YOUR FINANCIAL STORY

Bill Sample and Susan Sample

Prepared by **Travis Strain**, CFP, Financial Planner on Mar 11, 2026

YOUR ADVISOR

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ABOUT YOUR FINANCIAL TEAM

Travis Strain

Travis has been a financial advisor since 2006. Through his 10+ years helping people reach their financial goals, his Bachelor of Commerce completed at the University of Victoria and his Certified Financial Planning Designation (CFP) have created an ideal foundation for his work as a financial planner. He's based out of Langley, BC.

https://travisstrain.ca/

Financial Planner
TRAVIS STRAIN
CFP

ASSUMPTIONS

Date of plan	Inflation rate
Mar 11, 2026	2.20%

Retirement age

Bill Sample	Susan Sample
65	64

Life expectancy

Bill Sample	Susan Sample
90	90

Expenses

You may have funds planned for savings or debt payments. Personal unallocated amounts are assumed to be spent prior to retirement.

Income splitting

The CRA allows you to allocate up to half (50%) of your eligible pension income to your spouse or common-law partner in order to lower your combined income tax payable. By default, your pension income will be split in your plan according to these rules to equalize your respective net incomes as much as possible.

Rate of return

Current	Recommended
2.48%	5.59%

Investment profile

Recommended

Balanced

The above return rates are the starting point for your personal investments and serve as initial rates for your current and recommended profiles. For more detailed information, please consult additional sections included in this report.

GOALS

Gain direction for your investing

-Invest efficiently and make your money work for you.
-Worried about the dollar being devalued and inflation concerns.

Retirement

-Retire at age 65.
-Bill- Camping, hunting, fishing, skiing
-Susan- Travelling (not sure where), spend time with future grand kids
-Both - Live close to your children.

Education

-Pay for your children's education.

Legacy

-Leave as much money as possible to your kids.

CURRENT CONCERNS

Lack of a current financial/savings plan

Estate Planning

-Currently, there are no wills or Power of Attorney in place.

Tax-Efficient Savings

-Currently saving into your Non-Registered accounts which could create taxable gains. You could move these investments and savings into a TFSA and create tax-sheltered growth.

NOTES ABOUT THE PLAN

Household information

Client

Name: Bill Sample
DOB/Age: 50
Address: Toronto, British Columbia
Marital Status: Married

Co-client

Name: Susan Sample
DOB/Age: 50
Address: Toronto, British Columbia
Marital Status: Married

Family members

Name: Bill JR Adams
Relation to client/co-client: Child
DOB/Age: 19
Address: Toronto, British Columbia

Name: Sally Adams
Relation to client/co-client: Child
DOB/Age: 16
Address: Toronto, British Columbia

Summary and notes

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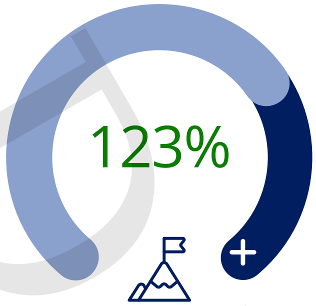
GOAL PROGRESS

Cash flow and debt

- Current
- Recommended

Retirement



- Current
- Recommended

Education

- Current
- Recommended

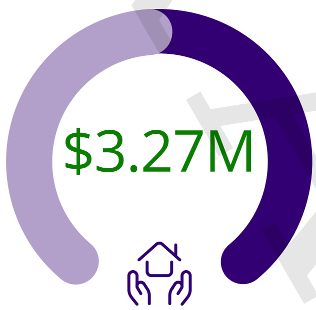
Your financial path

An important part of your financial story is to understand the impact of the advice strategies provided on your current plan. This page is intended to provide some context as to where you currently are; and where you could be; if you took action on the advice provided.

Trip to Greece

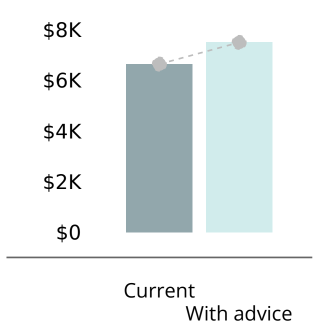
- Current
- Recommended

Legacy

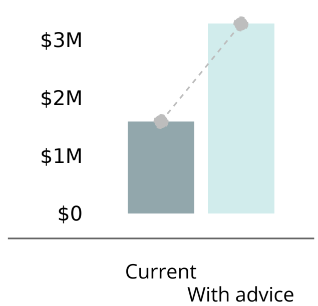


- Current
- Recommended

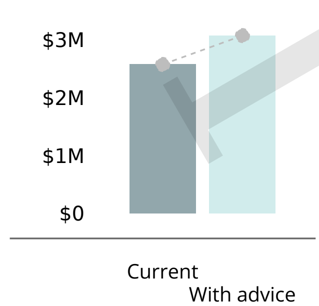
Lifetime spending



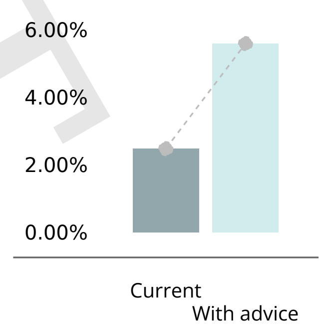
You'll leave behind



Net worth



Investment return



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ACTION PLAN

This is your action timeline arranged by date and goal

Retirement

Advisor: Apr 1, 2026

- [ ] Update your investment strategy to take advantage of markets, while limiting your downside risk.

Bill: Apr 1, 2026

- [ ] Reallocate your monthly RRSP and Non-Registered Savings into Bill's TFSA

Susan: Apr 1, 2026

- [ ] Reallocate your monthly RRSP Savings into Susan's TFSA

Bill & Susan: Jan 1, 2031

- [ ] Close RESP at Jan 1 2031 and transfer the remaining balance.

Education

Bill & Susan: Apr 1, 2026

- [ ] Save $750 monthly for 4 years and 4 months to RESP to achieve you goal of paying for your children's education.

Trip to Greece

Bill & Susan: Mar 11, 2026

- [ ] Set aside up to $15K of your non-registered funds for your Trip to Greece goal, while continuing to save into your TFSA.

Legacy

Bill & Susan: May 1, 2026

- [ ] Visit with a lawyer and create a will for both Bill and Susan to ensure your assets are distributed as you choose.

Bill & Susan: May 1, 2026

- [ ] Complete the relevant forms with the help of a legal professional to set up an Enduring Power of Attorney. Ensure that the EPOA is registered with the relevant government agency whilst you still have mental capacity.

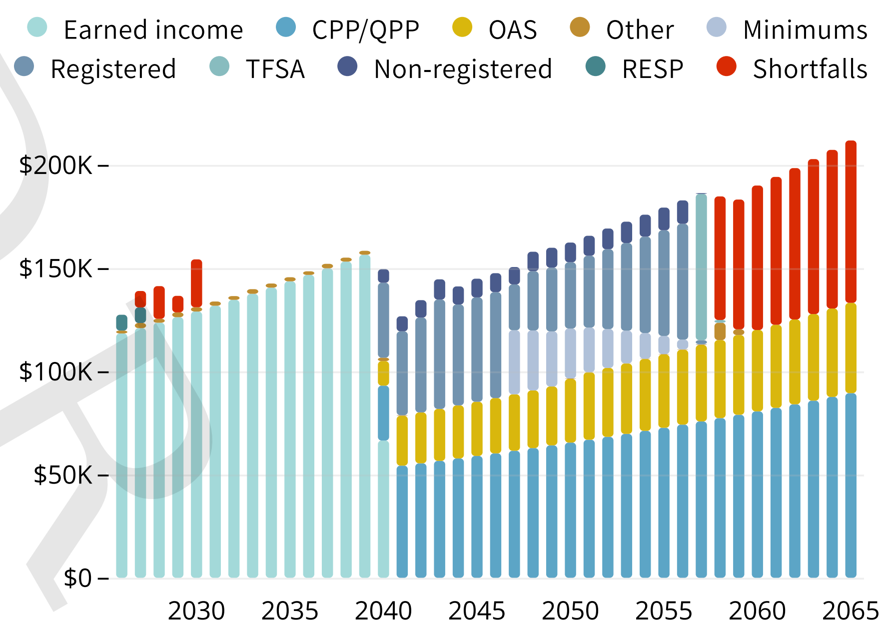
LIFETIME CASH FLOW

The abilities graphs on this page are showing the net amount of cash inflows required over your lifetime to meet your needs. The first abilities graph represents your current plan. The second graph represents your potential cash inflows if the strategy suggestions are implemented (see the action plan for the strategies and how they can be implemented).

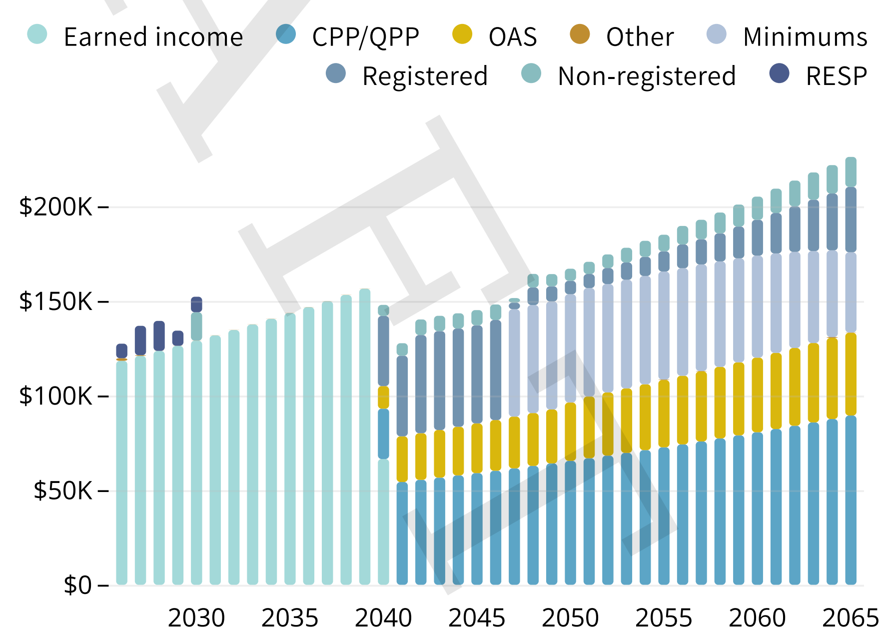
Acting on, and implementing the strategy suggestions in this illustration will provide a greater chance of having cash flow available to meet your needs through your lifetime.

NOTE: Cash inflows can be earned income (such as your employment income), government or personal pensions, investment income or withdrawals from your investment accounts.

Current plan abilities



Recommended plan abilities



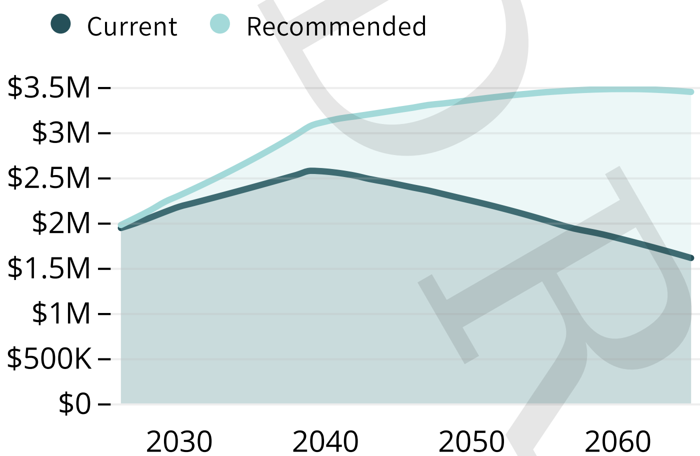
NET WORTH

Current net worth

Description	Bill	Susan	Joint	Total	% Total
Non-registered accounts					
Non-Registered Accounts	$100,000			$100,000	
Subtotal	$100,000			$100,000	5.03%
Registered accounts					
RESP			$15,000	$15,000	
Bill's Retirement Accounts (RRSP)	$350,000			$350,000	
Susan's Retirement Accounts (RRSP)		$290,000		$290,000	
TFSA Bill	$10,000			$10,000	
TFSA Susan		$25,000		$25,000	
Subtotal	$360,000	$315,000	$15,000	$690,000	34.67%
Lifestyle assets					
Primary Residence			$1,200,000	$1,200,000	
Subtotal			$1,200,000	$1,200,000	60.30%
TOTAL ASSETS	$460,000	$315,000	$1,215,000	$1,990,000	100.00%
Liabilities					
Mortgage for Primary Residence			($100,000)	($100,000)	
Subtotal			($100,000)	($100,000)	
TOTAL LIABILITIES			($100,000)	($100,000)	

Description	Bill	Susan	Joint	Total	% Total
TOTAL NET WORTH	$460,000	$315,000	$1,115,000	$1,890,000	

Projected net worth



Your net worth is the difference between your assets and your liabilities. An asset is anything owned which has monetary value, while liabilities are obligations that deplete your resources.

The table above represents your current net worth using the most recent values available.

A positive net worth (where assets exceed liabilities) is a sign of good financial health.

Acting on, and implementing the strategy recommendations provides a greater chance of improving your overall net worth.

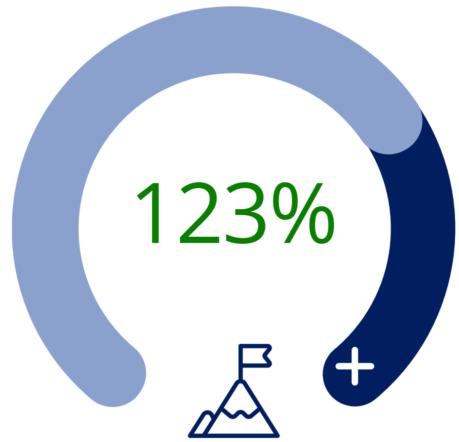
RETIREMENT

Your retirement to-do list

- [ ] Update your investment strategy to take advantage of markets, while limiting your downside risk.
- [ ] Reallocate your monthly RRSP and Non-Registered Savings into Bill's TFSA
- [ ] Reallocate your monthly RRSP Savings into Susan's TFSA
- [ ] Close RESP at Jan 1 2031 and transfer the remaining balance.

Bill Sample and Susan Sample, you have indicated that you would like to retire at age 65 and 64 respectively.

Through collaboration with your advisor, you have built a plan to help you achieve your retirement goal. Planning for retirement takes a multi-faceted approach, where you work towards meeting your target retirement date and lifestyle, by implementing a variety of strategies. Implementing your recommended strategies now will help you achieve your desired lifestyle throughout your retirement years.



Current Recommended

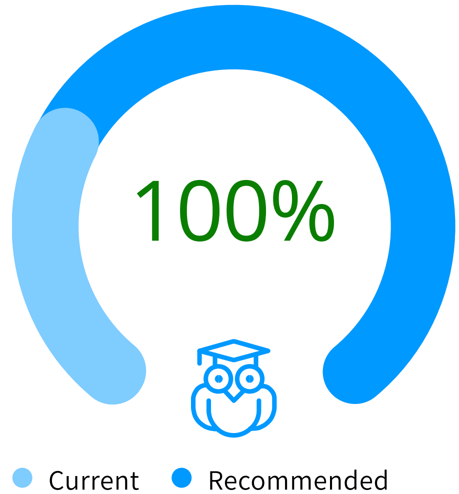
	Current	Recommended
Monthly need	$7.5K	$7.5K
Monthly ability	$6.64K	$7.5K
Retirement shortfalls	8 years	0 years
Net worth at end of plan	$1.61M	$3.45M
CPP	$3.27K/mo	$3.27K/mo
OAS	$1.45K/mo	$1.45K/mo

EDUCATION

Your education goal to-do list

☐ Save $750 monthly for 4 years and 4 months to RESP to achieve you goal of paying for your children's education.

Education costs tend to continue to rise over time and saving for future education costs takes discipline and a plan. Through collaboration with your advisor, you've built a plan with a number of strategies to help you achieve your education goal.



	Current	Recommended
Need	$55.2K	$55.2K
Abilities	$15.2K	$55.2K
Goal shortfall	($40K)	$0
Savings shortfall	$787/mo	$0/mo

TRIP TO GREECE

Trip to Greece to-do list

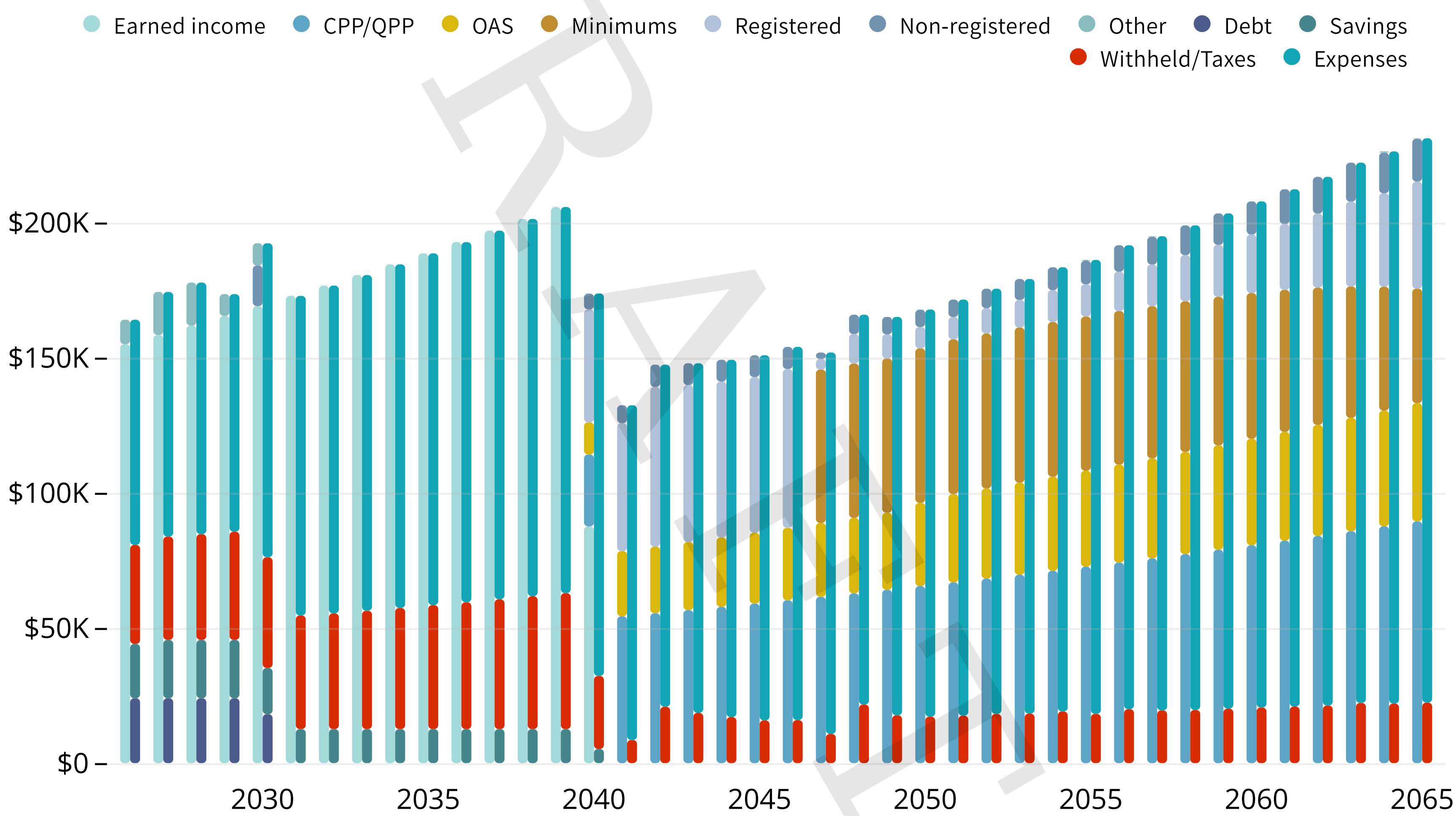
- [ ] Set aside up to $15K of your non-registered funds for your Trip to Greece goal, while continuing to save into your TFSA.

Major expense goals are generally items or experiences you plan for and look to achieve at a set period in time. You have set a goal and through collaboration with your advisor, you've built a plan which includes strategies to help you achieve your Trip to Greece goal.

	Current	Recommended
Need	$15K	$15K
Abilities	$0	$15K
Goal shortfall	($15K)	$0
Savings shortfall	$272/mo	$0/mo

GROSS CASH FLOW PROJECTION

Recommended



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GROSS CASH FLOW PROJECTION

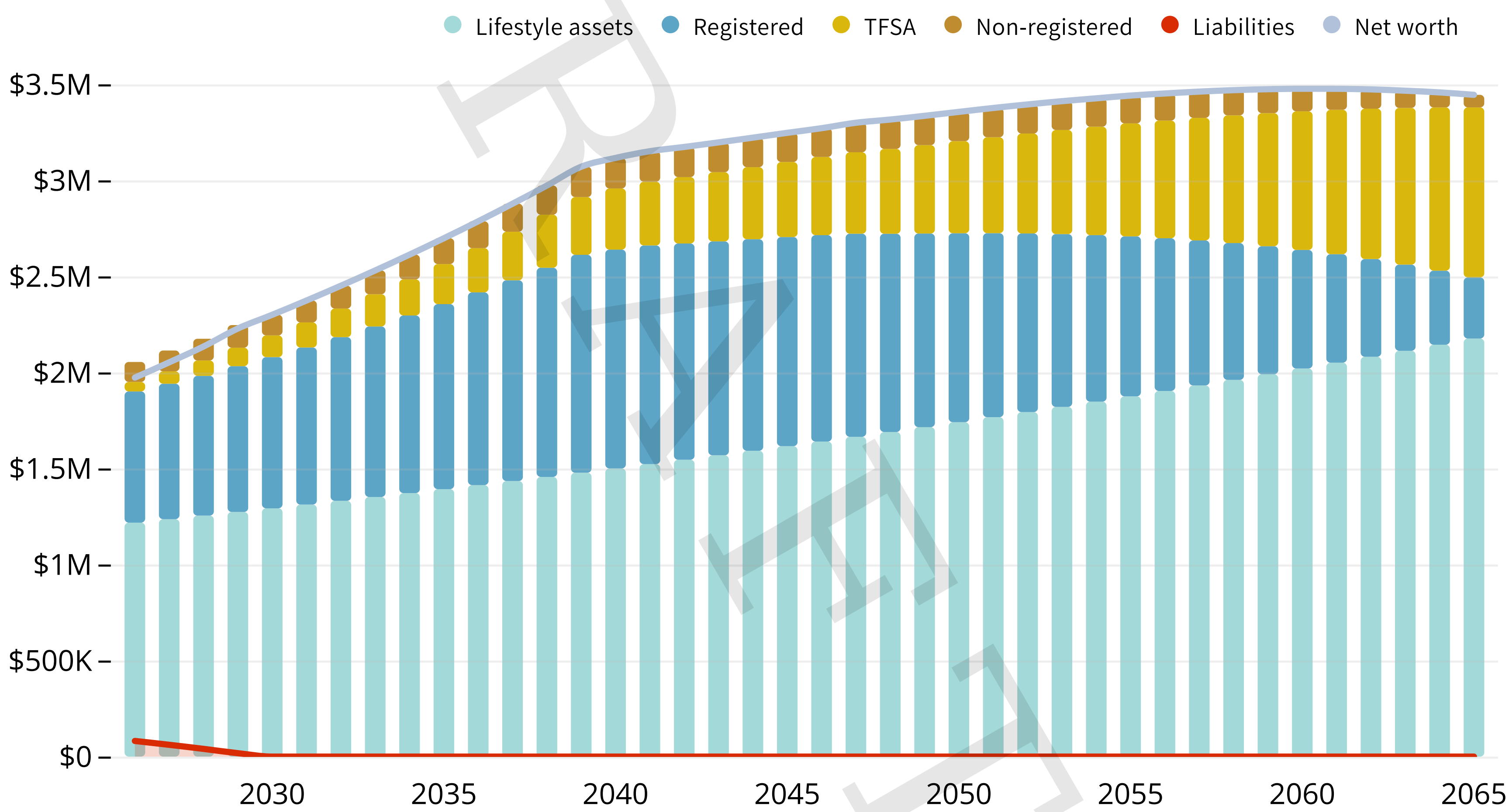
Recommended

Year	Ages	Earned income	CPP/QPP	OAS	Minimums	Registered	TFSA	Non-registered	Other	Debt	Savings	Withheld/Taxes	Expenses	Shortfalls
2026	51/51	$155,000	$0	$0	$0	$0	$0	$0	$9,053	$24,000	$20,100	$36,633	$83,319	$0
2027	52/52	$158,410	$0	$0	$0	$0	$0	$0	$15,920	$24,000	$21,600	$38,219	$90,511	$0
2028	53/53	$161,895	$0	$0	$0	$0	$0	$0	$15,899	$24,000	$21,600	$39,114	$93,080	$0
2029	54/54	$165,457	$0	$0	$0	$0	$0	$0	$8,067	$24,000	$21,600	$40,026	$87,898	$0
2030	55/55	$169,097	$0	$0	$0	$0	$0	$15,000	$8,244	$18,108	$17,100	$40,960	$116,172	$0
2031	56/56	$172,817	$0	$0	$0	$0	$0	$0	$63	$0	$12,600	$42,025	$118,255	$0
2032	57/57	$176,619	$0	$0	$0	$0	$0	$0	$66	$0	$12,600	$42,791	$121,293	$0
2033	58/58	$180,504	$0	$0	$0	$0	$0	$0	$67	$0	$12,600	$43,788	$124,184	$0
2034	59/59	$184,476	$0	$0	$0	$0	$0	$0	$68	$0	$12,600	$44,812	$127,131	$0
2035	60/60	$188,534	$0	$0	$0	$0	$0	$0	$70	$0	$12,600	$45,856	$130,147	$0
2036	61/61	$192,682	$0	$0	$0	$0	$0	$0	$71	$0	$12,600	$46,927	$133,226	$0
2037	62/62	$196,921	$0	$0	$0	$0	$0	$0	$73	$0	$12,600	$48,023	$136,371	$0
2038	63/63	$201,253	$0	$0	$0	$0	$0	$0	$74	$0	$12,600	$49,147	$139,581	$0
2039	64/64	$205,681	$0	$0	$0	$0	$0	$0	$77	$0	$12,600	$50,293	$142,865	$0
2040	65/65	$87,586	$26,602	$11,880	$0	$41,803	$0	$5,830	$78	$0	$5,250	$27,001	$141,528	$0
2041	66/66	$0	$54,321	$24,144	$0	$47,338	$0	$6,603	$0	$0	$0	$8,560	$123,845	$0
2042	67/67	$0	$55,462	$24,651	$0	$59,081	$0	$8,240	$0	$0	$0	$20,864	$126,570	$0
2043	68/68	$0	$56,626	$25,169	$0	$58,057	$0	$8,098	$0	$0	$0	$18,596	$129,354	$0
2044	69/69	$0	$57,816	$25,697	$0	$57,677	$0	$8,045	$0	$0	$0	$17,034	$132,200	$0
2045	70/70	$0	$59,030	$26,237	$0	$57,574	$0	$8,030	$50	$0	$0	$15,813	$135,108	$0
2046	71/71	$0	$60,269	$26,788	$0	$58,749	$0	$8,194	$17	$0	$0	$15,936	$138,081	$0

Year	Ages	Earned income	CPP/QPP	OAS	Minimums	Registered	TFSA	Non-registered	Other	Debt	Savings	Withheld/Taxes	Expenses	Shortfalls
2047	72/72	$0	$61,535	$27,350	$56,734	$3,872	$0	$2,429	$0	$0	$0	$10,801	$141,118	$0
2048	73/73	$0	$62,827	$27,924	$57,103	$10,903	$0	$7,149	$0	$0	$0	$21,683	$144,223	$0
2049	74/74	$0	$64,146	$28,511	$57,085	$8,898	$0	$6,453	$0	$0	$0	$17,697	$147,396	$0
2050	75/75	$0	$65,494	$30,815	$57,157	$7,888	$0	$6,393	$80	$0	$0	$17,188	$150,639	$0
2051	76/76	$0	$66,869	$32,693	$57,256	$8,245	$0	$6,442	$0	$0	$0	$17,554	$153,953	$0
2052	77/77	$0	$68,273	$33,380	$57,291	$9,381	$0	$7,201	$0	$0	$0	$18,186	$157,340	$0
2053	78/78	$0	$69,707	$34,081	$57,383	$10,192	$0	$7,761	$0	$0	$0	$18,323	$160,801	$0
2054	79/79	$0	$71,171	$34,796	$57,237	$11,808	$0	$8,446	$0	$0	$0	$19,120	$164,339	$0
2055	80/80	$0	$72,666	$35,527	$57,057	$11,916	$0	$8,736	$280	$0	$0	$18,227	$167,954	$0
2056	81/81	$0	$74,191	$36,273	$56,810	$14,556	$0	$9,782	$0	$0	$0	$19,964	$171,649	$0
2057	82/82	$0	$75,750	$37,035	$56,288	$15,410	$0	$10,242	$218	$0	$0	$19,517	$175,426	$0
2058	83/83	$0	$77,340	$37,812	$55,730	$17,074	$0	$11,002	$0	$0	$0	$19,673	$179,285	$0
2059	84/84	$0	$78,964	$38,607	$54,932	$19,260	$0	$11,631	$0	$0	$0	$20,164	$183,229	$0
2060	85/85	$0	$80,622	$39,417	$53,863	$21,693	$0	$12,237	$0	$0	$0	$20,573	$187,260	$0
2061	86/86	$0	$82,316	$40,245	$52,547	$24,331	$0	$12,874	$0	$0	$0	$20,933	$191,380	$0
2062	87/87	$0	$84,044	$41,090	$50,787	$27,413	$0	$13,565	$0	$0	$0	$21,309	$195,590	$0
2063	88/88	$0	$85,809	$41,953	$48,596	$31,409	$0	$14,400	$0	$0	$0	$22,274	$199,893	$0
2064	89/89	$0	$87,611	$42,834	$45,804	$34,598	$0	$15,009	$483	$0	$0	$22,048	$204,291	$0
2065	90/90	$0	$89,451	$43,734	$42,363	$39,629	$0	$15,843	$167	$0	$0	$22,401	$208,785	$0

STACKED NET WORTH PROJECTION

Recommended



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STACKED NET WORTH PROJECTION

Recommended

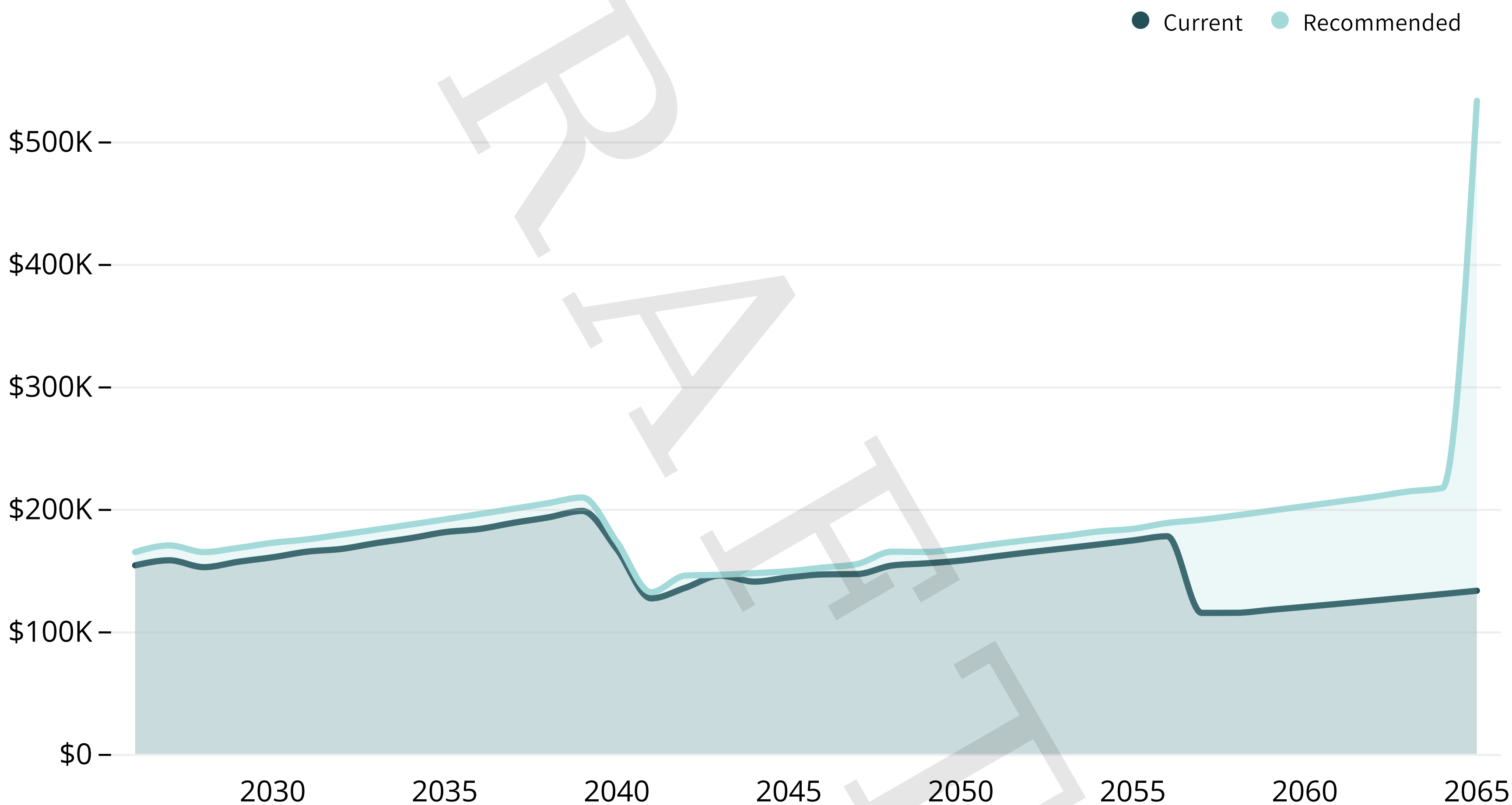
Year	Ages	Lifestyle assets	Registered	TFSA	Non-registered	Liabilities	Net worth
2026	51/51	$1,218,000	$683,221	$49,345	$104,173	($81,477)	$1,973,263
2027	52/52	$1,236,270	$705,213	$64,289	$108,521	($61,414)	$2,052,879
2028	53/53	$1,254,814	$727,777	$79,856	$113,050	($40,201)	$2,135,297
2029	54/54	$1,273,636	$759,224	$96,074	$117,768	($17,771)	$2,228,931
2030	55/55	$1,292,741	$787,257	$112,968	$107,462	$0	$2,300,428
2031	56/56	$1,312,132	$817,973	$130,567	$114,087	$0	$2,374,759
2032	57/57	$1,331,814	$852,111	$148,900	$118,849	$0	$2,451,674
2033	58/58	$1,351,791	$887,674	$167,999	$123,809	$0	$2,531,273
2034	59/59	$1,372,068	$924,721	$187,895	$128,976	$0	$2,613,660
2035	60/60	$1,392,649	$963,314	$208,621	$134,359	$0	$2,698,943
2036	61/61	$1,413,539	$1,003,518	$230,212	$139,967	$0	$2,787,235
2037	62/62	$1,434,742	$1,045,399	$252,705	$145,808	$0	$2,878,654
2038	63/63	$1,456,263	$1,089,029	$276,136	$151,893	$0	$2,973,321
2039	64/64	$1,478,107	$1,134,479	$300,545	$158,233	$0	$3,071,364
2040	65/65	$1,500,278	$1,139,389	$318,520	$158,917	$0	$3,117,105
2041	66/66	$1,522,783	$1,138,670	$331,814	$158,817	$0	$3,152,083

Year	Ages	Lifestyle assets	Registered	TFSA	Non-registered	Liabilities	Net worth
2042	67/67	$1,545,624	$1,125,957	$345,662	$157,044	$0	$3,174,288
2043	68/68	$1,568,809	$1,113,813	$360,088	$155,350	$0	$3,198,060
2044	69/69	$1,592,341	$1,101,560	$375,117	$153,641	$0	$3,222,659
2045	70/70	$1,616,226	$1,088,897	$390,772	$151,875	$0	$3,247,770
2046	71/71	$1,640,469	$1,074,507	$407,081	$149,868	$0	$3,271,925
2047	72/72	$1,665,076	$1,057,463	$424,070	$153,668	$0	$3,300,277
2048	73/73	$1,690,053	$1,032,274	$441,769	$152,840	$0	$3,316,935
2049	74/74	$1,715,403	$1,008,065	$460,206	$152,686	$0	$3,336,360
2050	75/75	$1,741,134	$983,787	$479,413	$152,583	$0	$3,356,918
2051	76/76	$1,767,251	$958,038	$499,421	$152,430	$0	$3,377,141
2052	77/77	$1,793,760	$930,036	$520,264	$151,500	$0	$3,395,560
2053	78/78	$1,820,667	$899,947	$541,977	$149,962	$0	$3,412,552
2054	79/79	$1,847,977	$867,121	$564,597	$147,663	$0	$3,427,357
2055	80/80	$1,875,696	$832,993	$588,160	$144,971	$0	$3,441,820
2056	81/81	$1,903,832	$795,029	$612,707	$141,103	$0	$3,452,670
2057	82/82	$1,932,389	$755,144	$638,278	$136,603	$0	$3,462,414
2058	83/83	$1,961,375	$712,477	$664,917	$131,140	$0	$3,469,909
2059	84/84	$1,990,796	$666,623	$692,667	$124,808	$0	$3,474,893
2060	85/85	$2,020,658	$617,475	$721,575	$117,594	$0	$3,477,301

Year	Ages	Lifestyle assets	Registered	TFSA	Non-registered	Liabilities	Net worth
2061	86/86	$2,050,967	$564,931	$751,690	$109,427	$0	$3,477,016
2062	87/87	$2,081,732	$508,856	$783,062	$100,215	$0	$3,473,865
2063	88/88	$2,112,958	$448,615	$815,743	$89,766	$0	$3,467,082
2064	89/89	$2,144,652	$385,467	$849,788	$78,258	$0	$3,458,165
2065	90/90	$2,176,822	$318,071	$885,254	$65,415	$0	$3,445,562

TAXABLE INCOME

Recommended



TAXABLE INCOME

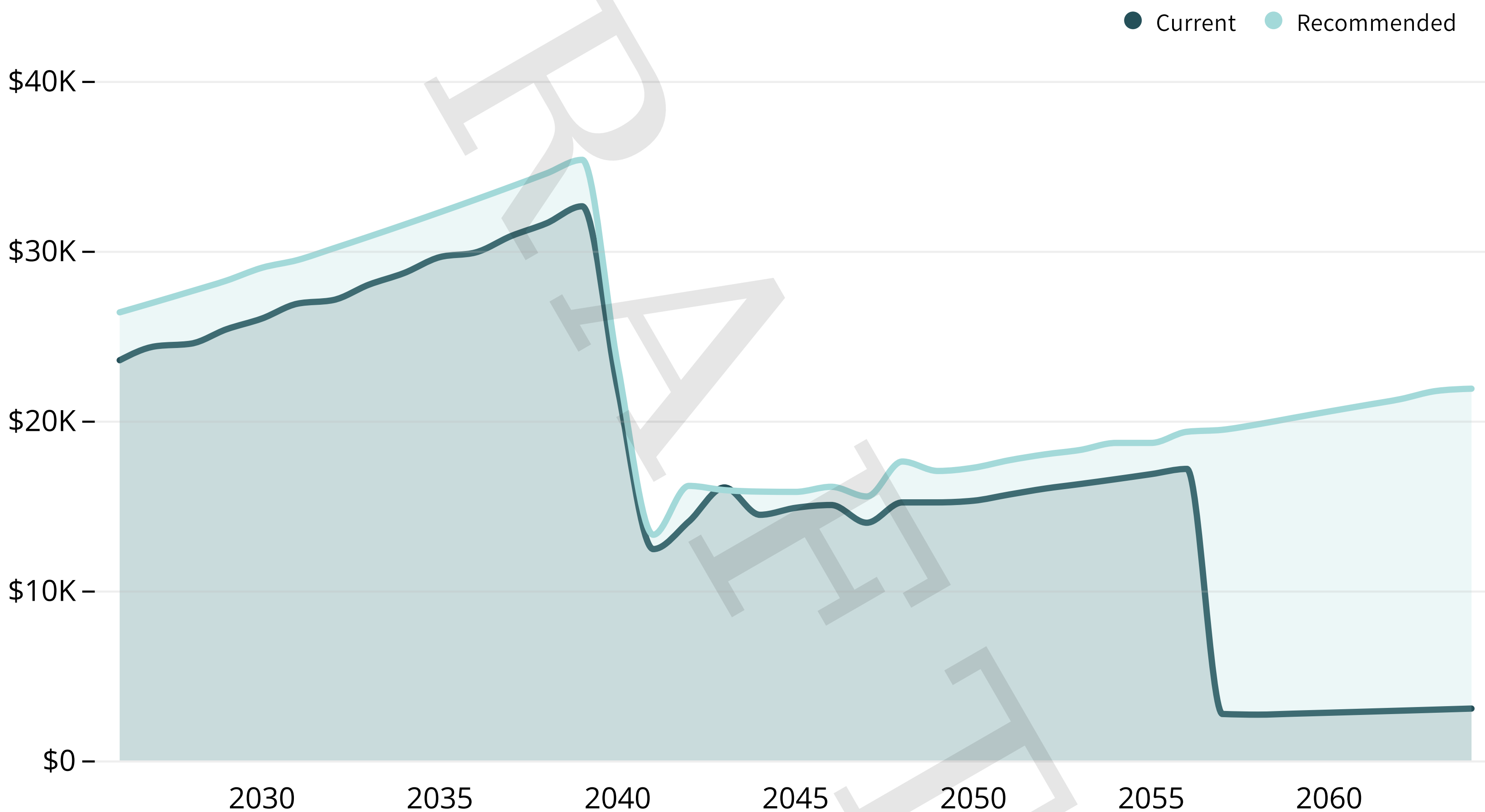
Recommended

Year	Ages	Current	Recommended
2026	51/51	$153,901	$164,742
2027	52/52	$158,023	$170,170
2028	53/53	$152,426	$164,745
2029	54/54	$156,830	$168,179
2030	55/55	$160,512	$172,339
2031	56/56	$165,075	$175,103
2032	57/57	$167,322	$179,045
2033	58/58	$172,052	$183,075
2034	59/59	$176,068	$187,199
2035	60/60	$180,971	$191,416
2036	61/61	$183,564	$195,731
2037	62/62	$188,650	$200,146
2038	63/63	$193,028	$204,661
2039	64/64	$198,303	$209,280
2040	65/65	$167,219	$173,115
2041	66/66	$126,965	$132,007
2042	67/67	$135,684	$145,584
2043	68/68	$145,574	$146,208
2044	69/69	$140,632	$147,516
2045	70/70	$144,066	$149,137
2046	71/71	$146,491	$152,095
2047	72/72	$146,823	$155,059
2048	73/73	$153,752	$165,063
2049	74/74	$155,541	$164,839

Year	Ages	Current	Recommended
2050	75/75	$157,793	$167,556
2051	76/76	$161,219	$171,294
2052	77/77	$164,626	$174,694
2053	78/78	$167,742	$177,818
2054	79/79	$170,957	$181,561
2055	80/80	$174,269	$183,716
2056	81/81	$177,654	$188,514
2057	82/82	$115,080	$191,155
2058	83/83	$115,153	$194,661
2059	84/84	$117,571	$198,450
2060	85/85	$120,040	$202,238
2061	86/86	$122,561	$206,017
2062	87/87	$125,134	$209,835
2063	88/88	$127,762	$214,194
2064	89/89	$130,445	$217,116
2065	90/90	$133,185	$533,225

TOTAL TAXES

Recommended



TOTAL TAXES

Recommended

Year	Ages	Current	Recommended
2026	51/51	$23,556	$26,376
2027	52/52	$24,375	$26,984
2028	53/53	$24,531	$27,606
2029	54/54	$25,378	$28,243
2030	55/55	$26,012	$29,001
2031	56/56	$26,886	$29,455
2032	57/57	$27,098	$30,134
2033	58/58	$28,001	$30,828
2034	59/59	$28,693	$31,539
2035	60/60	$29,627	$32,267
2036	61/61	$29,899	$33,012
2037	62/62	$30,864	$33,774
2038	63/63	$31,620	$34,555
2039	64/64	$32,618	$35,354
2040	65/65	$21,868	$23,268
2041	66/66	$12,439	$13,284
2042	67/67	$14,063	$16,159
2043	68/68	$16,067	$15,911
2044	69/69	$14,458	$15,823
2045	70/70	$14,869	$15,807
2046	71/71	$15,034	$16,107
2047	72/72	$13,991	$15,537
2048	73/73	$15,186	$17,594
2049	74/74	$15,188	$17,039

Year	Ages	Current	Recommended
2050	75/75	$15,288	$17,228
2051	76/76	$15,649	$17,668
2052	77/77	$15,998	$18,012
2053	78/78	$16,270	$18,275
2054	79/79	$16,555	$18,687
2055	80/80	$16,854	$18,690
2056	81/81	$17,159	$19,345
2057	82/82	$2,733	$19,462
2058	83/83	$2,694	$19,787
2059	84/84	$2,751	$20,168
2060	85/85	$2,808	$20,541
2061	86/86	$2,867	$20,903
2062	87/87	$2,927	$21,265
2063	88/88	$2,989	$21,743
2064	89/89	$3,052	$21,881

MULTI-YEAR CASH FLOW 2026 - 2031

Recommended

Type	Item	2026	2027	2028	2029	2030	2031
TFSA	TFSA Bill (Susan)	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Bill)	$60,898	$62,218	$63,568	$64,947	$66,356	$67,794
Salary	Primary Income (Susan)	$57,468	$58,713	$59,986	$61,290	$62,623	$63,984
RRSP	Bill's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRSP	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	Bill's Retirement Accounts - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	Susan's Retirement Accounts - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	Bill's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	RRSP for Bill - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	RRSP for Susan - RRIF minimum	$0	$0	$0	$0	$0	$0
RESP	RESP (Bill/Susan)	$7,665	$15,499	$15,840	$8,006	$8,182	$0
Non-registered	Non-Registered Accounts (Bill)	$0	$0	$0	$0	$15,000	$0

Type	Item	2026	2027	2028	2029	2030	2031
Non-registered	Bill's Retirement Accounts (Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Susan)	$0	$0	$0	$0	$0	$0
Incomes	CPP benefit (Bill)	$0	$0	$0	$0	$0	$0
Incomes	CPP benefit (Susan)	$0	$0	$0	$0	$0	$0
Incomes	OAS benefits (Bill)	$0	$0	$0	$0	$0	$0
Incomes	OAS benefits (Susan)	$0	$0	$0	$0	$0	$0
Incomes	CPP death benefit (Bill)	$0	$0	$0	$0	$0	$0
Incomes	CPP death benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Canada child benefit (Susan)	$1,388	$363	$0	$0	$0	$0
Government	Income tax refund (Susan)	$0	$59	$60	$61	$62	$63
Government	Income tax refund (Bill)	$0	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses (Susan)	$0	$0	$0	$0	$0	$0
	Total inflows	$127,419	$136,851	$139,453	$134,304	$152,224	$131,841
TFSA	TFSA Bill - Household Savings	($7,200)	($7,200)	($7,200)	($7,200)	($7,200)	($7,200)
TFSA	TFSA Susan - Household Savings	($5,400)	($5,400)	($5,400)	($5,400)	($5,400)	($5,400)

Type	Item	2026	2027	2028	2029	2030	2031
RESP	RESP - Savings (Bill/Susan)	($7,500)	($9,000)	($9,000)	($9,000)	($4,500)	$0
Liabilities	Mortgage for Primary Residence - Liabilities (Bill/Susan)	($24,000)	($24,000)	($24,000)	($24,000)	($18,108)	$0
Government	Income tax instalment (Bill)	$0	$0	$0	$0	$0	$0
Government	Income tax instalment (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax payable (Susan)	$0	$0	$0	$0	$0	$0
Government	Probate fees (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax payable (Bill)	$0	($740)	($773)	($807)	($843)	($987)
Government	Probate fees (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Susan)	$0	$0	$0	$0	$0	$0
Expenses	Estimated expenses (Bill/Susan)	$0	$0	$0	$0	$0	$0
Expenses	Education expense for Sally	$0	($7,665)	($7,834)	($8,006)	($8,182)	$0
Expenses	Education expense for Bill JR	($7,665)	($7,834)	($8,006)	$0	$0	$0
Expenses	Trip to Greece (Bill)	$0	$0	$0	$0	($15,000)	$0
Surplus	Accumulation of retirement surpluses - Residual estate distribution (Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Personal and household expenses (Bill/Susan)	($75,654)	($75,012)	($77,241)	($79,892)	($84,440)	($86,455)
Unspecified	Unused available cash (Bill/Susan)	$0	$0	$0	$0	($8,550)	($31,800)
	Total outflows	**($127,419)**	**($136,851)**	**($139,453)**	**($134,304)**	**($152,224)**	**($131,841)**

Type	Item	2026	2027	2028	2029	2030	2031
	Ending balance	$0	$0	$0	$0	$0	$0

MULTI-YEAR CASH FLOW 2032 - 2037

Recommended

Type	Item	2032	2033	2034	2035	2036	2037
TFSA	TFSA Bill (Susan)	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Bill)	$69,264	$70,767	$72,301	$73,870	$75,471	$77,108
Salary	Primary Income (Susan)	$65,375	$66,797	$68,249	$69,733	$71,249	$72,799
RRSP	Bill's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRSP	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	Bill's Retirement Accounts - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	Susan's Retirement Accounts - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	Bill's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	RRSP for Bill - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	RRSP for Susan - RRIF minimum	$0	$0	$0	$0	$0	$0
RESP	RESP (Bill/Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Bill)	$0	$0	$0	$0	$0	$0

Type	Item	2032	2033	2034	2035	2036	2037
Non-registered	Bill's Retirement Accounts (Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Susan)	$0	$0	$0	$0	$0	$0
Incomes	CPP benefit (Bill)	$0	$0	$0	$0	$0	$0
Incomes	CPP benefit (Susan)	$0	$0	$0	$0	$0	$0
Incomes	OAS benefits (Bill)	$0	$0	$0	$0	$0	$0
Incomes	OAS benefits (Susan)	$0	$0	$0	$0	$0	$0
Incomes	CPP death benefit (Bill)	$0	$0	$0	$0	$0	$0
Incomes	CPP death benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Canada child benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax refund (Susan)	$66	$67	$68	$70	$71	$73
Government	Income tax refund (Bill)	$0	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses (Susan)	$0	$0	$0	$0	$0	$0
	Total inflows	$134,704	$137,631	$140,617	$143,672	$146,792	$149,980
TFSA	TFSA Bill - Household Savings	($7,200)	($7,200)	($7,200)	($7,200)	($7,200)	($7,200)
TFSA	TFSA Susan - Household Savings	($5,400)	($5,400)	($5,400)	($5,400)	($5,400)	($5,400)

Type	Item	2032	2033	2034	2035	2036	2037
RESP	RESP - Savings (Bill/Susan)	$0	$0	$0	$0	$0	$0
Liabilities	Mortgage for Primary Residence - Liabilities (Bill/Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax instalment (Bill)	$0	$0	$0	$0	$0	$0
Government	Income tax instalment (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax payable (Susan)	$0	$0	$0	$0	$0	$0
Government	Probate fees (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax payable (Bill)	($811)	($847)	($886)	($925)	($966)	($1,009)
Government	Probate fees (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Susan)	$0	$0	$0	$0	$0	$0
Expenses	Estimated expenses (Bill/Susan)	$0	$0	$0	$0	$0	$0
Expenses	Education expense for Sally	$0	$0	$0	$0	$0	$0
Expenses	Education expense for Bill JR	$0	$0	$0	$0	$0	$0
Expenses	Trip to Greece (Bill)	$0	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses - Residual estate distribution (Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Personal and household expenses (Bill/ Susan)	($89,493)	($92,384)	($95,331)	($98,347)	($101,426)	($104,571)
Unspecified	Unused available cash (Bill/Susan)	($31,800)	($31,800)	($31,800)	($31,800)	($31,800)	($31,800)
	Total outflows	**($134,704)**	**($137,631)**	**($140,617)**	**($143,672)**	**($146,792)**	**($149,980)**

Type	Item	2032	2033	2034	2035	2036	2037
	Ending balance	$0	$0	$0	$0	$0	$0

MULTI-YEAR CASH FLOW 2038 - 2043

Recommended

Type	Item	2038	2039	2040	2041	2042	2043
TFSA	TFSA Bill (Susan)	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Bill)	$78,780	$80,488	$34,142	$0	$0	$0
Salary	Primary Income (Susan)	$74,381	$75,999	$32,336	$0	$0	$0
RRSP	Bill's Retirement Accounts	$0	$0	$20,009	$23,298	$28,363	$28,574
RRSP	Susan's Retirement Accounts	$0	$0	$17,047	$19,304	$23,501	$23,676
RRIF	Bill's Retirement Accounts - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	Susan's Retirement Accounts - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	Bill's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	RRSP for Bill - RRIF minimum	$0	$0	$0	$0	$0	$0
RRIF	RRSP for Susan - RRIF minimum	$0	$0	$0	$0	$0	$0
RESP	RESP (Bill/Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Bill)	$0	$0	$5,830	$6,603	$8,240	$8,098

Type	Item	2038	2039	2040	2041	2042	2043
Non-registered	Bill's Retirement Accounts (Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Susan)	$0	$0	$0	$0	$0	$0
Incomes	CPP benefit (Bill)	$0	$0	$15,518	$27,160	$27,731	$28,313
Incomes	CPP benefit (Susan)	$0	$0	$11,084	$27,160	$27,731	$28,313
Incomes	OAS benefits (Bill)	$0	$0	$6,925	$12,072	$12,325	$12,584
Incomes	OAS benefits (Susan)	$0	$0	$4,955	$12,072	$12,325	$12,584
Incomes	CPP death benefit (Bill)	$0	$0	$0	$0	$0	$0
Incomes	CPP death benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Canada child benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax refund (Susan)	$74	$77	$78	$0	$0	$0
Government	Income tax refund (Bill)	$0	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses (Susan)	$0	$0	$0	$0	$0	$0
	Total inflows	$153,235	$156,564	$147,926	$127,671	$140,219	$142,144
TFSA	TFSA Bill - Household Savings	($7,200)	($7,200)	($3,000)	$0	$0	$0
TFSA	TFSA Susan - Household Savings	($5,400)	($5,400)	($2,250)	$0	$0	$0

Type	Item	2038	2039	2040	2041	2042	2043
RESP	RESP - Savings (Bill/Susan)	$0	$0	$0	$0	$0	$0
Liabilities	Mortgage for Primary Residence - Liabilities (Bill/Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax instalment (Bill)	$0	$0	$0	$0	($5,099)	($5,439)
Government	Income tax instalment (Susan)	$0	$0	$0	$0	$0	($3,505)
Government	Income tax payable (Susan)	$0	$0	$0	($28)	($3,451)	($3,505)
Government	Probate fees (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax payable (Bill)	($1,054)	($1,099)	($1,148)	($3,798)	($5,099)	($340)
Government	Probate fees (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Susan)	$0	$0	$0	$0	$0	$0
Expenses	Estimated expenses (Bill/Susan)	$0	$0	($81,370)	($123,845)	($126,570)	($129,354)
Expenses	Education expense for Sally	$0	$0	$0	$0	$0	$0
Expenses	Education expense for Bill JR	$0	$0	$0	$0	$0	$0
Expenses	Trip to Greece (Bill)	$0	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses - Residual estate distribution (Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Personal and household expenses (Bill/Susan)	($107,781)	($111,065)	($46,908)	$0	$0	$0
Unspecified	Unused available cash (Bill/Susan)	($31,800)	($31,800)	($13,250)	$0	$0	$0
	Total outflows	($153,235)	($156,564)	($147,926)	($127,671)	($140,219)	($142,144)

Type	Item	2038	2039	2040	2041	2042	2043
	Ending balance	$0	$0	$0	$0	$0	$0

MULTI-YEAR CASH FLOW 2044 - 2049

Recommended

Type	Item	2044	2045	2046	2047	2048	2049
TFSA	TFSA Bill (Susan)	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Bill)	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Susan)	$0	$0	$0	$0	$0	$0
RRSP	Bill's Retirement Accounts	$28,387	$28,336	$28,915	$0	$0	$0
RRSP	Susan's Retirement Accounts	$23,521	$23,479	$23,958	$0	$0	$0
RRIF	Bill's Retirement Accounts - RRIF minimum	$0	$0	$0	$31,025	$31,227	$31,217
RRIF	Susan's Retirement Accounts - RRIF minimum	$0	$0	$0	$25,707	$25,874	$25,866
RRIF	Bill's Retirement Accounts	$0	$0	$0	$1,906	$4,841	$4,379
RRIF	Susan's Retirement Accounts	$0	$0	$0	$1,579	$4,446	$3,628
RRIF	RRSP for Bill - RRIF minimum	$0	$0	$0	$1	$1	$1
RRIF	RRSP for Susan - RRIF minimum	$0	$0	$0	$1	$1	$1
RESP	RESP (Bill/Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Bill)	$8,045	$8,030	$8,194	$2,429	$7,149	$6,453

Type	Item	2044	2045	2046	2047	2048	2049
Non-registered	Bill's Retirement Accounts (Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Susan)	$0	$0	$0	$0	$0	$0
Incomes	CPP benefit (Bill)	$28,908	$29,515	$30,135	$30,768	$31,414	$32,073
Incomes	CPP benefit (Susan)	$28,908	$29,515	$30,135	$30,768	$31,414	$32,073
Incomes	OAS benefits (Bill)	$12,849	$13,118	$13,394	$13,675	$13,962	$14,255
Incomes	OAS benefits (Susan)	$12,849	$13,118	$13,394	$13,675	$13,962	$14,255
Incomes	CPP death benefit (Bill)	$0	$0	$0	$0	$0	$0
Incomes	CPP death benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Canada child benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax refund (Susan)	$0	$10	$0	$0	$0	$0
Government	Income tax refund (Bill)	$0	$41	$17	$0	$0	$0
Surplus	Accumulation of retirement surpluses (Susan)	$0	$0	$0	$0	$0	$0
	Total inflows	$143,467	$145,163	$148,142	$151,533	$164,291	$164,203
TFSA	TFSA Bill - Household Savings	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan - Household Savings	$0	$0	$0	$0	$0	$0

Type	Item	2044	2045	2046	2047	2048	2049
RESP	RESP - Savings (Bill/Susan)	$0	$0	$0	$0	$0	$0
Liabilities	Mortgage for Primary Residence - Liabilities (Bill/Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax instalment (Bill)	($6,056)	($6,016)	($5,999)	($6,098)	($7,416)	($7,687)
Government	Income tax instalment (Susan)	($4,049)	($4,040)	($4,051)	($4,134)	($7,734)	($8,291)
Government	Income tax payable (Susan)	($544)	$0	($11)	($83)	($3,600)	($557)
Government	Probate fees (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax payable (Bill)	($617)	$0	$0	($99)	($1,318)	($271)
Government	Probate fees (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Susan)	$0	$0	$0	$0	$0	$0
Expenses	Estimated expenses (Bill/Susan)	($132,200)	($135,108)	($138,081)	($141,118)	($144,223)	($147,396)
Expenses	Education expense for Sally	$0	$0	$0	$0	$0	$0
Expenses	Education expense for Bill JR	$0	$0	$0	$0	$0	$0
Expenses	Trip to Greece (Bill)	$0	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses - Residual estate distribution (Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Personal and household expenses (Bill/Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Unused available cash (Bill/Susan)	$0	$0	$0	$0	$0	$0
	Total outflows	($143,467)	($145,163)	($148,142)	($151,533)	($164,291)	($164,203)

Type	Item	2044	2045	2046	2047	2048	2049
	Ending balance	$0	$0	$0	$0	$0	$0

MULTI-YEAR CASH FLOW 2050 - 2055

Recommended

Type	Item	2050	2051	2052	2053	2054	2055
TFSA	TFSA Bill (Susan)	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Bill)	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Susan)	$0	$0	$0	$0	$0	$0
RRSP	Bill's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRSP	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	Bill's Retirement Accounts - RRIF minimum	$31,257	$31,311	$31,330	$31,380	$31,300	$31,202
RRIF	Susan's Retirement Accounts - RRIF minimum	$25,898	$25,943	$25,959	$26,001	$25,934	$25,853
RRIF	Bill's Retirement Accounts	$3,882	$4,058	$4,617	$5,016	$5,311	$5,865
RRIF	Susan's Retirement Accounts	$3,217	$3,362	$3,826	$4,156	$4,815	$4,859
RRIF	RRSP for Bill - RRIF minimum	$1	$1	$1	$1	$1	$1
RRIF	RRSP for Susan - RRIF minimum	$1	$1	$1	$1	$1	$1
RESP	RESP (Bill/Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Bill)	$6,393	$6,442	$7,201	$7,761	$8,446	$8,736

Type	Item	2050	2051	2052	2053	2054	2055
Non-registered	Bill's Retirement Accounts (Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Susan)	$0	$0	$0	$0	$0	$0
Incomes	CPP benefit (Bill)	$32,747	$33,435	$34,137	$34,854	$35,585	$36,333
Incomes	CPP benefit (Susan)	$32,747	$33,435	$34,137	$34,854	$35,585	$36,333
Incomes	OAS benefits (Bill)	$15,528	$16,347	$16,690	$17,040	$17,398	$17,764
Incomes	OAS benefits (Susan)	$15,286	$16,347	$16,690	$17,040	$17,398	$17,764
Incomes	CPP death benefit (Bill)	$0	$0	$0	$0	$0	$0
Incomes	CPP death benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Canada child benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax refund (Susan)	$80	$0	$0	$0	$0	$0
Government	Income tax refund (Bill)	$0	$0	$0	$0	$0	$280
Surplus	Accumulation of retirement surpluses (Susan)	$0	$0	$0	$0	$0	$0
	Total inflows	$167,038	$170,682	$174,588	$178,105	$181,777	$184,990
TFSA	TFSA Bill - Household Savings	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan - Household Savings	$0	$0	$0	$0	$0	$0

Type	Item	2050	2051	2052	2053	2054	2055
RESP	RESP - Savings (Bill/Susan)	$0	$0	$0	$0	$0	$0
Liabilities	Mortgage for Primary Residence - Liabilities (Bill/Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax instalment (Bill)	($7,938)	($8,080)	($8,283)	($8,404)	($8,500)	($8,221)
Government	Income tax instalment (Susan)	($8,211)	($8,359)	($8,561)	($8,670)	($8,756)	($8,785)
Government	Income tax payable (Susan)	$0	($148)	($202)	($109)	($86)	($30)
Government	Probate fees (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax payable (Bill)	($250)	($143)	($203)	($121)	($96)	$0
Government	Probate fees (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Susan)	$0	$0	$0	$0	$0	$0
Expenses	Estimated expenses (Bill/Susan)	($150,639)	($153,953)	($157,340)	($160,801)	($164,339)	($167,954)
Expenses	Education expense for Sally	$0	$0	$0	$0	$0	$0
Expenses	Education expense for Bill JR	$0	$0	$0	$0	$0	$0
Expenses	Trip to Greece (Bill)	$0	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses - Residual estate distribution (Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Personal and household expenses (Bill/Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Unused available cash (Bill/Susan)	$0	$0	$0	$0	$0	$0
	Total outflows	($167,038)	($170,682)	($174,588)	($178,105)	($181,777)	($184,990)

Type	Item	2050	2051	2052	2053	2054	2055
	Ending balance	$0	$0	$0	$0	$0	$0

MULTI-YEAR CASH FLOW 2056 - 2061

Recommended

Type	Item	2056	2057	2058	2059	2060	2061
TFSA	TFSA Bill (Susan)	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Bill)	$0	$0	$0	$0	$0	$0
Salary	Primary Income (Susan)	$0	$0	$0	$0	$0	$0
RRSP	Bill's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRSP	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
RRIF	Bill's Retirement Accounts - RRIF minimum	$31,067	$30,781	$30,476	$30,040	$29,455	$28,736
RRIF	Susan's Retirement Accounts - RRIF minimum	$25,741	$25,505	$25,252	$24,890	$24,406	$23,810
RRIF	Bill's Retirement Accounts	$6,647	$7,072	$7,883	$8,950	$10,140	$11,432
RRIF	Susan's Retirement Accounts	$5,936	$6,284	$6,963	$7,854	$8,846	$9,922
RRIF	RRSP for Bill - RRIF minimum	$1	$1	$1	$0	$0	$0
RRIF	RRSP for Susan - RRIF minimum	$1	$1	$1	$0	$0	$0
RESP	RESP (Bill/Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Bill)	$9,782	$10,242	$11,002	$11,631	$12,237	$12,874

Type	Item	2056	2057	2058	2059	2060	2061
Non-registered	Bill's Retirement Accounts (Susan)	$0	$0	$0	$0	$0	$0
Non-registered	Susan's Retirement Accounts	$0	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Susan)	$0	$0	$0	$0	$0	$0
Incomes	CPP benefit (Bill)	$37,096	$37,875	$38,670	$39,482	$40,311	$41,158
Incomes	CPP benefit (Susan)	$37,096	$37,875	$38,670	$39,482	$40,311	$41,158
Incomes	OAS benefits (Bill)	$18,137	$18,517	$18,906	$19,303	$19,709	$20,123
Incomes	OAS benefits (Susan)	$18,137	$18,517	$18,906	$19,303	$19,709	$20,123
Incomes	CPP death benefit (Bill)	$0	$0	$0	$0	$0	$0
Incomes	CPP death benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Canada child benefit (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax refund (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax refund (Bill)	$0	$218	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses (Susan)	$0	$0	$0	$0	$0	$0
	Total inflows	$189,640	$192,889	$196,731	$200,939	$205,128	$209,337
TFSA	TFSA Bill - Household Savings	$0	$0	$0	$0	$0	$0
TFSA	TFSA Susan - Household Savings	$0	$0	$0	$0	$0	$0

Type	Item	2056	2057	2058	2059	2060	2061
RESP	RESP - Savings (Bill/Susan)	$0	$0	$0	$0	$0	$0
Liabilities	Mortgage for Primary Residence - Liabilities (Bill/Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax instalment (Bill)	($8,634)	($8,416)	($8,445)	($8,529)	($8,618)	($8,691)
Government	Income tax instalment (Susan)	($8,864)	($8,956)	($8,964)	($9,030)	($9,096)	($9,144)
Government	Income tax payable (Susan)	($79)	($92)	($9)	($66)	($66)	($48)
Government	Probate fees (Susan)	$0	$0	$0	$0	$0	$0
Government	Income tax payable (Bill)	($414)	$0	($28)	($85)	($88)	($74)
Government	Probate fees (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Bill)	$0	$0	$0	$0	$0	$0
Government	T3 trust tax payable (Susan)	$0	$0	$0	$0	$0	$0
Expenses	Estimated expenses (Bill/Susan)	($171,649)	($175,426)	($179,285)	($183,229)	($187,260)	($191,380)
Expenses	Education expense for Sally	$0	$0	$0	$0	$0	$0
Expenses	Education expense for Bill JR	$0	$0	$0	$0	$0	$0
Expenses	Trip to Greece (Bill)	$0	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses - Residual estate distribution (Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Personal and household expenses (Bill/ Susan)	$0	$0	$0	$0	$0	$0
Unspecified	Unused available cash (Bill/Susan)	$0	$0	$0	$0	$0	$0
	Total outflows	($189,640)	($192,889)	($196,731)	($200,939)	($205,128)	($209,337)

Type	Item	2056	2057	2058	2059	2060	2061
	Ending balance	$0	$0	$0	$0	$0	$0

MULTI-YEAR CASH FLOW 2062 - 2066

Recommended

Type	Item	2062	2063	2064	2065	2066
TFSA	TFSA Bill (Susan)	$0	$0	$0	$0	$61,854
TFSA	TFSA Susan	$0	$0	$0	$0	$58,612
Salary	Primary Income (Bill)	$0	$0	$0	$0	$0
Salary	Primary Income (Susan)	$0	$0	$0	$0	$0
RRSP	Bill's Retirement Accounts	$0	$0	$0	$0	$0
RRSP	Susan's Retirement Accounts	$0	$0	$0	$0	$0
RRIF	Bill's Retirement Accounts - RRIF minimum	$27,773	$26,575	$25,048	$23,166	$0
RRIF	Susan's Retirement Accounts - RRIF minimum	$23,012	$22,019	$20,754	$19,195	$0
RRIF	Bill's Retirement Accounts	$12,943	$14,348	$15,932	$18,391	$0
RRIF	Susan's Retirement Accounts	$11,179	$12,809	$14,109	$16,160	$0
RRIF	RRSP for Bill - RRIF minimum	$0	$0	$0	$0	$0
RRIF	RRSP for Susan - RRIF minimum	$0	$0	$0	$0	$0
RESP	RESP (Bill/Susan)	$0	$0	$0	$0	$0
Non-registered	Non-Registered Accounts (Bill)	$13,565	$14,400	$15,009	$15,843	$0
Non-registered	Bill's Retirement Accounts (Susan)	$0	$0	$0	$0	$23,670

Type	Item	2062	2063	2064	2065	2066
Non-registered	Susan's Retirement Accounts	$0	$0	$0	$0	$19,612
Non-registered	Non-Registered Accounts (Susan)	$0	$0	$0	$0	$8,902
Incomes	CPP benefit (Bill)	$42,022	$42,905	$43,806	$44,726	$0
Incomes	CPP benefit (Susan)	$42,022	$42,905	$43,806	$44,726	$0
Incomes	OAS benefits (Bill)	$20,545	$20,977	$21,417	$21,867	$0
Incomes	OAS benefits (Susan)	$20,545	$20,977	$21,417	$21,867	$0
Incomes	CPP death benefit (Bill)	$0	$0	$0	$0	$2,500
Incomes	CPP death benefit (Susan)	$0	$0	$0	$0	$2,500
Government	Canada child benefit (Susan)	$0	$0	$0	$0	$0
Government	Income tax refund (Susan)	$0	$0	$72	$107	$0
Government	Income tax refund (Bill)	$0	$0	$411	$59	$30
Surplus	Accumulation of retirement surpluses (Susan)	$0	$0	$0	$0	$1,455
	Total inflows	$213,609	$217,916	$221,783	$226,110	$179,137
TFSA	TFSA Bill - Household Savings	$0	$0	$0	$0	$0
TFSA	TFSA Susan - Household Savings	$0	$0	$0	$0	$0
RESP	RESP - Savings (Bill/Susan)	$0	$0	$0	$0	$0
Liabilities	Mortgage for Primary Residence - Liabilities (Bill/ Susan)	$0	$0	$0	$0	$0

Type	Item	2062	2063	2064	2065	2066
Government	Income tax instalment (Bill)	($8,752)	($8,792)	($8,381)	($8,322)	$0
Government	Income tax instalment (Susan)	($9,175)	($9,183)	($9,110)	($9,003)	$0
Government	Income tax payable (Susan)	($32)	($7)	$0	$0	($122,855)
Government	Probate fees (Susan)	$0	$0	$0	$0	($47,922)
Government	Income tax payable (Bill)	($60)	($40)	$0	$0	($5,328)
Government	Probate fees (Bill)	$0	$0	$0	$0	($574)
Government	T3 trust tax payable (Bill)	$0	$0	$0	$0	($502)
Government	T3 trust tax payable (Susan)	$0	$0	$0	$0	($502)
Expenses	Estimated expenses (Bill/Susan)	($195,590)	($199,893)	($204,291)	($208,785)	$0
Expenses	Education expense for Sally	$0	$0	$0	$0	$0
Expenses	Education expense for Bill JR	$0	$0	$0	$0	$0
Expenses	Trip to Greece (Bill)	$0	$0	$0	$0	$0
Surplus	Accumulation of retirement surpluses - Residual estate distribution (Susan)	$0	$0	$0	$0	($1,455)
Unspecified	Personal and household expenses (Bill/Susan)	$0	$0	$0	$0	$0
Unspecified	Unused available cash (Bill/Susan)	$0	$0	$0	$0	$0
	Total outflows	($213,609)	($217,916)	($221,783)	($226,110)	($179,137)
	Ending balance	$0	$0	$0	$0	$0

WHAT-IF SCENARIO

Inflation is higher

Sufficiently covered The plan adequately covers this scenario

Assumptions - Inflation is higher

Increase	**0.50%**

Goal progress if the scenario occurs

Your goals	Ability without applied strategies	Ability with applied strategies
Cash flow and debt	Stability	Stability
Retirement	74%	104%
Education	27%	100%
Trip to Greece	0%	98%
Legacy	$972K	$2.4M

WHAT-IF SCENARIO

You live longer

Sufficiently covered The plan adequately covers this scenario

Assumptions - Living longer

Number of years **10 years**

Goal progress if the scenario occurs

Your goals	Ability without applied strategies	Ability with applied strategies
Cash flow and debt	Stability	Stability
Retirement	77%	107%
Education	27%	100%
Trip to Greece	0%	100%
Legacy	$1.05M	$3.19M

WHAT-IF SCENARIO

The market crashes

Sufficiently covered The plan adequately covers this scenario

Assumptions - The market crashes

Market drop	**30.00%**
Date this could happen	**Retirement + 1 Years**
Number of years this will last	**4 years**
Recovery effectiveness	**67.00%**

Goal progress if the scenario occurs

Your goals	Ability without applied strategies	Ability with applied strategies
Cash flow and debt	Stability	Stability
Retirement	82%	113%
Education	27%	100%
Trip to Greece	0%	100%
Legacy	$1.45M	$2.89M

VOLATILITY ANALYSIS

About volatility analysis

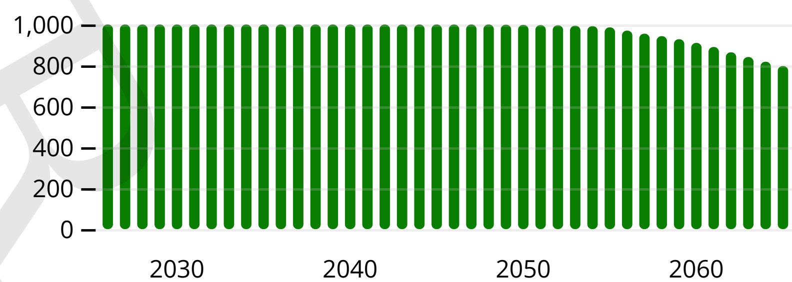
Volatility analysis assesses how sensitive the plan may be to return rates varying over time. The plan is run through 1000 market simulations with return rates varied each year.

Plan capability score

This score provides an overall assessment of how sensitive the plan is to return rate volatility.

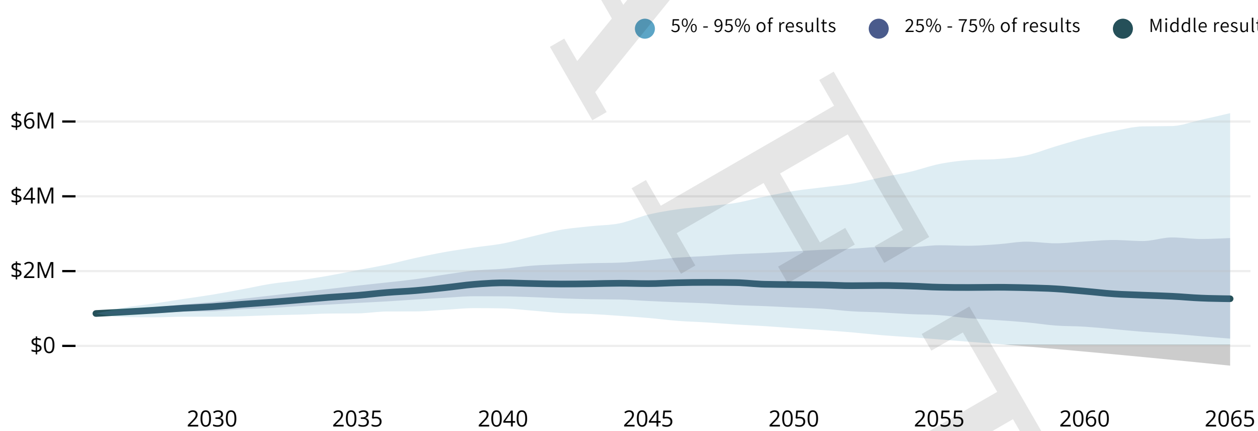
Successful trials per year

This graph identifies how many trials were successful in each year of your recommended plan. A trial is considered successful in that year if all goal expenses were covered.



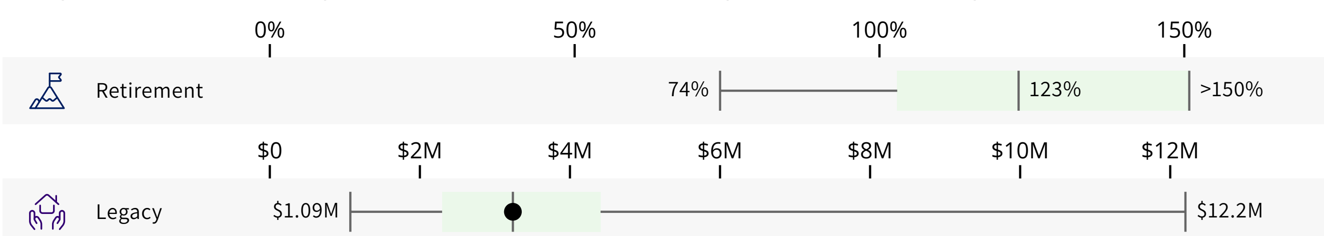
Range of total investments

This graph identifies how successful your investments are over time when run through the volatility trials.



Range of goal success

This graph identifies the range of impacts the trials make to the goal success percentage and your net estate.



ESTATE REPORT

The following estate report outlines all of your assets and liabilities along with necessary estate transactions to provide your net estate at death for both your current plan and your recommended plan. You'll see your net estate expressed as a dollar value along with your estate shrinkage percentage so you can compare between your current plan and recommended plan. Income tax is payable when settling your estate along with other tax owing if applicable to your situation.

Current estate

Before estate settlement	
Lifestyle assets	$2,176,822
Liabilities	($568,212)
Total net worth	**$1,608,610**

Estate transactions	
CPP death benefit (Bill)	$2,500
Probate fees (Susan)	($22,190)
CPP death benefit (Susan)	$2,500
Income tax payable (Bill)	($1,558)
T3 trust tax payable (Bill)	($502)
Income tax payable (Susan)	($1,558)
T3 trust tax payable (Susan)	($502)
Total	**($21,309)**

Net estate	**$1,587,301**

Estate shrinkage ($)	($21,309)
Estate shrinkage (%)	-1.32%

Recommended estate

Before estate settlement	
Lifestyle assets	$2,176,822
Registered investments	$318,071
TFSAs	$885,254
Non-registered investments	$65,415
Total net worth	**$3,445,562**

Estate transactions	
Probate fees (Bill)	($574)
CPP death benefit (Bill)	$2,500
Probate fees (Susan)	($47,922)
CPP death benefit (Susan)	$2,500
Income tax payable (Bill)	($5,298)
T3 trust tax payable (Bill)	($502)
Income tax payable (Susan)	($122,855)
T3 trust tax payable (Susan)	($502)
Total	**($172,652)**

Net estate	**$3,272,910**

Estate shrinkage ($)	($172,652)

Estate shrinkage (%)	-5.01%

DISCLAIMER

Important: The projections or other information generated in this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

The results shown are for illustrative purposes only.

Assumptions and Limitations

Historical data is used to produce future assumptions used in the illustration, such as rates of return. Past performance is not a guarantee or predictor of future performance. Actual return rates and performance may vary to a significant degree from that represented in this illustration. The return assumptions are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used here. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Historical data shown represents past performance and does not imply or guarantee comparable future results.

Forward-looking statements

This presentation may also contain forward-looking statements concerning anticipated results, circumstances, and expectations regarding future events. Forward-looking statements require assumptions to be made and are, therefore, subject to inherent risks and uncertainties. There is significant risk that predictions and other forward looking statements will not prove to be accurate and there can be no guarantees that the views and opinions expressed will come to pass.

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this report. Current financial data assumptions used in this illustration are based on information provided and reviewed by you. Those assumptions must be reconsidered on a frequent basis to ensure the results are adjusted accordingly. The smallest of changes in the current financial data provided can have a dramatic impact on the outcome of this illustration. Please review those sections of the report that contain assumptions to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your financial advisor. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change. Any inaccurate representation by you of any facts or assumptions used in this illustration invalidates the results.

Results may vary with each use and over time

The results presented in this illustration are not predictions of actual results. Actual results may vary to a material degree due to external factors beyond the scope and control of this illustration.

Asset Allocation and Investments considered

This illustration does not consider the selection of individual securities; the illustration provides model portfolios. The results contained herein do not constitute an actual offer to buy, sell or recommend a particular investment or product. The asset classes and return rates used in the illustration are broad in nature. Neither illustrated performance nor asset allocation suggestions are a guarantee of future returns. Asset Allocation is the process of determining the relative weight of various asset types and an appropriate asset allocation forms the basis for effective portfolio construction. Comparing different asset allocations can help you better understand the potential risk and return trade-off and ensure your strategy is consistent with your expectations. Refer to the asset allocation section of this report for details on return rate assumptions used throughout this illustration.

Risks Inherent in Investing

There are risks associated with investing, including the risk of losing a portion or all of your initial investment. Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power. Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry. Diversification may not protect against market risk and loss of principal may result.

Report Does Not Provide Legal, Tax, or Accounting Advice

This illustration does not constitute advice in the areas of legal, accounting or tax. It is your responsibility to consult with the appropriate professionals in those areas either independently or in conjunction with this planning process.

This illustration is not designed as a substitute for your own judgment, nor is it meant to eliminate the necessity of your personal review and analysis. This illustration is designed to supplement your own planning and analysis to help you fulfill your financial objectives.

All information provided is believed to be accurate and reliable, however, we cannot guarantee its accuracy or completeness.