

"ILLUSTRATION" for JULIE A. MARTIN

## Results

Here is a summary of your projected income at retirement. To discuss the results and/or any of our products, feel free to contact us at 1 800 242-1704 extension 5057.

### Summary of information

#### 1. Personal Information

Gender	Female
Date of birth	Sep. 30, 1958
Spouse's date of birth	

#### 2. Assets

Assets as of September 30, 2007	\$81,451.11
Monthly contributions	\$400.00
Expected return	Varies by source
Projected assets at retirement (September 30, 2023 – age 65)	\$477,685.19

#### 3. Retirement Options (Assets in: 2023)

RRIF	\$341,421.95
LIF (ON)	\$136,263.24
Total	\$477,685.19

#### 4. Income Payment

Starting Jan. 15, 2024: \$1,770.00 monthly	
Starting Jan. 15, 2024: monthly maximum amount	
Country of taxation	Canada
Province of taxation	Ontario
Withholding tax	Lowest amount at source

### Summary of projected results

Year	Owner's age on Jan. 1 <sup>st</sup>	RRIF (Expected return: 6.000%)		LIF (ON) (Expected return: 6.000%)		Total – All Plans	
		Opening balance (\$)	Gross annual income (\$)	Opening balance (\$)	Gross annual income (\$)	Opening balance (\$)	Gross annual income (\$)
2023	64	341,421.95	0.00	136,263.24	0.00	477,685.19	0.00
2024	65	346,473.40	21,240.00	138,279.30	10,204.80	484,752.70	31,444.80
2025	66	345,387.33	21,240.00	136,066.42	10,227.96	481,453.75	31,467.96
2026	67	344,236.08	21,240.00	133,696.92	10,251.60	477,933.00	31,491.60
2027	68	343,015.76	21,240.00	131,160.89	10,275.84	474,176.65	31,515.84
2028	69	341,722.23	21,240.00	128,447.75	10,300.56	470,169.98	31,540.56
2029	70	340,351.08	21,240.00	125,546.35	10,326.12	465,897.43	31,566.12

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**Results** (continued)

		RRIF (Expected return: 6.000%)		LIF (ON) (Expected return: 6.000%)		Total – All Plans	
Year	Owner's age on Jan. 1 <sup>st</sup>	Opening balance (\$)	Gross annual income (\$)	Opening balance (\$)	Gross annual income (\$)	Opening balance (\$)	Gross annual income (\$)
2030	71	338,897.66	25,010.64*	122,444.55	10,352.40	461,342.21	35,363.04
2031	72	333,473.76	24,943.80*	119,129.58	10,379.64	452,603.34	35,323.44
2032	73	327,793.26	24,879.48*	115,587.65	10,407.72	443,380.91	35,287.20
2033	74	321,838.17	24,813.72*	111,804.29	10,437.00	433,642.46	35,250.72
2034	75	315,593.51	24,774.12*	107,763.77	10,467.60	423,357.28	35,241.72
2035	76	309,014.94	24,690.24*	103,449.31	10,499.64	412,464.25	35,189.88
2036	77	302,128.05	24,623.40*	98,842.98	10,533.36	400,971.03	35,156.76
2037	78	294,896.78	24,564.96*	93,925.54	10,569.00	388,822.32	35,133.96
2038	79	287,291.82	24,506.04*	88,676.36	10,607.16	375,968.18	35,113.20
2039	80	279,291.25	24,438.00*	On December 31, 2038, you must convert your Life Income Fund (LIF) to an Annuity. Your estimated account balance at that date is \$83,072.92.		279,291.25	24,438.00
2040	81	270,880.71	24,352.20*			270,880.71	24,352.20
2041	82	262,053.90	24,292.44*			262,053.90	24,292.44
2042	83	252,759.03	24,214.32*			252,759.03	24,214.32
2043	84	242,986.91	24,128.64*			242,986.91	24,128.64
2044	85	232,716.72	24,039.60*			232,716.72	24,039.60
2045	86	221,922.01	23,945.40*			221,922.01	23,945.40
2046	87	210,576.63	23,858.28*			210,576.63	23,858.28
2047	88	198,640.25	23,757.36*			198,640.25	23,757.36
2048	89	186,091.62	23,652.24*			186,091.62	23,652.24
2049	90	172,898.34	23,548.80*			172,898.34	23,548.80
2050	91	159,019.99	23,423.64*			159,019.99	23,423.64
2051	92	144,437.83	23,283.36*			144,437.83	23,283.36
2052	93	129,125.22	23,139.24*			129,125.22	23,139.24
2053	94	113,042.28	22,608.48*			113,042.28	22,608.48

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**Results** (continued)

		RRIF (Expected return: 6.000%)		LIF (ON) (Expected return: 6.000%)		Total – All Plans	
Year	Owner's age on Jan. 1 <sup>st</sup>	Opening balance (\$)	Gross annual income (\$)	Opening balance (\$)	Gross annual income (\$)	Opening balance (\$)	Gross annual income (\$)
2054	95	96,540.97	21,240.00			96,540.97	21,240.00
2055	96	80,458.95	21,240.00			80,458.95	21,240.00
2056	97	63,412.00	21,240.00			63,412.00	21,240.00
2057	98	45,342.24	21,240.00			45,342.24	21,240.00
2058	99	26,188.29	21,240.00			26,188.29	21,240.00

\* The income payment amount has been adjusted to respect the government prescribed limit(s).