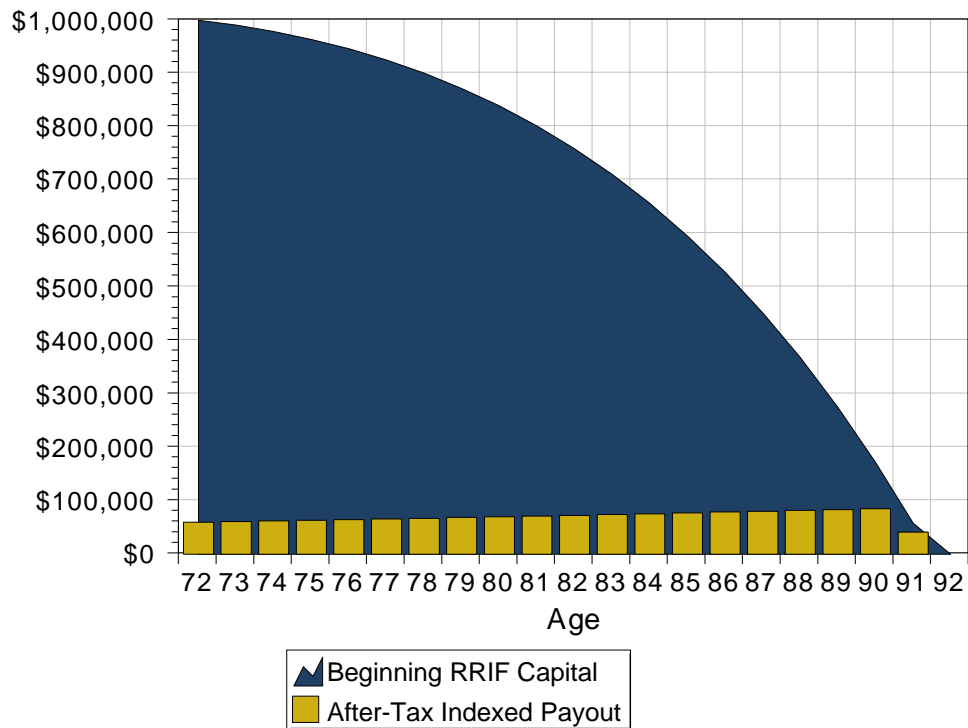




Registered Retirement Income Fund (RRIF) Payout Duration

This report shows how long your RRIF investments can sustain an after-tax annual retirement income of \$60,000.00. Retirement income will be indexed at 2.00%.



Year	Age	Beginning RRIF Capital	Pre-Tax Annual Payout	Tax Payable	After-Tax Annual Payout
2011	72	1,000,000	85,714	25,714	60,000
2012	73	990,659	87,429	26,229	61,200
2013	74	978,783	89,177	26,753	62,424
2014	75	964,135	90,961	27,288	63,672
2015	76	946,457	92,780	27,834	64,946
2016	77	925,467	94,635	28,391	66,245
2017	78	900,865	96,528	28,958	67,570
2018	79	872,321	98,459	29,538	68,921
2019	80	839,482	100,428	30,128	70,300
2020	81	801,963	102,437	30,731	71,706
2021	82	759,349	104,485	31,346	73,140
2022	83	711,190	106,575	31,972	74,602
2023	84	657,001	108,706	32,612	76,095
2024	85	596,255	110,881	33,264	77,616
2025	86	528,383	113,098	33,929	79,169
2026	87	452,769	115,360	34,608	80,752
2027	88	368,749	117,667	35,300	82,367

Year	Age	Beginning RRIF Capital	Pre-Tax Annual Payout	Tax Payable	After-Tax Annual Payout
2028	89	275,603	120,021	36,006	84,014
2029	90	172,552	122,421	36,726	85,695
2030	91	58,755	59,682	17,905	41,777
2031	92	0	0	0	0

Assumptions:

RRIF Information

Initial Capital Value:	\$1,000,000
Annual Rate of Return at Retirement:	8.00%
Desired After-Tax Annual Retirement Income:	\$60,000
Retirement Income Indexed at:	2.00%
Average Tax Rate at Retirement:	30.00%

This is a qualifying RRIF

RRIF Payout Information

Starting Year:	2011
Starting Age:	72
Limit to:	25 years
Payout Frequency:	Monthly