

Mr. & Mrs. Client Retirement Income RoadMap

Year	Age at Jan 1		Government Benefits			Defined Benefit Pension	Defined Contribution Pension		Retirement Savings Plans		Gross Income	OAS Clawback Threshold	Taxes		Total Net Cash Flow		TFSA	
	Mr.	Mrs.	CPP	OAS	Gross		LIF	Y/E Market Value	RRIF	Y/E Market Value			\$	ETR	Net	Inflation Adjusted	Cash	Growth
2021	62	58	-	-	-	-	227,487	50%	256,993	-	-	-	-	-	-	25,629	58,810	
2022	63	59	-	-	-	33,564	8,008	111,023	54,300	332,258	95,872	-	15,915	16.6%	\$79,957	\$76,852	25,949	61,750
2023	64	60	-	-	-	33,900	7,927	108,250	54,300	291,856	96,127	-	15,957	16.6%	\$80,170	\$75,546	26,274	64,838
2024	65	61	5,020	2,604	7,623	34,239	7,859	105,411	47,300	256,784	97,021	83,811	14,747	15.2%	\$82,274	\$76,008	26,602	68,079
2025	66	62	15,360	7,967	23,328	34,581	7,779	102,513	31,595	236,448	97,283	85,487	14,787	15.2%	\$82,496	\$74,719	26,935	71,483
2026	67	63	15,668	8,127	23,794	34,927	7,709	99,544	31,595	215,096	98,025	87,197	14,900	15.2%	\$83,125	\$73,813	27,271	75,058
2027	68	64	15,981	8,289	24,270	35,276	7,635	96,505	31,595	192,676	98,776	88,941	15,014	15.2%	\$83,762	\$72,920	27,612	78,810
2028	69	65	24,451	12,682	37,133	32,434	7,556	93,396	22,095	179,110	99,219	90,720	14,089	14.2%	\$85,130	\$72,657	27,957	82,751
2029	70	66	33,253	17,248	50,501	29,760	7,490	90,201	12,095	175,366	99,846	92,534	14,178	14.2%	\$85,668	\$71,683	28,307	86,888
2030	71	67	33,918	17,593	51,511	30,057	7,415	86,926	12,095	171,434	101,078	94,385	14,353	14.2%	\$86,725	\$71,145	28,661	91,233
2031	72	68	34,597	17,945	52,542	30,358	7,345	83,560	12,095	167,306	102,340	96,272	14,532	14.2%	\$87,807	\$70,620	29,019	95,795
2032	73	69	35,289	18,304	53,592	30,661	7,278	80,096	12,095	162,972	103,627	98,198	14,715	14.2%	\$88,912	\$70,106	29,382	100,584
2033	74	70	35,994	18,670	54,664	30,968	7,209	76,531	12,095	158,420	104,936	100,162	14,901	14.2%	\$90,035	\$69,600	29,749	105,614
2034	75	71	36,714	19,043	55,758	31,278	7,148	72,852	12,095	153,642	106,278	102,165	15,092	14.2%	\$91,187	\$69,108	30,121	110,894
2035	76	72	37,449	19,424	56,873	31,590	7,074	69,067	12,095	148,624	107,632	104,208	15,284	14.2%	\$92,348	\$68,616	30,497	116,439
2036	77	73	38,198	19,813	58,010	31,906	7,010	65,160	12,095	143,355	109,022	106,293	15,481	14.2%	\$93,541	\$68,139	30,878	122,261
2037	78	74	38,962	20,209	59,170	32,225	6,946	61,125	12,095	137,823	110,437	108,418	15,682	14.2%	\$94,755	\$67,670	31,264	128,374
2038	79	75	39,741	20,613	60,354	32,548	6,877	56,960	12,095	132,015	111,873	110,587	15,886	14.2%	\$95,987	\$67,206	31,655	134,793
2039	80	76	40,536	21,025	61,561	32,873	6,812	52,655	12,095	125,916	113,342	112,799	16,094	14.2%	\$97,247	\$66,753	32,051	141,532
2040	81	77	41,346	21,446	62,792	33,202	6,750	48,200	12,095	119,512	114,839	115,055	16,307	14.2%	\$98,532	\$66,309	32,452	148,609
2041	82	78	42,173	21,875	64,048	33,534	6,685	43,591	12,095	112,788	116,362	117,356	16,523	14.2%	\$99,839	\$65,871	32,857	156,039
2042	83	79	43,017	22,312	65,329	33,869	6,621	38,818	12,095	105,727	117,915	119,703	16,744	14.2%	\$101,171	\$65,441	33,268	163,841
2043	84	80	43,877	22,758	66,636	34,208	6,560	33,870	12,095	98,314	119,499	122,097	16,969	14.2%	\$102,530	\$65,020	33,684	172,033
2044	85	81	44,755	23,214	67,968	34,550	6,500	28,739	12,095	90,530	121,113	124,539	17,198	14.2%	\$103,915	\$64,606	34,105	180,635
2045	86	82	45,650	23,678	69,328	34,896	6,438	23,417	12,095	82,357	122,756	127,030	17,431	14.2%	\$105,324	\$64,198	34,531	189,667
2046	87	83	46,563	24,151	70,714	35,244	6,376	17,892	12,095	73,775	124,430	129,570	17,669	14.2%	\$106,761	\$63,798	34,963	199,150
2047	88	84	47,494	24,635	72,128	35,597	6,314	12,157	12,095	64,764	126,135	132,162	17,911	14.2%	\$108,223	\$63,404	35,400	209,108
2048	89	85	48,444	25,127	73,571	35,953	6,256	6,196	12,095	55,302	127,875	134,805	18,158	14.2%	\$109,717	\$63,018	35,842	219,563
2049	90	86	49,413	25,630	75,042	36,312	6,196	-	12,095	45,368	129,646	137,501	18,410	14.2%	\$111,236	\$62,638	36,290	230,541
2050	91	87	50,401	26,142	76,543	36,676	-	-	12,095	34,936	125,314	140,251	17,795	14.2%	\$107,519	\$59,358	36,744	242,068
2051	92	88	51,409	26,665	78,074	37,042	-	-	12,095	23,983	127,211	143,056	18,064	14.2%	\$109,147	\$59,076	37,203	254,172
2052	93	89	52,437	27,198	79,636	37,413	-	-	12,095	12,483	129,143	145,917	18,338	14.2%	\$110,805	\$58,797	37,668	266,880
2053	94	90	53,486	27,742	81,228	37,787	-	-	12,095	407	131,110	148,835	18,618	14.2%	\$112,493	\$58,522	38,139	280,224