

Prepared by Financial Planner



Financial Projections

Your financial and retirement income projections

Prepared for John Snapper, Jane Snapper, ON, Canada on March 12, 2025

Retire at age 60 - Short sample plan for a couple



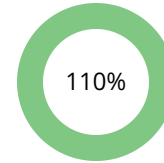
Note to Reader

These financial projections are provided for illustration and/or discussion purposes only. The actual outcomes depend on many factors, variables, assumptions, estimates and forecasts based on beliefs and assumptions made by the author and/or by the recipient. As such, the results are not guaranteed to occur as they involve risks and uncertainties and are not guarantees of future performance or results and no assurance can be given that these estimates and expectations will prove to have been correct, and actual outcomes and results may differ materially from what is expressed, implied or projected in such financial projections.

Goal Summary

- John to retire at 60 in 2031
- Jane to retire at 60 in 2035
- Spending before retirement: \$131,807 per year (\$10,984 per month)
- Spending after retirement: \$140,000 per year (\$11,667 per month)

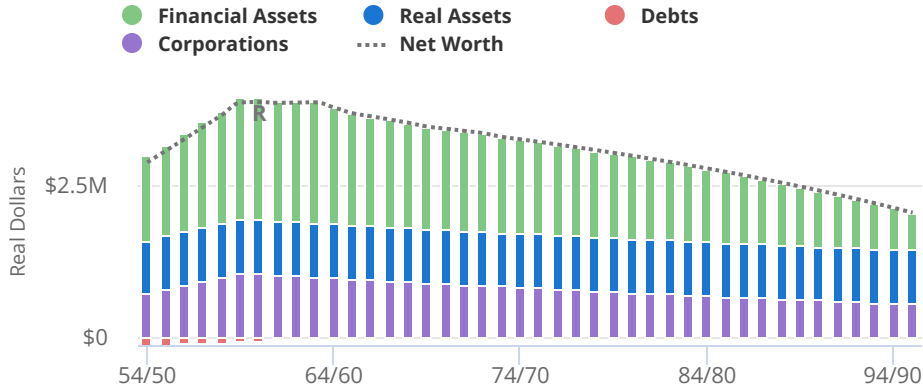
Goal Status



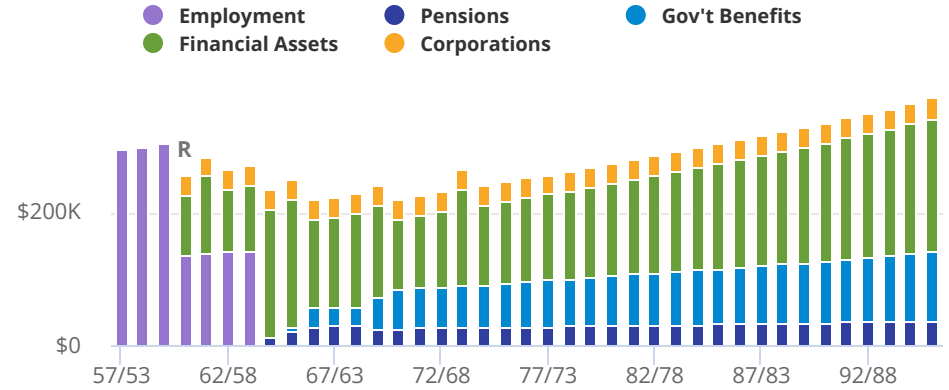
This potentially means:

- Spending \$5,475 more per year
- Saving \$19,105 less per year
- Saving \$100,910 less now

Net Worth Summary



Retirement Income Summary



Financial Asset Flows

Year	Age	Non-Registered	TFSA	Registered	Total
2025	54/50	\$6,000	\$14,000	\$31,843	\$51,843
2026	55/51	\$6,000	\$14,000	\$31,960	\$51,960
2027	56/52	\$6,000	\$15,000	\$32,080	\$53,080
2028	57/53	\$6,000	\$15,000	\$32,201	\$53,201
2029	58/54	\$6,000	\$15,000	\$32,324	\$53,324

Estate Summary

Financial Assets	\$1,201,147
Real Assets	\$2,107,050
Debts	\$0
Corporations	\$1,271,118
Insurance Proceeds	\$488,553
Estate Before Tax	\$5,067,868
Tax on Estate	(\$709,344)
Estate After Tax (Nominal)	\$4,358,525
Estate After Tax (Real)	\$1,859,020

Assumption Details

We have used the following assumptions in your projections:

For Projections

Assumption	Value
Projections, From Date	January 1, 2025
Projections, To Date	December 31, 2066
General, Inflation Rate	2.10%
Government Benefits, Indexing Rate, CPP	2.10%
Government Benefits, Indexing Rate, OAS	2.10%

Assumption	Value
Personal, Province of Residence	Ontario
Financial Assets, Rate of Return (Default), Cash	2.40%
Financial Assets, Rate of Return (Default), Fixed Income	3.40%
Financial Assets, Rate of Return (Default), Equity	6.70%

For John

Assumption	Value
Personal, Date of Birth	September 1, 1971
Personal, Retirement Age	60
Government Benefits, Start Age, CPP	65
Government Benefits, Start Age, OAS	65
Government Benefits, Percentage of Maximum (adjusted to age 65), CPP	68%
Government Benefits, Percentage of Maximum (adjusted to age 65, before clawback), OAS	100%

For Jane

Assumption	Value
Personal, Date of Birth	May 1, 1975
Personal, Retirement Age	60
Government Benefits, Start Age, CPP	65
Government Benefits, Start Age, OAS	65
Government Benefits, Percentage of Maximum (adjusted to age 65), CPP	57%
Government Benefits, Percentage of Maximum (adjusted to age 65, before clawback), OAS	100%

Assumption	Value
Financial Assets, Rate of Return, John's RRSP (RRSP/RRIF)	5.38%
Financial Assets, Rate of Return, John's TFSA (TFSA)	6.04%
Financial Assets, Rate of Return, John's Non-Registered #1 (Non-Registered)	6.04%
Financial Assets, Rate of Return, Non-Registered #2 (Joint) (Non-Registered)	5.38%
Financial Assets, Rate of Return, John's DCPP (DCPP/LIRA/LIF)	6.04%
Education, Annual Cost (in real dollars), Daughter's RESP (RESP), John's Daughter, 2030-2032	\$16,400
Education, Annual Cost (in real dollars), Daughter's RESP (RESP), John's Daughter, 2033	\$19,592
Education, Inflation Rate, Daughter's RESP (RESP), John's Daughter	2.50%
Real Assets, Appreciation Rate, Home	2.10%
Real Assets, Appreciation Rate, Family Cottage	2.10%
Debts, Interest Rate, Mortgage	4.40%

Assumption	Value
Financial Assets, Rate of Return, Jane's RRSP (RRSP/RRIF)	5.38%
Financial Assets, Rate of Return, Jane's TFSA (TFSA)	6.04%
Financial Assets, Rate of Return, Non-Registered #2 (Joint) (Non-Registered)	5.38%
Real Assets, Appreciation Rate, Home	2.10%
Real Assets, Appreciation Rate, Family Cottage	2.10%
Debts, Interest Rate, Mortgage	4.40%

For Corporation

Assumption	Value
General, Ownership, John	100%
Financial Assets, Rate of Return, Investments	4.10%

Assumption	Value
Real Assets, Appreciation Rate, Property	2.10%
Debts, Interest Rate, Loan	3.00%

Comments

Other Assumptions

- We've assumed a wage increase of 1.5% per year until retirement.
- You have a Defined Benefit Pension from a previous employer that will pay you \$1,000/month at age 65, indexed to 75% to inflation.

Investment Contributions

- John's Workplace Pension Plan: \$625/month (5% of salary) for both the employee and employer (total of \$1,250/month to DCPP).
- RRSP: \$1,000/month.
- TFSA: \$500/month (to be increased as the TFSA contribution limit increases with inflation).
- Non-Registered: \$500/month.

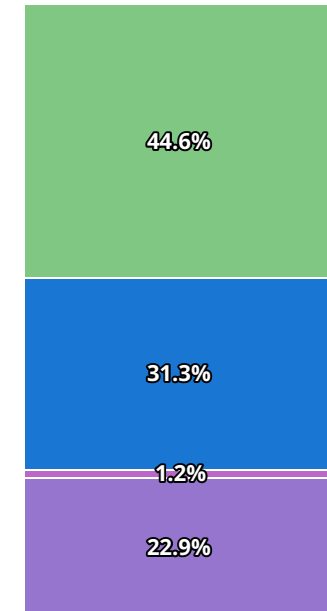
Debt Payments

- Mortgage: \$1,250/month. Your mortgage will be fully paid by the end of the year 2035.

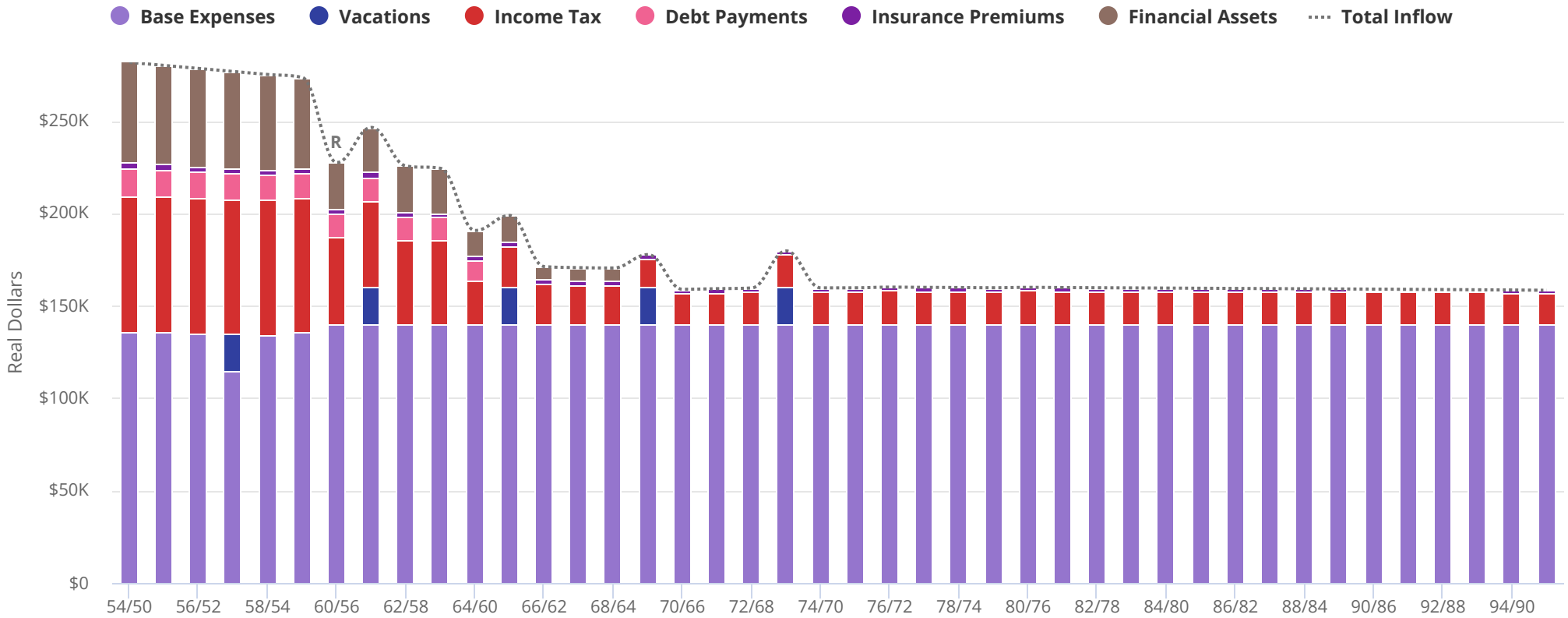
Net Worth Statement Details

Item	John	Jane	Total
Financial Assets	\$837,002	\$417,737	\$1,254,739
Non-Registered	\$179,388	\$79,479	\$258,866
TFSA	\$118,246	\$108,246	\$226,492
RRSP/RRIF	\$260,012	\$230,012	\$490,024
DCPP/LIRA/LIF	\$279,357	\$0	\$279,357
Real Assets	\$440,113	\$440,113	\$880,225
Home	\$280,775	\$280,775	\$561,550
Family Cottage	\$159,338	\$159,338	\$318,675
Debts	(\$64,969)	(\$64,969)	(\$129,938)
Mortgage	(\$64,969)	(\$64,969)	(\$129,938)
Insurance	\$34,729	\$0	\$34,729
Whole Life Policy	\$34,729	\$0	\$34,729
Corporations	\$644,767	\$0	\$644,767
Corporation	\$644,767	\$0	\$644,767
Net Worth	\$1,891,642	\$792,880	\$2,684,522

- Financial Assets
- Real Assets
- Insurance
- Corporations



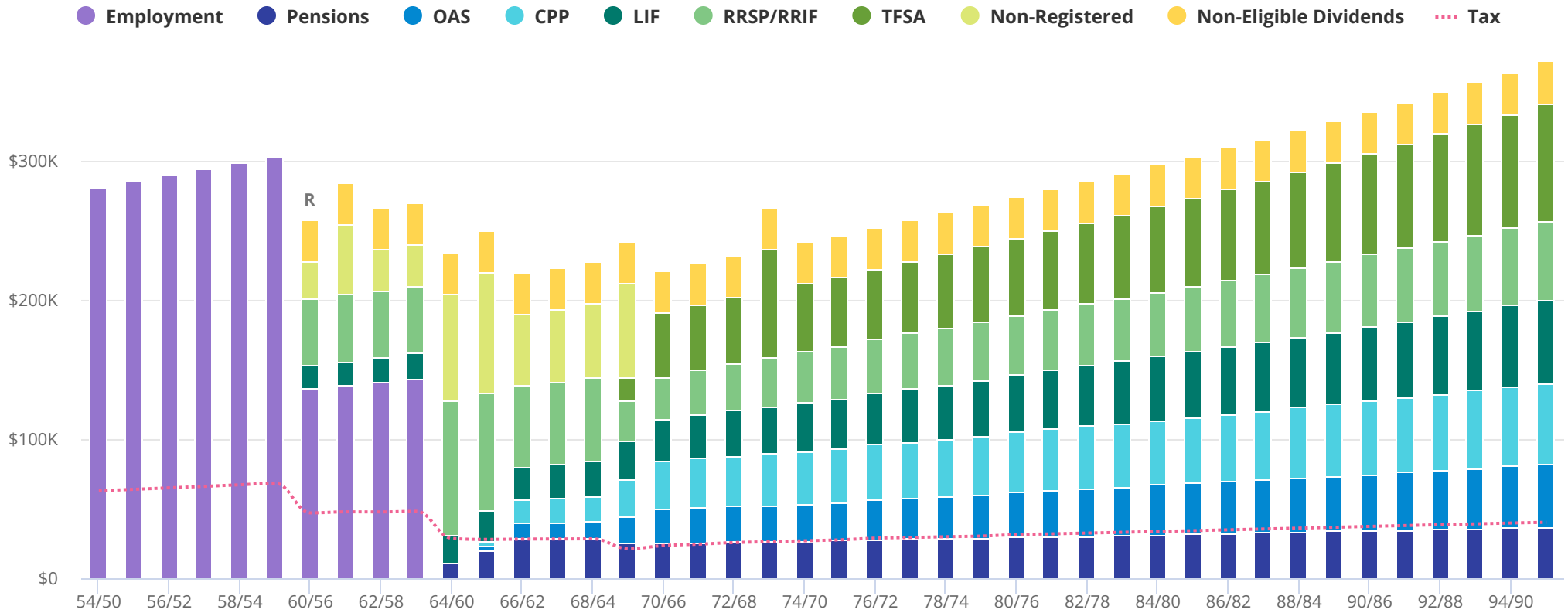
Cash Outflow Chart



Comments

This graph represents your total cash outflows from today until the end of the projection. We can see that your basic expenses (lifestyle expenses) remain relatively constant throughout. We can also see your debt payments, vacations and savings contributions. The dotted total inflow line indicates that you have enough income to cover all cash outflows.

Cash Inflow Chart



Comments

This chart illustrates how we construct your “retirement paycheck” from various sources of income and investment withdrawals.

Estate Details

	Combined	John	Jane
	December 31, 2066	December 31, 2066	December 31, 2066
Financial Assets	\$1,201,147	\$464,212	\$736,935
Real Assets	\$2,107,050	\$1,053,525	\$1,053,525
Total Assets	\$3,308,197	\$1,517,737	\$1,790,460
Debts	\$0	\$0	\$0
Corporations	\$1,271,118	\$1,271,118	\$0
Insurance Proceeds	\$488,553	\$488,553	\$0
Estate Before Tax	\$5,067,868	\$3,277,408	\$1,790,460
Tax on Estate	(\$709,344)	(\$549,554)	(\$159,790)
Estate After Tax (Nominal)	\$4,358,525	\$2,727,854	\$1,630,670
Estate After Tax (Real)	\$1,859,020	\$1,163,498	\$695,522

Comments

In our discussions, you mentioned that your goal is to leave your daughter an inheritance of \$1 million. Our projection indicates that your estate will be worth \$4.4 million by the time you turn 95, which is the equivalent of \$1.8 million in today's dollars after accounting for inflation, thus achieving your desired legacy goal. Your net estate will likely meet your legacy goal for your daughter in any given year.



Cash Flow Projection

Year	Age		Expenses			Incomes		Pensions	Government Benefits		Income Tax			Financial Assets – Inflow / Outflow				RESP	Debt Payments	Insurance Premiums
	John	Jane	Base (Real)	Base (Nominal)	Additional	Employment Income	All Non-Eligible Dividends	All Pensions	CPP Pension	OAS Pension	CPP/EI Premiums	Total Tax	Taxable Income	Non-Registered	TFSA	RRSP/RRIF	DCPP/LIRA/LIF			
2025	54	50	\$135,692	\$135,692	\$0	\$281,850	\$0	\$0	\$0	\$0	\$11,015	\$62,900	\$256,622	\$6,000	\$14,000	\$24,000	\$7,843	\$2,400	\$15,000	\$3,000
2026	55	51	\$135,666	\$138,515	\$0	\$286,078	\$0	\$0	\$0	\$0	\$11,255	\$63,948	\$261,529	\$6,000	\$14,000	\$24,000	\$7,960	\$2,400	\$15,000	\$3,000
2027	56	52	\$134,655	\$140,370	\$0	\$290,369	\$0	\$0	\$0	\$0	\$11,505	\$65,015	\$266,537	\$6,000	\$15,000	\$24,000	\$8,080	\$2,400	\$15,000	\$3,000
2028	57	53	\$114,603	\$121,976	\$21,287	\$294,724	\$0	\$0	\$0	\$0	\$11,757	\$66,105	\$271,658	\$6,000	\$15,000	\$24,000	\$8,201	\$2,400	\$15,000	\$3,000
2029	58	54	\$134,530	\$146,191	\$0	\$299,145	\$0	\$0	\$0	\$0	\$12,011	\$67,219	\$276,896	\$6,000	\$15,000	\$24,000	\$8,324	\$2,400	\$15,000	\$3,000
2030	59	55	\$135,698	\$150,557	\$0	\$303,632	\$0	\$0	\$0	\$0	\$12,268	\$68,359	\$282,255	\$6,000	\$16,000	\$24,000	\$8,449	\$0	\$15,000	\$3,000
2031	60	56	\$140,000	\$158,592	\$0	\$136,680	\$30,000	\$0	\$0	\$0	\$6,267	\$47,009	\$237,611	(\$26,717)	\$16,000	(\$36,000)	(\$16,471)	\$0	\$15,000	\$3,000
2032	61	57	\$140,000	\$161,923	\$23,132	\$138,731	\$30,000	\$0	\$0	\$0	\$6,406	\$47,757	\$241,430	(\$51,021)	\$16,000	(\$36,000)	(\$17,466)	\$0	\$15,000	\$3,000
2033	62	58	\$140,000	\$165,323	\$0	\$140,812	\$30,000	\$0	\$0	\$0	\$6,542	\$47,706	\$242,998	(\$29,239)	\$17,000	(\$36,000)	(\$18,520)	\$0	\$15,000	\$3,000
2034	63	59	\$140,000	\$168,795	\$0	\$142,924	\$30,000	\$0	\$0	\$0	\$6,683	\$48,155	\$246,086	(\$30,070)	\$17,000	(\$36,000)	(\$19,639)	\$0	\$15,000	\$3,000
2035	64	60	\$140,000	\$172,340	\$0	\$0	\$30,000	\$10,740	\$0	\$0	\$0	\$28,668	\$178,260	(\$77,343)	\$17,000	(\$96,000)	(\$20,825)	\$0	\$13,900	\$3,000
2036	65	61	\$140,000	\$175,959	\$25,137	\$0	\$30,000	\$20,131	\$4,183	\$2,744	\$0	\$27,933	\$182,500	(\$86,889)	\$18,000	(\$84,000)	(\$22,083)	\$0	\$0	\$3,000
2037	66	62	\$140,000	\$179,654	\$0	\$0	\$30,000	\$28,421	\$17,082	\$11,205	\$0	\$28,158	\$183,889	(\$51,056)	\$9,000	(\$58,631)	(\$23,417)	\$0	\$0	\$3,000
2038	67	63	\$140,000	\$183,427	\$0	\$0	\$30,000	\$28,725	\$17,441	\$11,441	\$0	\$28,240	\$185,441	(\$52,025)	\$9,000	(\$59,203)	(\$24,831)	\$0	\$0	\$3,000
2039	68	64	\$140,000	\$187,279	\$0	\$0	\$30,000	\$29,034	\$17,807	\$11,681	\$0	\$28,322	\$186,991	(\$53,442)	\$9,500	(\$59,805)	(\$26,331)	\$0	\$0	\$3,000
2040	69	65	\$140,000	\$191,212	\$27,316	\$0	\$30,000	\$25,193	\$27,443	\$18,883	\$0	\$21,246	\$169,708	(\$68,440)	(\$16,190)	(\$28,703)	(\$27,922)	\$0	\$0	\$3,000
2041	70	66	\$140,000	\$195,227	\$0	\$0	\$30,000	\$25,571	\$34,774	\$24,353	\$0	\$23,476	\$179,054	\$0	(\$47,149)	(\$30,248)	(\$29,608)	\$0	\$0	\$3,000
2042	71	67	\$140,000	\$199,327	\$0	\$0	\$30,000	\$25,955	\$35,504	\$24,865	\$0	\$24,505	\$184,095	\$0	(\$47,237)	(\$31,875)	(\$31,396)	\$0	\$0	\$3,000
2043	72	68	\$140,000	\$203,513	\$0	\$0	\$30,000	\$26,344	\$36,250	\$25,387	\$0	\$25,654	\$189,516	\$0	(\$47,150)	(\$33,636)	(\$33,399)	\$0	\$0	\$3,000
2044	73	69	\$140,000	\$207,786	\$29,684	\$0	\$30,000	\$26,739	\$37,011	\$25,920	\$0	\$26,284	\$193,444	\$0	(\$77,810)	(\$34,965)	(\$34,309)	\$0	\$0	\$3,000
2045	74	70	\$140,000	\$212,150	\$0	\$0	\$30,000	\$27,140	\$37,789	\$26,464	\$0	\$26,942	\$197,493	\$0	(\$49,098)	(\$36,355)	(\$35,245)	\$0	\$0	\$3,000
2046	75	71	\$140,000	\$216,605	\$0	\$0	\$30,000	\$27,547	\$38,582	\$27,020	\$0	\$27,627	\$201,658	\$0	(\$50,074)	(\$37,808)	(\$36,201)	\$0	\$0	\$3,000
2047	76	72	\$140,000	\$221,154	\$0	\$0	\$30,000	\$27,961	\$39,392	\$28,967	\$0	\$28,836	\$207,386	\$0	(\$50,104)	(\$39,397)	(\$37,169)	\$0	\$0	\$3,000
2048	77	73	\$140,000	\$225,798	\$0	\$0	\$30,000	\$28,380	\$40,220	\$29,575	\$0	\$29,311	\$211,016	\$0	(\$51,593)	(\$40,201)	(\$38,141)	\$0	\$0	\$3,000
2049	78	74	\$140,000	\$230,540	\$0	\$0	\$30,000	\$28,806	\$41,064	\$30,196	\$0	\$29,846	\$214,863	\$0	(\$53,023)	(\$41,063)	(\$39,234)	\$0	\$0	\$3,000
2050	79	75	\$140,000	\$235,381	\$0	\$0	\$30,000	\$29,238	\$41,927	\$30,830	\$0	\$30,336	\$218,623	\$0	(\$54,594)	(\$41,890)	(\$40,239)	\$0	\$0	\$3,000



Year	Age		Expenses			Incomes		Pensions	Government Benefits		Income Tax			Financial Assets – Inflow / Outflow				RESP	Debt Payments	Insurance Premiums
	John	Jane	Base (Real)	Base (Nominal)	Additional	Employment Income	All Non-Eligible Dividends	All Pensions	CPP Pension	OAS Pension	CPP/EI Premiums	Total Tax	Taxable Income	Non-Registered	TFSA	RRSP/RRIF	DCPP/LIRA/LIF			
2051	80	76	\$140,000	\$240,324	\$0	\$0	\$30,000	\$29,676	\$42,807	\$32,977	\$0	\$31,389	\$224,049	\$0	(\$55,164)	(\$42,751)	(\$41,337)	\$0	\$0	\$3,000
2052	81	77	\$140,000	\$245,371	\$0	\$0	\$30,000	\$30,121	\$43,706	\$33,669	\$0	\$31,931	\$228,047	\$0	(\$56,755)	(\$43,606)	(\$42,444)	\$0	\$0	\$3,000
2053	82	78	\$140,000	\$250,524	\$0	\$0	\$30,000	\$30,573	\$44,624	\$34,376	\$0	\$32,489	\$232,136	\$0	(\$58,376)	(\$44,526)	(\$43,536)	\$0	\$0	\$3,000
2054	83	79	\$140,000	\$255,785	\$0	\$0	\$30,000	\$31,032	\$45,561	\$35,098	\$0	\$33,061	\$236,315	\$0	(\$60,031)	(\$45,409)	(\$44,715)	\$0	\$0	\$3,000
2055	84	80	\$140,000	\$261,156	\$0	\$0	\$30,000	\$31,497	\$46,518	\$35,835	\$0	\$33,642	\$240,566	\$0	(\$61,732)	(\$46,336)	(\$45,880)	\$0	\$0	\$3,000
2056	85	81	\$140,000	\$266,640	\$0	\$0	\$30,000	\$31,970	\$47,494	\$36,588	\$0	\$34,222	\$244,865	\$0	(\$63,497)	(\$47,258)	(\$47,055)	\$0	\$0	\$3,000
2057	86	82	\$140,000	\$272,240	\$0	\$0	\$30,000	\$32,449	\$48,492	\$37,356	\$0	\$34,829	\$249,293	\$0	(\$65,276)	(\$48,189)	(\$48,307)	\$0	\$0	\$3,000
2058	87	83	\$140,000	\$277,957	\$0	\$0	\$30,000	\$32,936	\$49,510	\$38,141	\$0	\$35,424	\$253,739	\$0	(\$67,142)	(\$49,144)	(\$49,509)	\$0	\$0	\$3,000
2059	88	84	\$140,000	\$283,794	\$0	\$0	\$30,000	\$33,430	\$50,550	\$38,942	\$0	\$36,031	\$258,270	\$0	(\$69,055)	(\$50,093)	(\$50,755)	\$0	\$0	\$3,000
2060	89	85	\$140,000	\$289,754	\$0	\$0	\$30,000	\$33,932	\$51,611	\$39,759	\$0	\$36,654	\$262,900	\$0	(\$71,007)	(\$51,052)	(\$52,046)	\$0	\$0	\$3,000
2061	90	86	\$140,000	\$295,839	\$0	\$0	\$30,000	\$34,441	\$52,695	\$40,594	\$0	\$37,289	\$267,619	\$0	(\$73,008)	(\$52,049)	(\$53,340)	\$0	\$0	\$3,000
2062	91	87	\$140,000	\$302,051	\$0	\$0	\$30,000	\$34,957	\$53,802	\$41,447	\$0	\$37,889	\$272,300	\$0	(\$75,141)	(\$52,988)	(\$54,606)	\$0	\$0	\$3,000
2063	92	88	\$140,000	\$308,394	\$0	\$0	\$30,000	\$35,481	\$54,932	\$42,317	\$0	\$38,496	\$277,055	\$0	(\$77,334)	(\$53,945)	(\$55,880)	\$0	\$0	\$3,000
2064	93	89	\$140,000	\$314,871	\$0	\$0	\$30,000	\$36,014	\$56,085	\$43,206	\$0	\$39,105	\$281,879	\$0	(\$79,596)	(\$54,917)	(\$57,157)	\$0	\$0	\$3,000
2065	94	90	\$140,000	\$321,483	\$0	\$0	\$30,000	\$36,554	\$57,263	\$44,113	\$0	\$39,711	\$286,756	\$0	(\$81,938)	(\$55,882)	(\$58,444)	\$0	\$0	\$3,000
2066	95	91	\$140,000	\$328,234	\$0	\$0	\$30,000	\$37,102	\$58,466	\$45,040	\$0	\$40,246	\$291,501	\$0	(\$84,478)	(\$56,772)	(\$59,621)	\$0	\$0	\$3,000

Net Worth Projection

Year	Age		Total Financial Assets					Total Real Assets	Total Debts	Total Insurance	Corporations	Net Worth	Estate Before Tax	Tax on Estate	Estate After Tax
	John	Jane	Non-Registered	TFSA	RRSP/RRIF	DCPP/LIRA/LIF	All Types								
2025	54	50	\$279,452	\$254,172	\$540,387	\$311,915	\$1,385,926	\$898,710	\$120,466	\$34,729	\$733,431	\$2,932,330	\$3,385,512	\$818,794	\$2,566,718
2026	55	51	\$301,226	\$283,524	\$593,460	\$346,675	\$1,524,885	\$917,583	\$110,568	\$36,465	\$824,579	\$3,192,944	\$3,643,637	\$907,359	\$2,736,278
2027	56	52	\$324,255	\$315,648	\$649,388	\$383,774	\$1,673,065	\$936,852	\$100,226	\$38,288	\$917,986	\$3,465,965	\$3,914,730	\$999,826	\$2,914,903
2028	57	53	\$348,612	\$349,714	\$708,325	\$423,355	\$1,830,006	\$956,526	\$89,420	\$40,203	\$1,013,699	\$3,751,013	\$4,198,315	\$1,096,336	\$3,101,979
2029	58	54	\$374,374	\$385,836	\$770,433	\$465,573	\$1,996,217	\$976,613	\$78,128	\$42,213	\$1,111,765	\$4,048,680	\$4,495,001	\$1,197,088	\$3,297,913
2030	59	55	\$401,623	\$425,141	\$835,882	\$510,591	\$2,173,237	\$997,122	\$66,330	\$44,324	\$1,212,236	\$4,360,589	\$4,806,429	\$1,302,294	\$3,504,135
2031	60	56	\$396,234	\$466,819	\$842,270	\$523,965	\$2,229,289	\$1,018,061	\$54,002	\$46,540	\$1,223,548	\$4,463,436	\$4,898,688	\$1,303,688	\$3,595,001
2032	61	57	\$364,896	\$511,015	\$849,002	\$537,092	\$2,262,005	\$1,039,441	\$41,120	\$48,867	\$1,231,305	\$4,540,498	\$4,968,852	\$1,310,842	\$3,658,011
2033	62	58	\$354,837	\$558,880	\$856,096	\$549,893	\$2,319,707	\$1,061,269	\$27,660	\$51,310	\$1,236,349	\$4,640,975	\$5,065,102	\$1,318,158	\$3,746,945
2034	63	59	\$343,375	\$609,637	\$863,572	\$562,282	\$2,378,866	\$1,083,555	\$13,596	\$53,876	\$1,241,209	\$4,743,910	\$5,163,849	\$1,325,545	\$3,838,303
2035	64	60	\$281,369	\$663,459	\$808,867	\$574,161	\$2,327,856	\$1,106,310	\$0	\$56,569	\$1,246,013	\$4,736,748	\$5,152,397	\$1,280,014	\$3,872,383
2036	65	61	\$205,759	\$721,532	\$763,865	\$585,423	\$2,276,579	\$1,129,543	\$0	\$59,398	\$1,250,756	\$4,716,275	\$5,127,526	\$1,255,133	\$3,872,393
2037	66	62	\$163,677	\$774,112	\$743,176	\$595,951	\$2,276,916	\$1,153,263	\$0	\$62,368	\$1,255,437	\$4,747,984	\$5,154,716	\$1,238,994	\$3,915,722
2038	67	63	\$118,129	\$829,869	\$720,771	\$605,615	\$2,274,384	\$1,177,481	\$0	\$65,486	\$1,260,054	\$4,777,406	\$5,179,486	\$1,225,703	\$3,953,783
2039	68	64	\$68,440	\$889,493	\$696,526	\$614,273	\$2,268,731	\$1,202,209	\$0	\$68,761	\$1,264,604	\$4,804,305	\$5,201,591	\$1,210,455	\$3,991,136
2040	69	65	\$0	\$926,051	\$703,751	\$621,767	\$2,251,569	\$1,227,455	\$0	\$72,199	\$1,269,084	\$4,820,307	\$5,212,644	\$1,203,572	\$4,009,072
2041	70	66	\$0	\$931,988	\$709,738	\$627,926	\$2,269,651	\$1,253,232	\$0	\$75,809	\$1,273,491	\$4,872,183	\$5,259,404	\$1,204,700	\$4,054,704
2042	71	67	\$0	\$938,190	\$714,332	\$632,560	\$2,285,081	\$1,279,549	\$0	\$79,599	\$1,277,819	\$4,922,049	\$5,303,978	\$1,205,762	\$4,098,216
2043	72	68	\$0	\$944,858	\$717,317	\$635,350	\$2,297,525	\$1,306,420	\$0	\$83,579	\$1,282,065	\$4,969,589	\$5,346,035	\$1,204,998	\$4,141,038
2044	73	69	\$0	\$919,418	\$719,063	\$637,344	\$2,275,825	\$1,333,855	\$0	\$87,758	\$1,286,223	\$4,983,661	\$5,354,422	\$1,202,797	\$4,151,625
2045	74	70	\$0	\$922,887	\$719,437	\$638,466	\$2,280,790	\$1,361,866	\$0	\$92,146	\$1,290,288	\$5,025,090	\$5,389,952	\$1,199,363	\$4,190,590
2046	75	71	\$0	\$925,531	\$718,301	\$638,641	\$2,282,474	\$1,390,465	\$0	\$96,753	\$1,294,254	\$5,063,946	\$5,422,682	\$1,194,575	\$4,228,107

Year	Age		Total Financial Assets					Total Real Assets	Total Debts	Total Insurance	Corporations	Net Worth	Estate Before Tax	Tax on Estate	Estate After Tax
	John	Jane	Non-Registered	TFSA	RRSP/RRIF	DCPP/LIRA/LIF	All Types								
2047	76	72	\$0	\$928,303	\$715,429	\$637,801	\$2,281,534	\$1,419,665	\$0	\$101,591	\$1,298,113	\$5,100,902	\$5,453,273	\$1,187,812	\$4,265,460
2048	77	73	\$0	\$929,664	\$711,555	\$635,880	\$2,277,099	\$1,449,478	\$0	\$106,670	\$1,301,859	\$5,135,106	\$5,480,857	\$1,180,188	\$4,300,669
2049	78	74	\$0	\$929,590	\$706,565	\$632,684	\$2,268,839	\$1,479,917	\$0	\$112,004	\$1,305,484	\$5,166,244	\$5,505,107	\$1,171,256	\$4,333,851
2050	79	75	\$0	\$927,846	\$700,435	\$628,229	\$2,256,509	\$1,510,995	\$0	\$117,604	\$1,308,981	\$5,194,089	\$5,525,784	\$1,160,950	\$4,364,834
2051	80	76	\$0	\$925,391	\$693,067	\$622,340	\$2,240,798	\$1,542,726	\$0	\$123,484	\$1,312,340	\$5,219,347	\$5,543,577	\$1,148,646	\$4,394,930
2052	81	77	\$0	\$921,101	\$684,401	\$614,922	\$2,220,425	\$1,575,123	\$0	\$129,658	\$1,315,552	\$5,240,758	\$5,557,209	\$1,135,266	\$4,421,943
2053	82	78	\$0	\$914,834	\$674,300	\$605,897	\$2,195,031	\$1,608,201	\$0	\$136,141	\$1,318,608	\$5,257,981	\$5,566,325	\$1,120,188	\$4,446,137
2054	83	79	\$0	\$906,433	\$662,726	\$595,077	\$2,164,236	\$1,641,973	\$0	\$142,948	\$1,321,498	\$5,270,654	\$5,570,547	\$1,103,288	\$4,467,259
2055	84	80	\$0	\$895,721	\$649,552	\$582,368	\$2,127,642	\$1,676,454	\$0	\$150,096	\$1,324,210	\$5,278,402	\$5,569,479	\$1,084,439	\$4,485,040
2056	85	81	\$0	\$882,491	\$634,698	\$567,646	\$2,084,834	\$1,711,660	\$0	\$157,600	\$1,326,733	\$5,280,827	\$5,562,709	\$1,063,523	\$4,499,186
2057	86	82	\$0	\$866,575	\$618,063	\$550,707	\$2,035,345	\$1,747,605	\$0	\$165,480	\$1,329,056	\$5,277,485	\$5,549,772	\$1,040,387	\$4,509,384
2058	87	83	\$0	\$847,718	\$599,527	\$531,471	\$1,978,716	\$1,784,304	\$0	\$173,754	\$1,331,166	\$5,267,940	\$5,530,211	\$1,014,899	\$4,515,311
2059	88	84	\$0	\$825,695	\$578,993	\$509,751	\$1,914,439	\$1,821,775	\$0	\$182,442	\$1,333,049	\$5,251,704	\$5,503,517	\$986,913	\$4,516,604
2060	89	85	\$0	\$800,270	\$556,344	\$485,351	\$1,841,965	\$1,860,032	\$0	\$191,564	\$1,334,691	\$5,228,252	\$5,469,147	\$956,259	\$4,512,888
2061	90	86	\$0	\$771,189	\$531,426	\$458,104	\$1,760,719	\$1,899,093	\$0	\$201,143	\$1,336,079	\$5,197,034	\$5,426,523	\$922,758	\$4,503,765
2062	91	87	\$0	\$738,089	\$504,178	\$427,869	\$1,670,137	\$1,938,974	\$0	\$211,200	\$1,337,197	\$5,157,507	\$5,375,084	\$886,273	\$4,488,811
2063	92	88	\$0	\$700,664	\$474,455	\$394,458	\$1,569,578	\$1,979,692	\$0	\$221,760	\$1,338,028	\$5,109,058	\$5,314,188	\$846,640	\$4,467,549
2064	93	89	\$0	\$658,581	\$442,109	\$357,674	\$1,458,364	\$2,021,266	\$0	\$232,848	\$1,338,557	\$5,051,034	\$5,243,158	\$804,108	\$4,439,050
2065	94	90	\$0	\$611,472	\$407,007	\$317,303	\$1,335,782	\$2,063,712	\$0	\$244,490	\$1,338,765	\$4,982,749	\$5,161,280	\$758,523	\$4,402,758
2066	95	91	\$0	\$558,824	\$369,077	\$273,246	\$1,201,147	\$2,107,050	\$0	\$256,715	\$1,338,635	\$4,903,547	\$5,067,868	\$709,344	\$4,358,525