



Decumulation Analysis

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Methodology

Retirement decumulation involves the careful management of your savings to ensure that you have enough money to meet your goals throughout retirement. This process involves creating a withdrawal strategy that considers factors such as the age you apply for government benefits, your life expectancy, and future taxation.

Overall, the retirement decumulation phase can be a complex and challenging time for most people. It requires careful planning and ongoing monitoring to ensure that you can maintain your desired lifestyle while also preserving the after-tax value of your estate.

To demonstrate the impact of proper decumulation, your Optimal Strategy was compared to a basic Non-Registered/TFSA first and RRSP/RRIF first strategy to calculate the wealth at risk due to improper decumulation.

Strategy Comparison

Decumulation Focus: Estate at age 95/95

Values include both liquid and fixed assets

Optimal Strategy

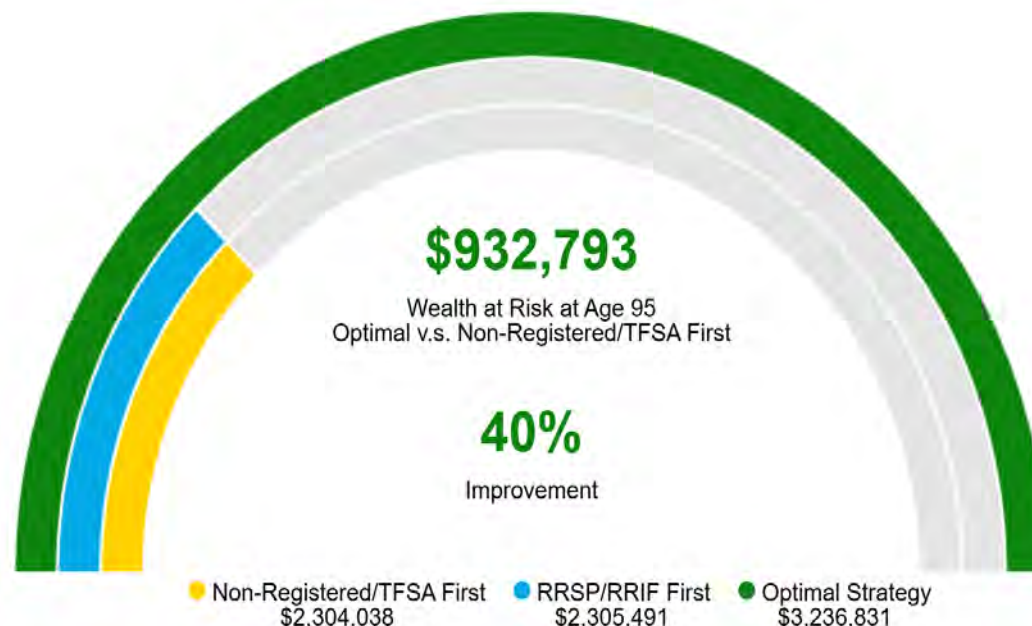
Bill begins CPP/QPP at 70 and OAS at 70
Mary begins CPP/QPP at 70 and OAS at 70
Allocate 45% of withdrawals from Non-Registered/TFSA
Allocate 55% of withdrawals from RRSP/RRIF

Non-Registered/TFSA First Strategy

Bill begins CPP/QPP at 60 and OAS at 65
Mary begins CPP/QPP at 60 and OAS at 65

RRSP/RRIF First Strategy

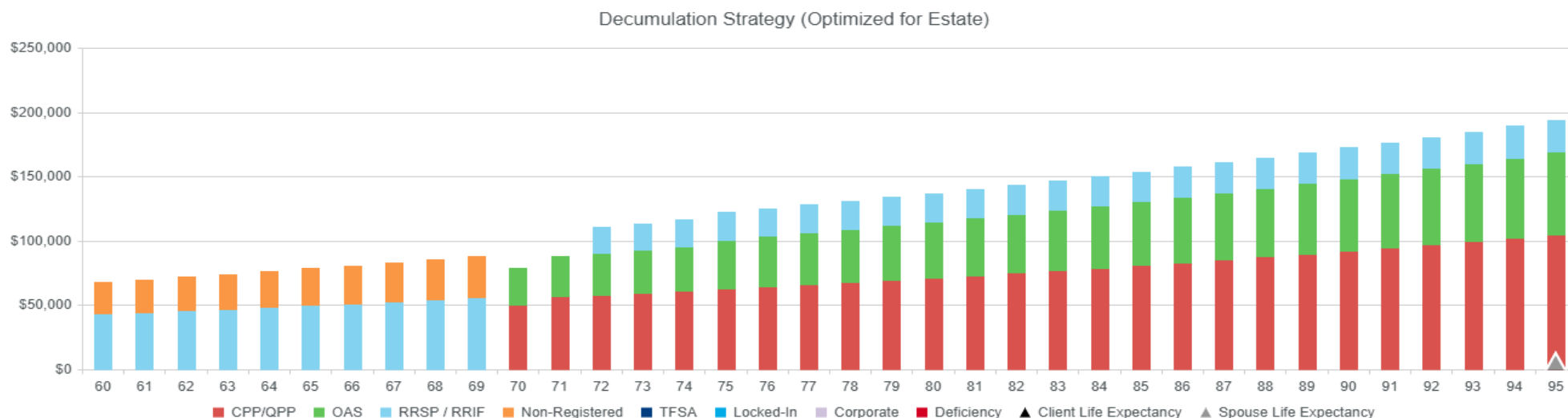
Bill begins CPP/QPP at 60 and OAS at 65
Mary begins CPP/QPP at 60 and OAS at 65



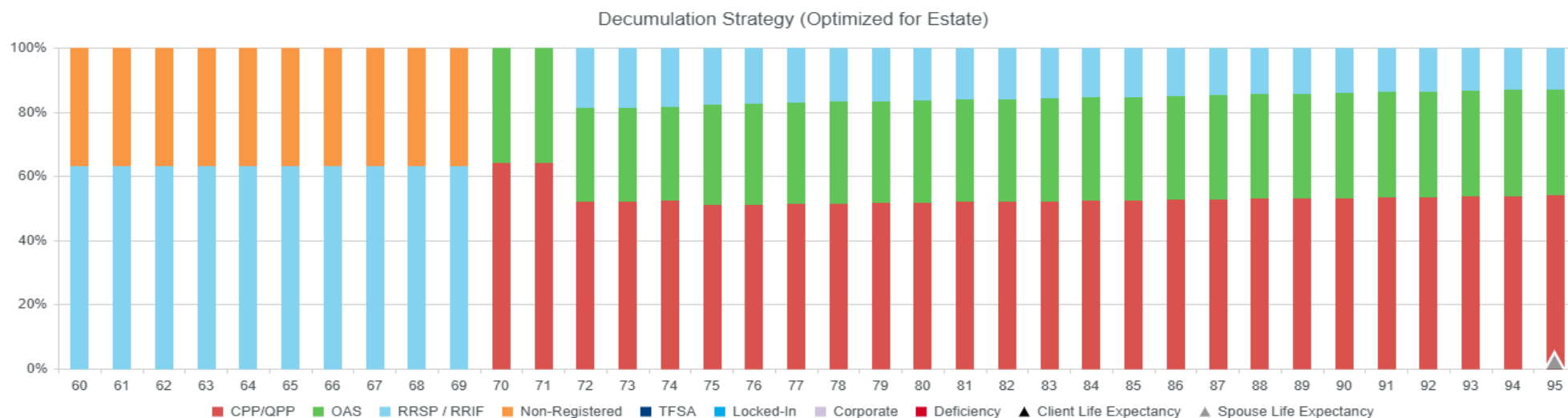


Values include both liquid and fixed assets

Decumulation: Dollars



Decumulation: Percent





DECUMULATION RESULTS

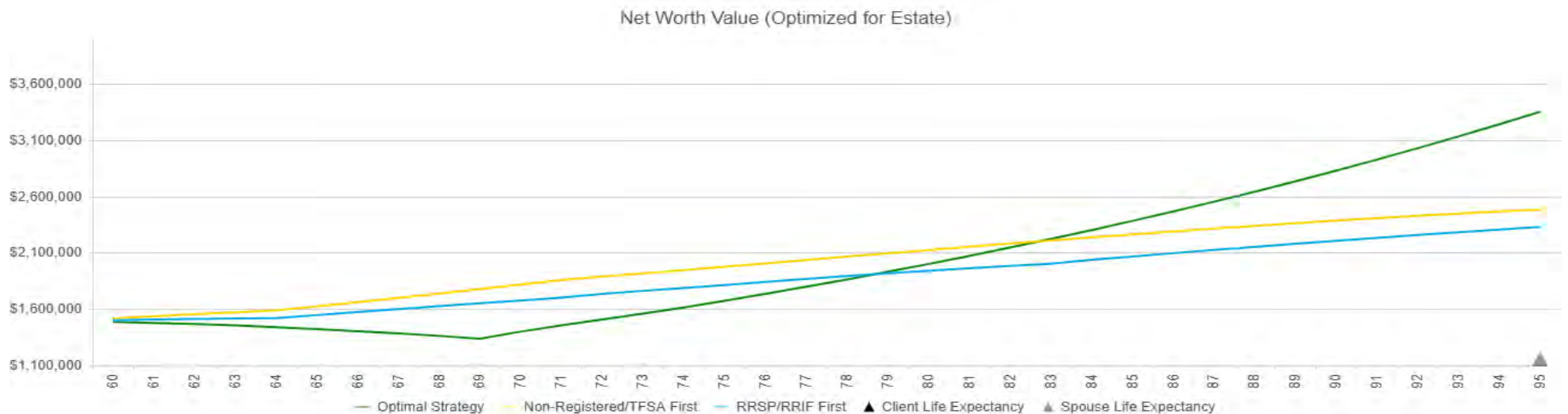
Bill Smith & Mary Smith

Values include both liquid and fixed assets

Estate Value



Net Worth Value





RETIREMENT OPTIONS

Bill Smith & Mary Smith

Methodology

To understand the value provided by the optimal decumulation strategy, the retirement options compare results of alternative strategies across the 4 primary planning options. These include Attainable Lifestyle, Earliest Retirement Age, Minimum Rate of Return, and Required Retirement Capital.

With this information, you will be able to make informed decisions to ensure all your retirement goals are met.

Attainable Lifestyle assuming all other assumptions remain unchanged

	Current Scenario	Non-Registered/TFSA First	RRSP/RRIF First	Optimal Strategy
Attainable Lifestyle	\$85,700	\$86,800	\$85,700	\$95,700
Retirement Age Goal	Currently Retired	Currently Retired	Currently Retired	Currently Retired
Rate of Return Assumption	4.00%	4.00%	4.00%	4.00%
Projected Retirement Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000

Additional options available to maintain the desired Retirement Lifestyle Goal

	Current Scenario	Non-Registered/TFSA First	RRSP/RRIF First	Optimal Strategy
Lifestyle Goal	\$78,000	\$78,000	\$78,000	\$78,000
Retirement Age Required *	Currently Retired	Currently Retired	Currently Retired	Currently Retired
Rate of Return Required *	1.84%	1.84%	1.84%	0.00%
Retirement Capital Required *	\$754,900	\$746,100	\$754,900	\$402,800

* Displays the required Retirement Age, Rate of Return, or Retirement Capital needed to fund the Lifestyle Goal, does not assume all three at once

DISCLAIMER

Bill Smith & Mary Smith

This financial analysis was prepared using personal and financial information provided by you. It is important that the information is as accurate as possible, as even small discrepancies in your personal and financial situation can have an impact on recommendations made.

Illustration Purposes Only: The values illustrated in this document are not guaranteed. They are based on numerous assumptions that are certain to change and are neither an estimate, nor a guarantee of future performance. Actual results will vary over the life of your plan and may differ from the provided example.

Planning Assumptions: Taxation Calculations and recommendations relating to income taxes are based on the Canadian Federal Income Tax Act and the Provincial Tax Rates in effect where you live at the time the plan was created. Since tax legislation is subject to change, the tax treatment of your assets is not guaranteed.

Professional Advice: This document was prepared solely as a general guide and is not intended to provide or replace professional, legal or tax advice. For your own specific situation, please consult your own tax and legal advisors.