

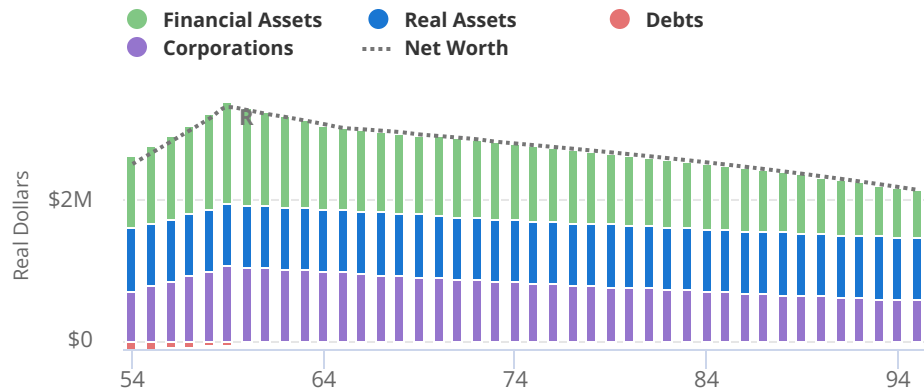
### Goal Summary

- John to retire at 60 in 2031
- Spending before retirement: \$58,440 per year (\$4,870 per month)
- Spending after retirement: \$82,000 per year (\$6,833 per month)

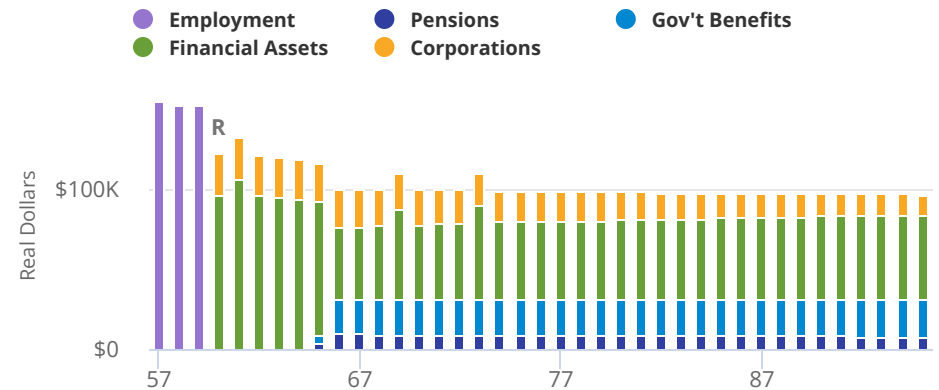
### Assumption Summary

- Life expectancy for John: 95
- Average inflation rate: 2.10%
- Average rate of return before retirement: 5.75%
- Average rate of return after retirement: 5.91%

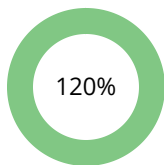
### Net Worth Summary



### Retirement Income Summary



### Goal Status



This potentially means:

- Retiring 1 years earlier
- Spending \$6,763 more per year
- Saving \$23,735 less per year
- Saving \$125,387 less now

### Recommendation Summary

You've got a great job progressing on aspects of the plan within your control:

- Refinance your mortgage to lock in a fixed rate of 4.4%.
- Make an accelerated payment to your mortgage of \$15,000.

Please continue with the following tasks for next year:

- Contribute \$2,400 to your daughter's RESP.
- Contribute \$7,000 to TFSA, \$12,000 to RRSP, and \$6,000 to your Non-Registered accounts.