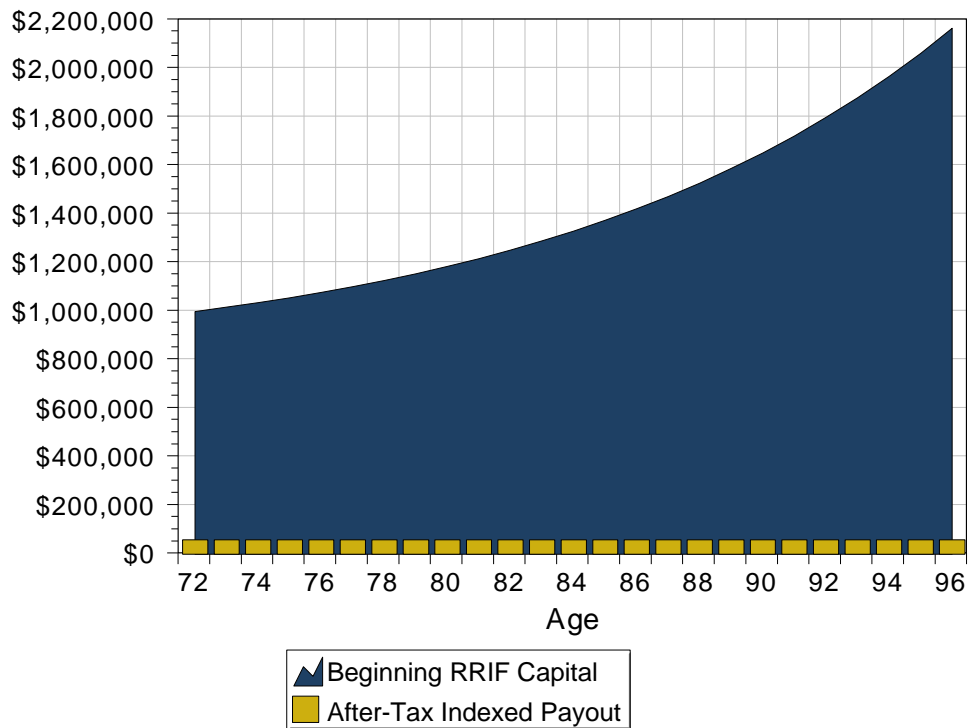




## Registered Retirement Income Fund (RRIF) Payout Duration

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 0.00%.



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	60,000	0	60,000
2013	74	1,036,319	60,000	0	60,000
2014	75	1,056,686	60,000	0	60,000
2015	76	1,078,682	60,000	0	60,000
2016	77	1,102,437	60,000	0	60,000
2017	78	1,128,094	60,000	0	60,000
2018	79	1,155,802	60,000	0	60,000
2019	80	1,185,728	60,000	0	60,000
2020	81	1,218,047	60,000	0	60,000
2021	82	1,252,952	60,000	0	60,000
2022	83	1,290,649	60,000	0	60,000
2023	84	1,331,362	60,000	0	60,000
2024	85	1,375,332	60,000	0	60,000
2025	86	1,422,820	60,000	0	60,000
2026	87	1,474,107	60,000	0	60,000
2027	88	1,529,496	60,000	0	60,000

Year	Age	Beginning RRIF Capital	Pre-Tax Annual Payout	Tax Payable	After-Tax Annual Payout
2028	89	1,589,317	60,000	0	60,000
2029	90	1,653,924	60,000	0	60,000
2030	91	1,723,699	60,000	0	60,000
2031	92	1,799,056	60,000	0	60,000
2032	93	1,880,441	60,000	0	60,000
2033	94	1,968,338	60,000	0	60,000
2034	95	2,063,266	60,000	0	60,000
2035	96	2,165,788	60,000	0	60,000

### **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:	0.00%
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