

Carte routière du revenu de retraite de M. et Mme.

année	âge au 1er janvier		Prestations Gouvernementales			Reprise du Vendeur	Entreprise	Épargne-retraite		Société à numéro		Revenu brut	revenu imposable (incl gross-up)	OAS Clawback		Impôts		% de la valeur brute incl clawback	Flux de trésorerie net total			TFSA
	M.	Mme.	CPP	OAS	Brute		Un Salaire	RRIF	valeur de marché en fin d'année	Dividende	valeur de marché en fin d'année			Seuil	\$	\$	ETR		mensuelle ment	Annuel	inflation ajustée	valeur de marché en fin d'année
2026	66	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	\$182,987	85,964
2027	67	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	\$179,656	90,262
2028	68	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	\$176,391	94,775
2029	69	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	\$173,190	99,514
2030	70	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	\$170,610	104,490
2031	71	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	\$167,523	109,714
2032	72	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	\$164,791	115,200
2033	73	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	\$162,112	120,960
2034	74	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	\$159,486	127,008
2035	75	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	\$151,902	133,359
2036	76	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	\$149,185	140,027
2037	77	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	\$146,521	147,028
2038	78	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	\$144,474	154,379
2039	79	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	\$142,492	162,098
2040	80	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	\$140,548	170,203
2041	81	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	\$138,642	178,713
2042	82	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	\$136,774	187,649
2043	83	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	\$134,943	197,031
2044	84	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	\$133,147	206,883
2045	85	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	\$131,387	217,227
2046	86	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	\$109,857	228,088
2047	87	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	\$103,059	239,493
2048	88	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	\$101,889	251,467
2049	89	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	\$102,424	264,041
2050	90	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	\$100,950	277,243
2051	91	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	\$99,504	291,105
2052	92	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	\$98,086	305,660
2053	93	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	\$96,697	320,943
2054	94	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	\$95,334	336,990
2055	95	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	\$93,999	353,840

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