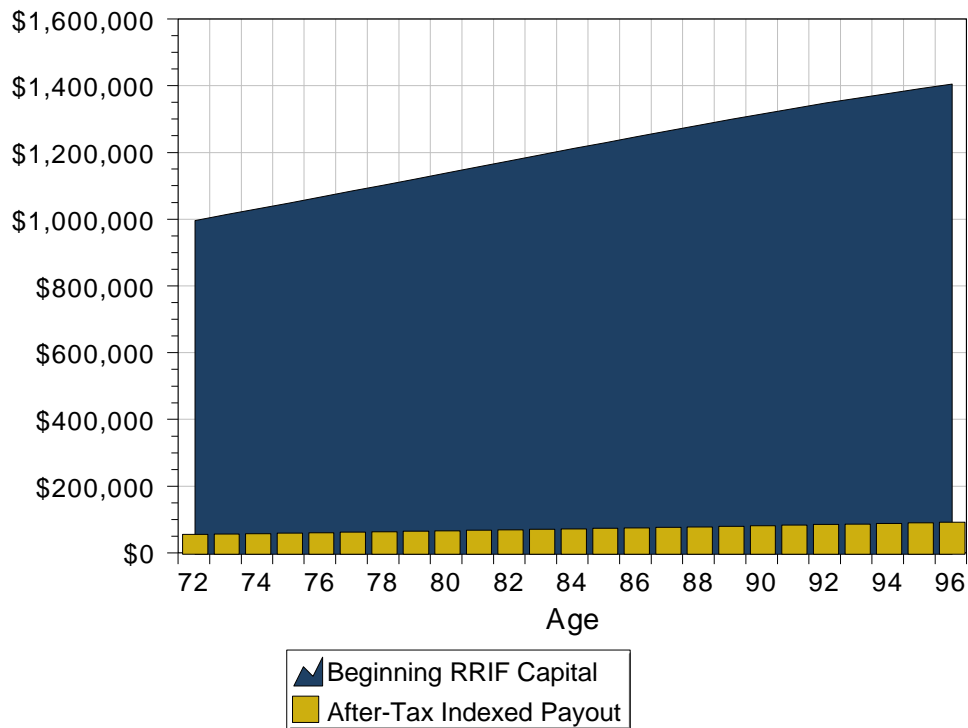




Registered Retirement Income Fund (RRIF) Payout Duration

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	60,000	0	60,000
2012	73	1,017,461	61,200	0	61,200
2013	74	1,035,068	62,424	0	62,424
2014	75	1,052,808	63,672	0	63,672
2015	76	1,070,666	64,946	0	64,946
2016	77	1,088,626	66,245	0	66,245
2017	78	1,106,668	67,570	0	67,570
2018	79	1,124,772	68,921	0	68,921
2019	80	1,142,916	70,300	0	70,300
2020	81	1,161,075	71,706	0	71,706
2021	82	1,179,222	73,140	0	73,140
2022	83	1,197,325	74,602	0	74,602
2023	84	1,215,352	76,095	0	76,095
2024	85	1,233,265	77,616	0	77,616
2025	86	1,251,026	79,169	0	79,169
2026	87	1,268,589	80,752	0	80,752
2027	88	1,285,907	82,367	0	82,367

Year	Age	Beginning RRIF Capital	Pre-Tax Annual Payout	Tax Payable	After-Tax Annual Payout
2028	89	1,302,927	84,014	0	84,014
2029	90	1,319,592	85,695	0	85,695
2030	91	1,335,839	87,409	0	87,409
2031	92	1,351,598	89,157	0	89,157
2032	93	1,366,797	90,940	0	90,940
2033	94	1,381,352	92,759	0	92,759
2034	95	1,395,177	94,614	0	94,614
2035	96	1,408,173	96,506	0	96,506

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:	0.00%

This is a qualifying RRIF

RRIF Payout Information

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