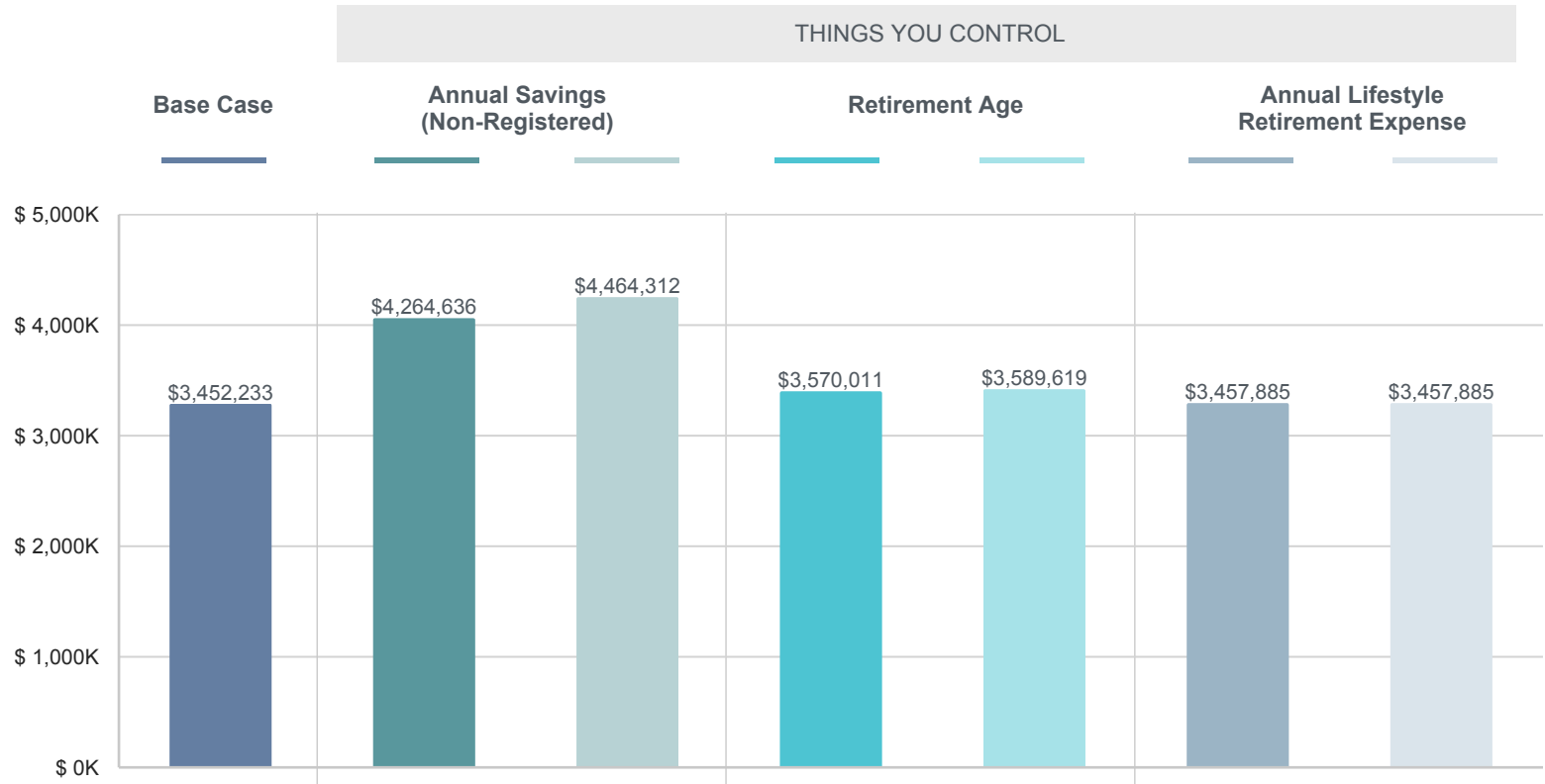
**Scenario**

Retirement Age	60	58
Retirement Year	2032	2032
Life Expectancy	95	95
Expenses in Retirement	\$42,500	\$42,500

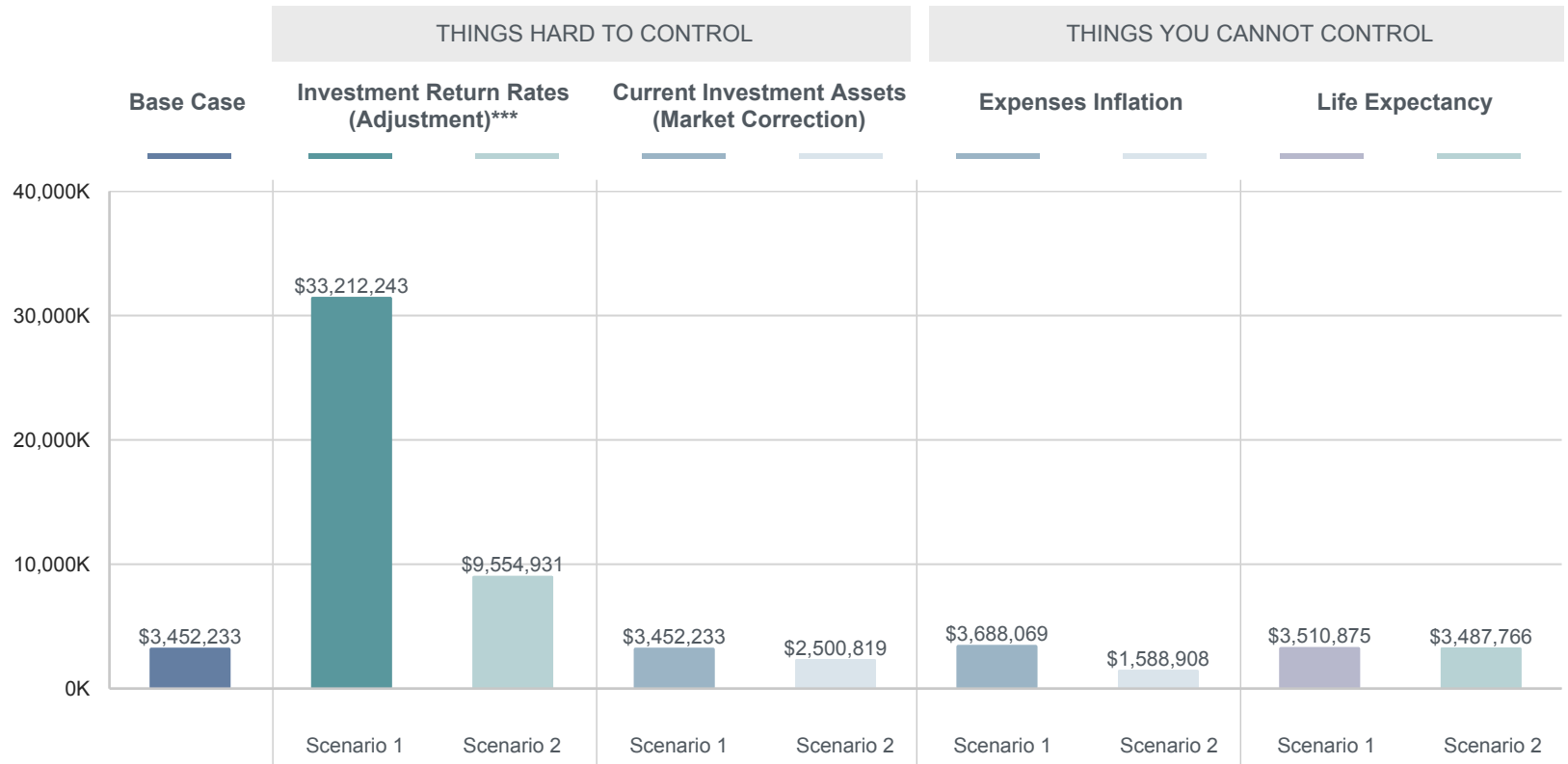


## Projected Income and Distribution - Detailed Table

Year Ending	Age	Age	Employment Income	Non-Registered Investment Income	CPP/QPP <sup>1</sup> & OAS <sup>2</sup>	Defined Benefit Pension Income	RRSP/RRIF Income	LIF / LRIF Income	Private Corp. Dividends <sup>3</sup>	Rental & Other Incomes <sup>4</sup>	Capital Redeemed <sup>5</sup>	Total Inflows	Total Outflows <sup>6</sup>	Taxes	Non-Registered Reinvested Investment Income	Surplus / Deficit <sup>7</sup>
2020	48	46	\$187,000	\$3,790	\$0	\$0	\$0	\$0	\$0	\$5,000	\$4,899	\$200,689	\$138,476	\$60,076	\$0	\$2,137
2021	49	47	\$190,740	\$3,504	\$0	\$0	\$0	\$0	\$0	\$5,100	\$5,045	\$204,389	\$140,807	\$61,401	\$0	\$2,180
2022	50	48	\$194,555	\$3,210	\$0	\$0	\$0	\$0	\$0	\$5,202	\$5,059	\$208,026	\$143,185	\$62,617	\$0	\$2,224
2023	51	49	\$198,446	\$2,915	\$0	\$0	\$0	\$0	\$0	\$5,306	\$5,069	\$211,735	\$145,610	\$63,857	\$0	\$2,268
2024	52	50	\$202,415	\$2,619	\$0	\$0	\$0	\$0	\$0	\$5,412	\$5,073	\$215,519	\$148,084	\$65,121	\$0	\$2,314
2025	53	51	\$206,463	\$2,324	\$0	\$0	\$0	\$0	\$0	\$5,520	\$5,072	\$219,379	\$150,608	\$66,411	\$0	\$2,360
2026	54	52	\$210,592	\$2,028	\$0	\$0	\$0	\$0	\$0	\$5,631	\$26,514	\$244,765	\$174,631	\$67,727	\$0	\$2,407
2027	55	53	\$214,804	\$482	\$0	\$0	\$0	\$0	\$0	\$5,743	\$0	\$221,030	\$133,894	\$69,164	\$482	\$17,490
2028	56	54	\$219,100	\$510	\$0	\$0	\$0	\$0	\$0	\$5,858	\$0	\$225,469	\$136,572	\$69,947	\$510	\$18,440
2029	57	55	\$223,482	\$540	\$0	\$0	\$0	\$0	\$0	\$5,975	\$0	\$229,998	\$139,303	\$71,351	\$540	\$18,804
2030	58	56	\$227,952	\$571	\$0	\$0	\$0	\$0	\$0	\$6,095	\$0	\$234,618	\$142,089	\$72,783	\$571	\$19,175
2031	59	57	\$232,511	\$605	\$0	\$0	\$0	\$0	\$0	\$6,217	\$0	\$239,333	\$144,931	\$74,244	\$605	\$19,553
2032	<b>60</b>	<b>58</b>	\$237,161	\$635	\$937	\$7,419	\$0	\$45,415	\$0	\$6,341	\$0	\$297,909	\$146,244	\$98,125	\$635	\$52,905
2033	61	59	\$0	\$613	\$11,471	\$89,030	\$0	\$45,322	\$0	\$0	\$0	\$146,436	\$109,957	\$33,287	\$613	\$2,579
2034	62	60	\$0	\$646	\$11,700	\$89,030	\$0	\$45,015	\$0	\$0	\$0	\$146,391	\$112,156	\$33,027	\$646	\$562
2035	63	61	\$0	\$680	\$23,868	\$89,030	\$0	\$44,709	\$0	\$0	\$0	\$158,287	\$114,399	\$35,709	\$680	\$7,499
2036	64	62	\$0	\$716	\$24,345	\$89,030	\$0	\$44,405	\$0	\$0	\$0	\$158,496	\$116,687	\$35,502	\$716	\$5,593
2037	65	63	\$0	\$753	\$25,675	\$88,444	\$0	\$44,103	\$0	\$0	\$0	\$158,975	\$119,021	\$35,382	\$753	\$3,819
2038	66	64	\$0	\$793	\$35,637	\$81,999	\$0	\$43,804	\$0	\$0	\$0	\$162,233	\$121,401	\$36,238	\$793	\$3,801
2039	67	65	\$0	\$835	\$36,350	\$81,999	\$0	\$43,506	\$0	\$0	\$0	\$162,690	\$123,829	\$36,097	\$835	\$1,929



Sensitivity		\$25,000	\$49,000	6	7	-\$21,250	-\$12,750
Annual Savings	\$0	\$25,000	\$49,000				
Retirement Age - Chad / Maria	60 / 58			66 / 64	67 / 65		
Annual Retirement Expenses	\$85,000					\$63,750	\$72,250
<b>Total Investable Assets at Death</b>	<b>\$3,452,233</b>	<b>\$4,264,636</b>	<b>\$4,464,312</b>	<b>\$3,570,011</b>	<b>\$3,589,619</b>	<b>\$3,457,885</b>	<b>\$3,457,885</b>
Present Value	\$1,308,253	\$1,616,120	\$1,691,789	\$1,352,886	\$1,360,316	\$1,310,395	\$1,310,395
Age when First Deficit Occurs							



Sensitivity		5.50 %	2.50 %	0.00 %	-25.00 %	-1.00 %	1.00 %	-5	5
Current Investment Assets	\$960,000			\$960,000	\$720,000				
Life Expectancy - Chad / Maria	95 / 95							90 / 90	100 / 100
<b>Total Investable Assets at Death</b>	<b>\$3,452,233</b>	<b>\$33,212,243</b>	<b>\$9,554,931</b>	<b>\$3,452,233</b>	<b>\$2,500,819</b>	<b>\$3,688,069</b>	<b>\$1,588,908</b>	<b>\$3,510,875</b>	<b>\$3,487,766</b>
Present Value	\$1,308,253	\$12,586,060	\$3,620,922	\$1,308,253	\$947,707	\$1,397,625	\$602,130	\$1,468,953	\$1,197,121
Age when First Deficit Occurs									

\*\*\*Investment return rate adjustments are an increase or decrease to each total rate of return selected in the investor profile for the pre-retirement and retirement periods.