



Mr. and Mrs. Client Retirement Income RoadMap

| Year | Age on Jan 1 | | Government Benefits | | | Vendor Take-Back | Business Salary | Retirement Savings | | Numbered Company | | Gross Income | Taxable Income (incl gross-up) | OAS Clawback | | Taxes | | % of Gross incl. Clawback | Total Net Cash Flow | | | TFSA Y/E Market Value |
|------|--------------|------|---------------------|--------|--------|------------------|-----------------|--------------------|------------------|------------------|------------------|--------------|--------------------------------|--------------|--------|--------|-------|---------------------------|---------------------|-----------|--------------------|-----------------------|
| | Mr. | Mrs. | CPP | OAS | Gross | | | RRIF | Y/E Market Value | Dividend | Y/E Market Value | | | Threshold | \$ | \$ | ETR | | Monthly | Annual | Inflation Adjusted | |
| 2022 | 71 | 60 | 10,778 | 7,658 | 18,436 | 72,000 | 60,000 | 87,000 | 918,769 | - | 1,953,375 | 237,436 | 165,436 | 79,132 | - | 35,403 | 21.4% | 14.9% | \$16,836 | \$202,032 | \$198,071 | 85,964 |
| 2023 | 72 | 61 | 10,993 | 7,811 | 18,804 | 72,000 | 60,000 | 87,000 | 873,358 | - | 2,390,044 | 237,804 | 165,804 | 80,714 | - | 35,482 | 21.4% | 14.9% | \$16,860 | \$202,322 | \$194,466 | 90,262 |
| 2024 | 73 | 62 | 11,213 | 7,967 | 19,180 | 72,000 | 60,000 | 87,000 | 825,676 | - | 2,848,546 | 238,180 | 166,180 | 82,329 | - | 35,563 | 21.4% | 14.9% | \$16,885 | \$202,618 | \$190,931 | 94,775 |
| 2025 | 74 | 63 | 11,437 | 8,127 | 19,564 | 72,000 | 60,000 | 87,000 | 775,609 | - | 3,329,973 | 238,564 | 166,564 | 83,975 | - | 35,645 | 21.4% | 14.9% | \$16,910 | \$202,919 | \$187,466 | 99,514 |
| 2026 | 75 | 64 | 17,659 | 11,743 | 29,402 | 72,000 | 60,000 | 77,553 | 732,959 | - | 3,835,472 | 238,955 | 166,955 | 85,655 | - | 35,061 | 21.0% | 14.7% | \$16,991 | \$203,894 | \$184,673 | 104,490 |
| 2027 | 76 | 65 | 26,570 | 16,910 | 43,480 | 72,000 | 60,000 | 63,874 | 702,540 | - | 4,366,245 | 239,354 | 167,354 | 87,368 | - | 35,144 | 21.0% | 14.7% | \$17,017 | \$204,210 | \$181,332 | 109,714 |
| 2028 | 77 | 66 | 27,101 | 17,248 | 44,350 | 72,000 | 60,000 | 63,874 | 670,599 | - | 4,923,558 | 240,224 | 168,224 | 89,115 | - | 35,327 | 21.0% | 14.7% | \$17,075 | \$204,897 | \$178,375 | 115,200 |
| 2029 | 78 | 67 | 27,643 | 17,593 | 45,237 | 72,000 | 60,000 | 63,874 | 637,061 | - | 5,508,736 | 241,111 | 169,111 | 90,897 | - | 35,513 | 21.0% | 14.7% | \$17,133 | \$205,597 | \$175,475 | 120,960 |
| 2030 | 79 | 68 | 28,196 | 17,945 | 46,141 | 72,000 | 60,000 | 63,874 | 601,846 | - | 6,123,172 | 242,015 | 170,015 | 92,715 | - | 35,703 | 21.0% | 14.8% | \$17,193 | \$206,312 | \$172,633 | 127,008 |
| 2031 | 80 | 69 | 28,760 | 18,304 | 47,064 | - | - | 68,000 | 560,539 | 180,000 | 6,459,331 | 295,064 | 322,064 | 94,570 | 18,304 | 76,329 | 23.7% | 32.1% | \$16,703 | \$200,431 | \$164,423 | 133,359 |
| 2032 | 81 | 70 | 29,335 | 18,670 | 48,005 | - | - | 68,000 | 517,166 | 180,000 | 6,632,298 | 296,005 | 323,005 | 96,461 | 18,670 | 76,552 | 23.7% | 32.2% | \$16,732 | \$200,783 | \$161,483 | 140,027 |
| 2033 | 82 | 71 | 29,922 | 19,043 | 48,965 | - | - | 68,000 | 471,624 | 180,000 | 6,813,912 | 296,965 | 323,965 | 98,390 | 19,043 | 76,780 | 23.7% | 32.3% | \$16,762 | \$201,142 | \$158,599 | 147,028 |
| 2034 | 83 | 72 | 30,521 | 19,424 | 49,945 | - | - | 68,000 | 423,805 | 180,000 | 7,004,608 | 297,945 | 324,945 | 100,358 | 18,634 | 77,012 | 23.7% | 32.1% | \$16,858 | \$202,299 | \$156,383 | 154,379 |
| 2035 | 84 | 73 | 31,131 | 19,813 | 50,944 | - | - | 68,000 | 373,595 | 180,000 | 7,204,839 | 298,944 | 325,944 | 102,365 | 18,182 | 77,249 | 23.7% | 31.9% | \$16,959 | \$203,513 | \$154,237 | 162,098 |
| 2036 | 85 | 74 | 31,754 | 20,209 | 51,963 | - | - | 68,000 | 320,875 | 180,000 | 7,415,080 | 299,963 | 326,963 | 104,412 | 17,721 | 77,490 | 23.7% | 31.7% | \$17,063 | \$204,752 | \$152,134 | 170,203 |
| 2037 | 86 | 75 | 32,389 | 20,613 | 53,002 | - | - | 68,000 | 265,519 | 180,000 | 7,635,834 | 301,002 | 328,002 | 106,501 | 17,250 | 77,736 | 23.7% | 31.6% | \$17,168 | \$206,015 | \$150,071 | 178,713 |
| 2038 | 87 | 76 | 33,037 | 21,025 | 54,062 | - | - | 68,000 | 207,395 | 180,000 | 7,867,626 | 302,062 | 329,062 | 108,631 | 16,770 | 77,988 | 23.7% | 31.4% | \$17,275 | \$207,304 | \$148,049 | 187,649 |
| 2039 | 88 | 77 | 33,697 | 21,446 | 55,143 | - | - | 68,000 | 146,365 | 180,000 | 8,111,008 | 303,143 | 330,143 | 110,803 | 16,280 | 78,244 | 23.7% | 31.2% | \$17,385 | \$208,619 | \$146,066 | 197,031 |
| 2040 | 89 | 78 | 34,371 | 21,875 | 56,246 | - | - | 68,000 | 82,283 | 180,000 | 8,366,558 | 304,246 | 331,246 | 113,019 | 15,781 | 78,505 | 23.7% | 31.0% | \$17,497 | \$209,960 | \$144,123 | 206,883 |
| 2041 | 90 | 79 | 35,059 | 22,312 | 57,371 | - | - | 68,000 | 14,997 | 180,000 | 8,634,886 | 305,371 | 332,371 | 115,280 | 15,272 | 78,772 | 23.7% | 30.8% | \$17,611 | \$211,327 | \$142,217 | 217,227 |
| 2042 | 91 | 80 | 35,760 | 22,758 | 58,518 | - | - | 14,997 | - | 180,000 | 8,916,630 | 253,515 | 280,515 | 117,585 | 6,802 | 66,482 | 23.7% | 28.9% | \$15,019 | \$180,231 | \$118,912 | 228,088 |
| 2043 | 92 | 81 | 36,475 | 23,214 | 59,689 | - | - | - | - | 180,000 | 9,212,462 | 239,689 | 266,689 | 119,937 | 4,022 | 63,205 | 23.7% | 28.0% | \$14,372 | \$172,461 | \$111,555 | 239,493 |
| 2044 | 93 | 82 | 37,204 | 23,678 | 60,882 | - | - | - | - | 180,000 | 9,523,085 | 240,882 | 267,882 | 122,336 | 3,482 | 63,488 | 23.7% | 27.8% | \$14,493 | \$173,913 | \$110,288 | 251,467 |
| 2045 | 94 | 83 | 37,949 | 24,151 | 62,100 | - | - | - | - | 180,000 | 9,849,239 | 242,100 | 269,100 | 124,783 | - | 63,777 | 23.7% | 26.3% | \$14,860 | \$178,323 | \$110,867 | 264,041 |
| 2046 | 95 | 84 | 38,708 | 24,635 | 63,342 | - | - | - | - | 180,000 | 10,191,701 | 243,342 | 270,342 | 127,278 | - | 64,071 | 23.7% | 26.3% | \$14,939 | \$179,271 | \$109,271 | 277,243 |
| 2047 | 96 | 85 | 39,482 | 25,127 | 64,609 | - | - | - | - | 180,000 | 10,551,286 | 244,609 | 271,609 | 129,824 | - | 64,371 | 23.7% | 26.3% | \$15,020 | \$180,238 | \$107,706 | 291,105 |
| 2048 | 97 | 86 | 40,271 | 25,630 | 65,901 | - | - | - | - | 180,000 | 10,928,850 | 245,901 | 272,901 | 132,420 | - | 64,678 | 23.7% | 26.3% | \$15,102 | \$181,224 | \$106,172 | 305,660 |
| 2049 | 98 | 87 | 41,077 | 26,142 | 67,219 | - | - | - | - | 180,000 | 11,325,293 | 247,219 | 274,219 | 135,069 | - | 64,990 | 23.7% | 26.3% | \$15,186 | \$182,229 | \$104,668 | 320,943 |
| 2050 | 99 | 88 | 41,898 | 26,665 | 68,563 | - | - | - | - | 180,000 | 11,741,557 | 248,563 | 275,563 | 137,770 | - | 65,309 | 23.7% | 26.3% | \$15,271 | \$183,255 | \$103,193 | 336,990 |
| 2051 | 100 | 89 | 42,736 | 27,198 | 69,935 | - | - | - | - | 180,000 | 12,178,635 | 249,935 | 276,935 | 140,525 | - | 65,634 | 23.7% | 26.3% | \$15,358 | \$184,301 | \$101,747 | 353,840 |

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