

Retirement Income Projection

Georgia Onmymind

Tax status- single, # dependants- 0

Born: 1945
 As of April 01, 2010:
 -RRSP \$500,000
 -Non-reg capital \$0
 CPP / OAS \$3,800 / \$6,203
 CPI / pers infl rt 2.0% / 2.0%

Province: BC. Tax based on CRA doc: T4127E Jan 01/10
 Federal tax credit: \$10382 Brackets indexed starting 2010 Cap gains rate: 50%. RRIF starts at 71. Tax (total/PV)= \$111K/\$69K Note... 'Gross Taxable Income' is the true amount on which tax is calculated. Bottom tax rate = 15% E&OE

Financial Advisor:
Steve Salter
 Fimetrics
 Systems

Year	Age	Rate	(+)		(-)		Roll-over	(+)		(-)		Income	Gross Taxable Income	(+) Non-tx Income	(-) Aft-tx Pmts	(-) Income Tax	(-) Net Spending	Net today's \$	Net to Estate
			Principal	Growth	Withdr	Contrib		DCPP	Principal	Growth	Withdr								
2011	65	3.28	512,249	16,800	19,997							10,003	30,000			2,312	27,688	27,688	308,033
2012	66	3.28	509,051	16,695	20,411							10,203	30,615			2,373	28,242	27,688	306,619
2013	67	3.28	505,334	16,573	20,834							10,407	31,241			2,434	28,807	27,688	304,920
2014	68	3.28	501,073	16,433	21,270							10,615	31,885			2,503	29,383	27,688	302,922
2015	69	3.28	496,236	16,274	21,716							10,828	32,544			2,573	29,970	27,688	300,608
2016	70	3.28	490,795	16,096	22,170							11,044	33,214			2,645	30,570	27,688	297,962
2017	71	3.28	484,720	15,897	35,772							11,265	47,037			5,831	31,181	27,688	294,968
2018	72	3.28	464,845	15,245	34,770			10,026				11,490	46,589			5,606	31,805	27,688	294,238
2019	73	3.28	445,319	14,605	33,800			19,204	329			11,720	46,150			5,382	32,441	27,688	292,867
2020	74	3.28	426,124	13,975	32,854			27,531	903			11,955	45,712			5,156	33,090	27,688	290,839
2021	75	3.28	407,245	13,356	31,969			34,997	1,148			12,194	45,310			4,936	33,752	27,688	288,137
2022	76	3.28	388,632	12,745	31,052			41,619	1,365			12,437	44,854			4,717	34,427	27,688	284,750
2023	77	3.28	370,326	12,145	30,182			47,330	1,552			12,686	44,420			4,521	35,115	27,688	280,634
2024	78	3.28	352,289	11,554	29,346			52,114	1,709			12,940	43,995			4,324	35,817	27,688	275,753
2025S	79	3.28	334,497	10,970	28,533			55,967	1,835			13,199	43,567			4,125	36,534	27,688	270,088
2026	80	3.28	316,935	10,394	27,732			58,875	1,931	18		13,463	43,125			3,948	37,264	27,688	263,618
2027	81	3.28	299,597	9,826	26,934			60,788	1,994	1,111		13,732	42,659			3,767	38,010	27,688	256,288
2028	82	3.28	282,489	9,264	26,187			61,671	2,023	2,165		14,007	42,216			3,588	38,770	27,688	248,069
2029N	83	3.28	265,567	8,709	25,441			61,529	2,018	3,219		14,287	41,746			3,402	39,545	27,688	238,940
2030	84	3.28	248,835	8,161	24,709			60,328	1,978	4,266		14,572	41,260			3,211	40,336	27,688	228,869
2031	85	3.28	232,286	7,618	23,995			58,040	1,903	5,300		14,864	40,763			3,016	41,143	27,688	217,827
2032	86	3.28	215,909	7,081	23,297			54,644	1,792	6,324		15,161	40,250			2,816	41,966	27,688	205,783
2033	87	3.28	199,693	6,549	22,625			50,112	1,643	7,329		15,464	39,733			2,613	42,805	27,688	192,689
2034	88	3.28	183,617	6,022	21,961			44,427	1,457	8,330		15,774	39,191			2,403	43,661	27,688	177,946
2035	89	3.28	167,678	5,499	21,312			37,554	1,232	9,321		16,089	38,633			2,188	44,534	27,688	162,107
2036	90	3.28	151,866	4,981	20,684			29,464	966	10,298		16,411	38,061			1,968	45,425	27,688	144,764
2037	91	3.28	136,162	4,466	20,057			20,133	660	11,276		16,739	37,456			1,739	46,334	27,688	125,940
2038	92	3.28	120,571	3,954	22,496			9,517	312	9,829		17,074	39,882			2,139	47,260	27,688	105,187
2039	93	3.28	102,029	3,346	35,544							17,415	52,959			4,754	48,205	27,688	83,318
2040	94	3.28	69,831	2,290	36,275							17,764	54,039			4,869	49,170	27,688	61,371
2041	95	3.28	35,847	1,176	37,022							18,119	55,141			4,987	50,154	27,689	34,876

(N/S -life expectancies for Non-smkr/Smkr)