

## Your Current Profile

This is a summary of information you provided

### General Information

	John	Jane
Birthdate	13/04/1961	13/04/1963
Age	50	48
Planned Retirement Age	65	65
Planning Horizon	85	85
Current Salary (pre-tax)	\$100,000	\$60,000

### Average Earned Income Tax Rate

Pre-Retirement	28.0%	21.0%
Post-Retirement	20.0%	20.0%

Your current after-tax annual household income **\$119,400**

### Marginal Tax Rate

Pre-Retirement	43.4%	31.0%
Post-Retirement	35.0%	35.0%

Inflation Rate **2.0%**

### Income Requirements (after-tax)

Annual Income Goal	(% of Current After-Tax Household Income)	Amount (today's dollars)
Post-Retirement	89.5%	\$106,867

### Principal Preservation

Amount **\$0** Future **\$**

### Investments

	John	Jane
RRSP	\$250,000	\$200,000
Non-RRSP	\$100,000	\$150,000

## *Your Current Profile*

### Annual Investment Contributions

	John	Jane
RRSP	\$10,000	\$6,000
Non-RRSP	\$5,000	\$5,000

### Future Income Sources (pre-tax)

#### Government

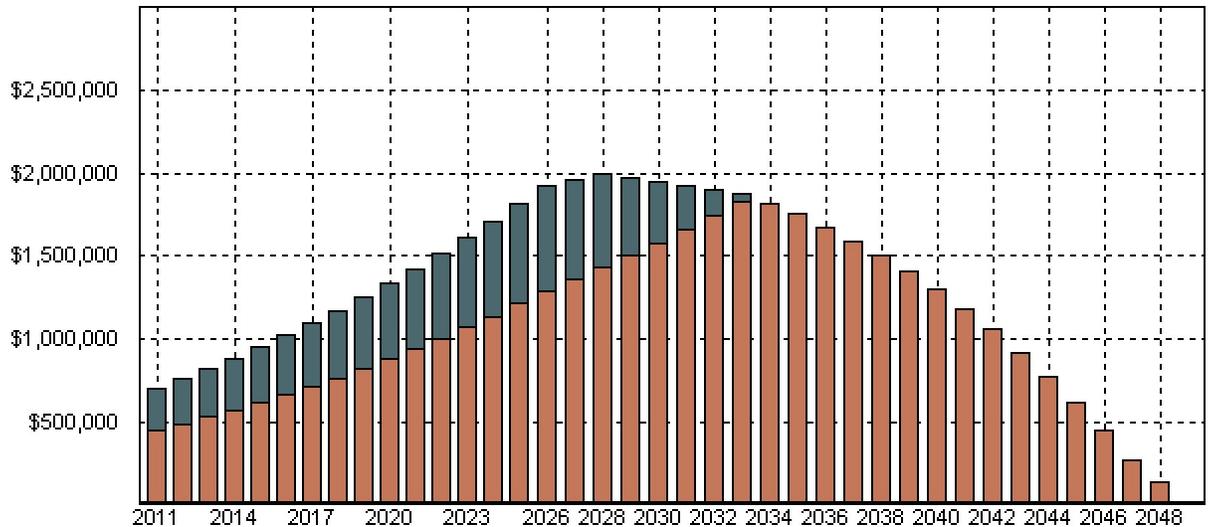
	John	Jane
OAS	\$6,204	\$6,204
Growth Rate	2.0%	2.0%
CPP Benefit	\$11,000	\$11,000
Starts at Age	65	65
Growth Rate	2.0%	2.0%

## Your Investments - Current Plan

This graphic shows the estimated value of your RRSP and non-RRSP assets at the beginning of each year from now until the end of retirement.



### Your Investments



#### The numbers in the graph assume:

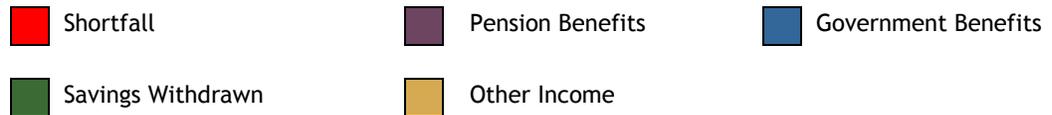
- each year during retirement, withdrawals are made to meet your stated income goals
- withdrawals will first be taken from non-RRSP investments
- all RRSPs convert to RRIF at age 71 and are subject to minimum RRIF withdrawals thereafter

This information is based on important assumptions such as tax rates, government benefits, life expectancy, inflation and rates of return. You should therefore understand that this is an illustration only, that none of the information can be guaranteed, and that your experience may vary from the information presented.

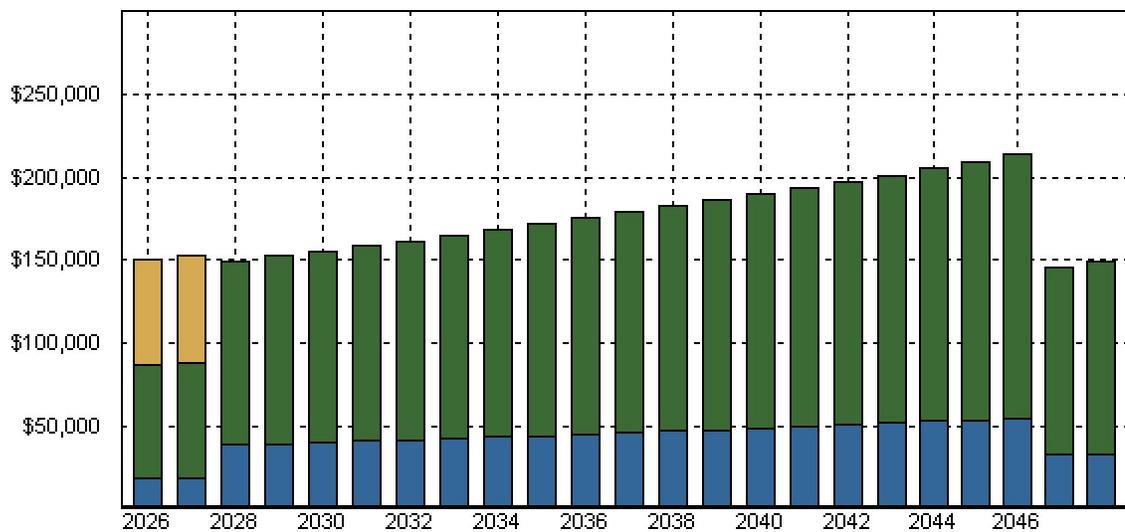
## Your Income (After Taxes) - Current Plan

This graph shows your stated retirement income goal from the year the first person in your household retires until the year when the last person's retirement ends. It also shows how your retirement benefits and savings will be used to meet your income goal.

Your shortfall is shown as the difference between your income goal and your expected income from benefits and savings.



### Your Retirement Income



The numbers in the graph assume:

- each year during retirement, withdrawals are made to meet your stated income goals
- withdrawals will first be taken from non-RRSP investments so that your RRSP investments can continue to grow tax-deferred
- all RRSPs convert to RRIF at age 71 and are subject to minimum RRIF withdrawals thereafter

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