

Median Joe and Median Jane
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Your Retirement Plan

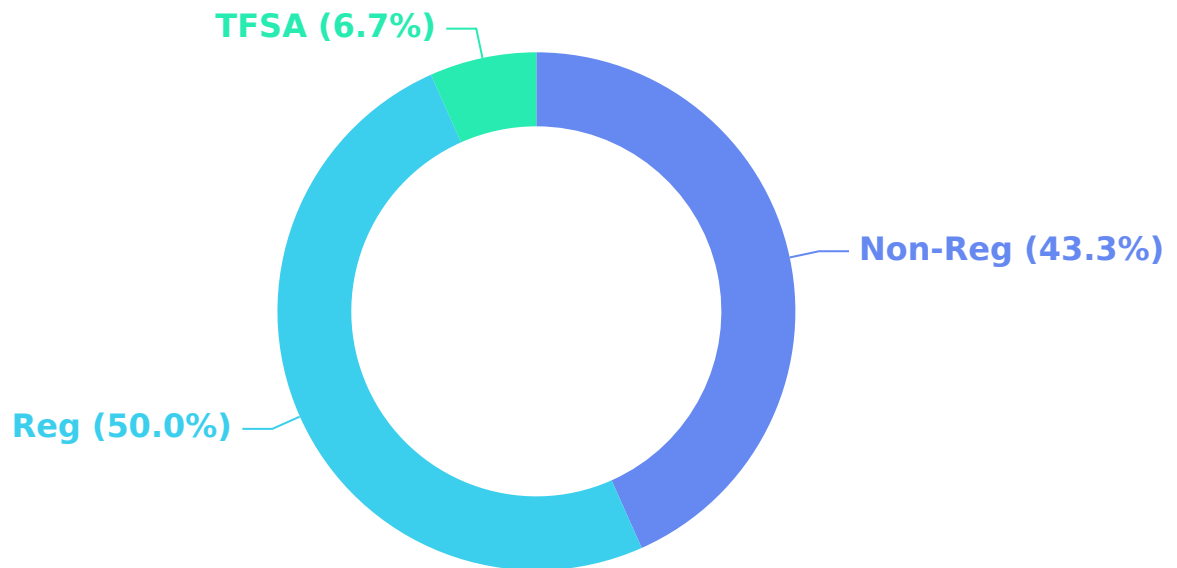
Dear Median Joe and Median Jane,

This report is a detailed look at your retirement plan. Using your desired income targets, the current taxation model for Canadian retirees, and projections regarding future returns, an optimization algorithm has determined the best way for you to withdraw money in retirement to maximize your net worth.

Your Current Assets

These are the Financial Assets we have on file for your account for the period ending February 18, 2022.

■ Non-Reg (43.3%) ■ Reg (50.0%) ■ Corp (0.0%) ■ TFSA (6.7%) ■ LIRA (0.0%)



Asset	Median Joe	Median Jane	Total
Registered Assets			
RRSP/RRIF	\$75,000.00	\$75,000.00	\$150,000.00
TFSA	\$10,000.00	\$10,000.00	\$20,000.00
LIRA/LIF	\$0.00	\$0.00	\$0.00
Subtotal: Registered			\$170,000.00
Non-Registered Assets			
Non-Reg Account	\$65,000.00	\$65,000.00	\$130,000.00
Subtotal: Non-Registered			\$130,000.00
Corporate Assets			
Corporate Account	\$0.00	\$0.00	\$0.00
Subtotal: Corporate			\$0.00
Total Assets			\$300,000.00

Summary Table

Initial Net Income	\$46,000.00
Sum of Net Income	\$1,399,405.48
Net Worth at Start of 2nd Year	\$210,142.62
Final Net Worth	\$78,589.27
Sum of Taxes Paid	\$13,591.72
Years Solvable / Years Max	25 / 25
CPP Ages	68.13, 68
OAS Ages	67.01, 67.3
LIRA Ages	0, 0

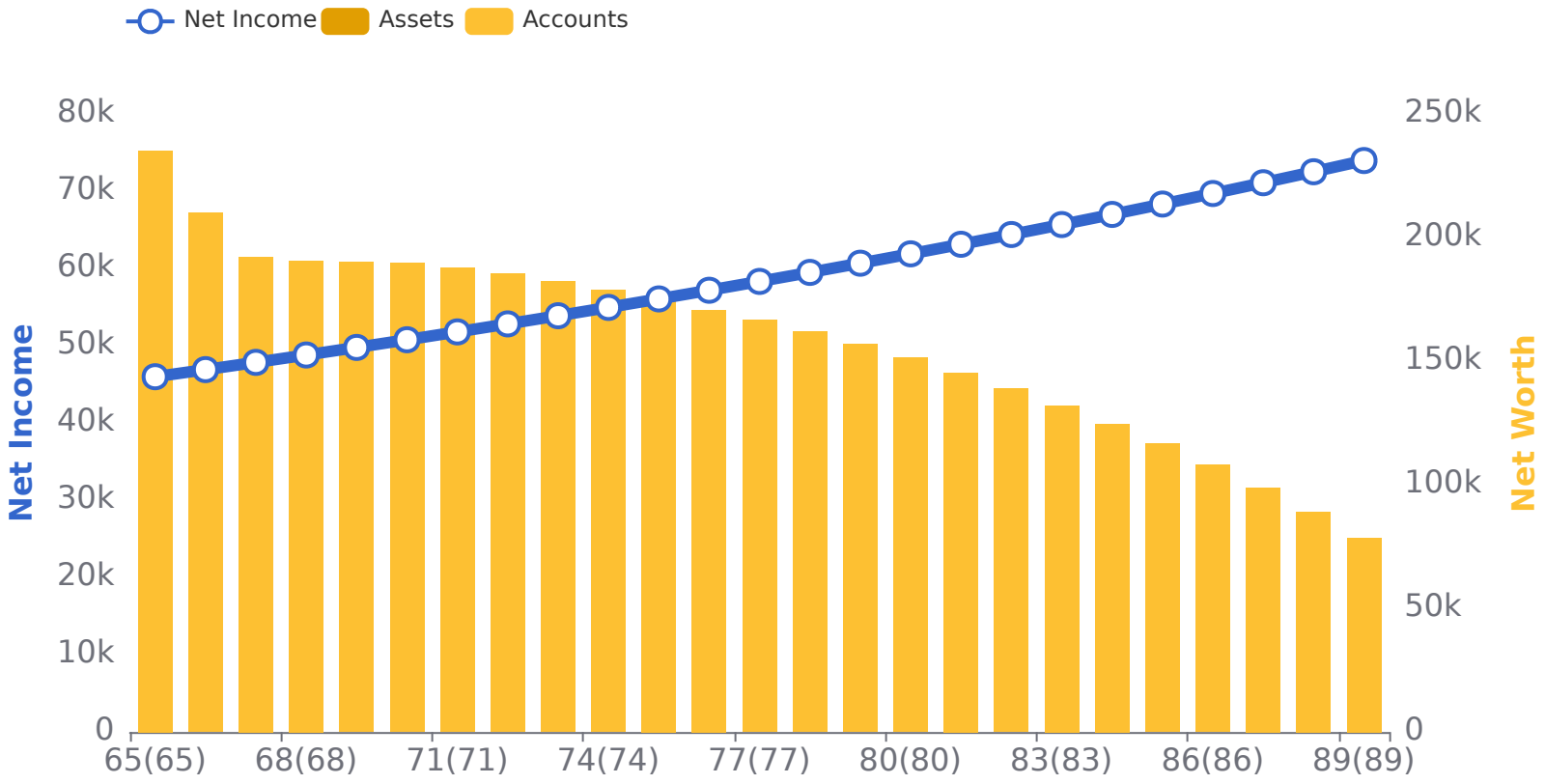
Withdrawals

This Year

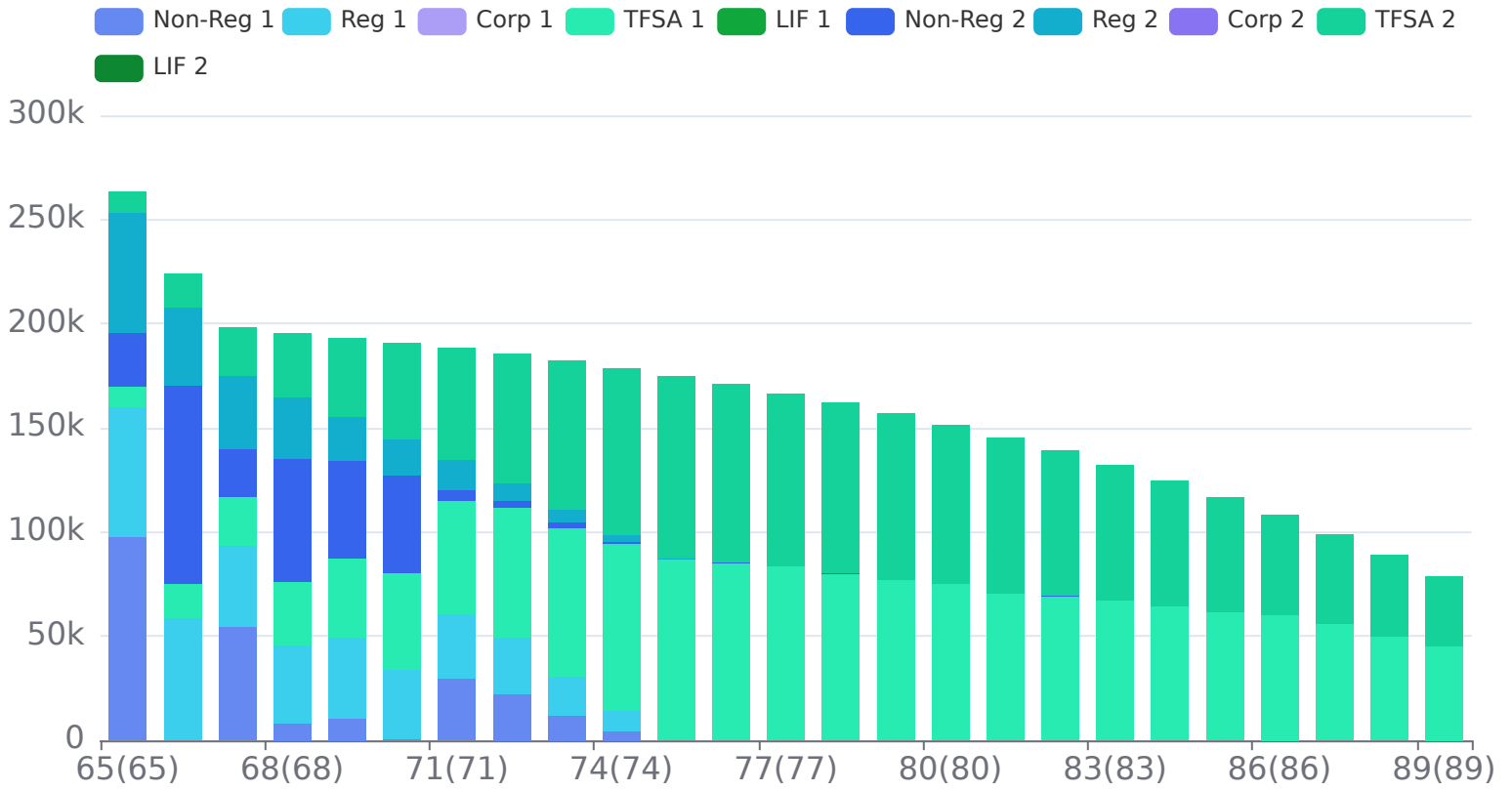
Account	Proposed Withdrawal	Taxable Amount
Median Joe		
CPP	\$0.00	
OAS	\$0.00	
Non-Registered	\$0.00	
RRSP/RIF	\$15,156.70	
Corp	\$0.00	
TFSA	\$561.71	
LIF	\$0.00	
Subtotal Taxable		\$17,587.03
Median Jane		
CPP	\$0.00	
OAS	\$0.00	
Non-Registered	\$40,047.44	
RRSP/RIF	\$19,523.37	
Corp	\$0.00	
TFSA	\$438.29	
LIF	\$0.00	
Subtotal Taxable		\$27,752.92
Total Taxable		\$45,339.95
Total Tax		\$801.40

Proposed Withdrawals

Year	Non-Reg 1	Reg 1	Corp 1	TFSA 1	LIF 1	Non-Reg 2	Reg 2	Corp 2	TFSA 2	LIF 2	Cash Inflow	Taxable 1	Taxable 2	Taxable Total	Tax
1	28,926	15,157	0	562	0	40,047	19,523	0	438	0	0	17,587	27,753	45,340	801
2	97,270	6,321	0	6,242	0	65,348	21,545	0	5,758	0	0	32,487	14,031	46,519	867
3	52,139	21,072	0	5,832	0	72,542	3,897	0	6,168	0	0	21,185	24,690	45,875	499
4	46,545	2,882	0	6,072	0	33,453	6,776	0	5,928	0	0	24,049	25,054	49,102	652
5	1,980	139	0	6,056	0	13,975	9,391	0	5,944	0	0	25,272	26,086	51,358	746
6	9,964	6,797	0	6,360	0	1,560	4,021	0	6,379	0	0	26,542	26,609	53,150	649
7	27,906	3,146	0	5,547	0	42,074	3,643	0	5,720	0	0	24,700	27,139	51,839	557
8	8,705	4,817	0	5,955	0	1,788	6,713	0	6,039	0	0	27,682	27,685	55,367	713
9	10,698	9,359	0	6,432	0	825	2,153	0	6,373	0	0	28,175	28,054	56,229	729
10	7,761	8,943	0	5,670	0	1,957	2,996	0	5,525	0	0	28,801	28,792	57,593	771
11	4,288	9,795	0	2,973	0	950	2,552	0	3,926	0	0	29,377	29,378	58,755	801
12	282	199	0	4,987	0	218	644	0	5,117	0	0	23,941	24,014	47,955	364
13	21	0	0	4,708	0	1	0	0	5,928	0	0	23,991	24,065	48,056	370
14	10	0	0	6,613	0	30	0	0	4,236	0	0	24,470	24,547	49,017	378
15	112	0	0	6,096	0	92	0	0	4,971	0	0	24,962	25,037	50,000	386
16	42	0	0	4,792	0	62	0	0	6,496	0	0	25,459	25,540	50,999	393
17	31	0	0	7,158	0	51	0	0	4,357	0	0	25,968	26,051	52,019	401
18	4	0	0	4,082	0	24	0	0	7,663	0	0	26,487	26,571	53,058	409
19	14	0	0	4,609	0	6	0	0	7,371	0	0	27,018	27,102	54,119	417
20	8	0	0	5,153	0	27	0	0	7,067	0	0	27,558	27,645	55,202	426
21	329	0	0	4,682	0	192	0	0	7,284	0	0	28,126	28,207	56,332	436
22	0	0	0	4,082	0	0	0	0	8,653	0	0	28,670	28,759	57,429	443
23	0	0	0	6,017	0	0	0	0	6,973	0	0	29,243	29,334	58,577	452
24	0	0	0	8,020	0	0	0	0	5,230	0	0	29,828	29,921	59,749	461
25	0	0	0	6,707	0	0	0	0	6,808	0	0	30,424	30,520	60,944	471



Year	Net Worth	Net Income
1	\$235,169.85	\$46,000.00
2	\$210,142.62	\$46,920.00
3	\$192,282.96	\$47,858.40
4	\$190,653.88	\$48,815.57
5	\$190,113.28	\$49,791.88
6	\$189,759.99	\$50,787.72
7	\$187,702.16	\$51,803.47
8	\$185,474.66	\$52,839.54
9	\$182,253.87	\$53,896.33
10	\$178,662.64	\$54,974.07
11	\$174,695.33	\$56,073.74
12	\$170,817.87	\$57,195.22
13	\$166,568.63	\$58,339.12
14	\$161,927.76	\$59,505.91
15	\$156,875.06	\$60,696.02
16	\$151,389.71	\$61,909.94
17	\$145,449.71	\$63,148.14
18	\$139,032.23	\$64,411.10
19	\$132,113.35	\$65,699.31
20	\$124,668.05	\$67,013.32
21	\$116,668.94	\$68,353.60
22	\$108,090.98	\$69,720.65
23	\$98,905.01	\$71,115.06
24	\$89,081.41	\$72,537.37
25	\$78,589.27	\$73,988.11



Year	Non-Reg 1	Reg 1	Corp 1	TFSA 1	LIF 1	Non-Reg 2	Reg 2	Corp 2	TFSA 2	LIF 2
1	97,683	62,237	0	9,816	0	25,951	57,696	0	9,944	0
2	430	58,153	0	16,700	0	94,951	37,597	0	16,331	0
3	54,672	38,564	0	23,433	0	23,305	35,048	0	23,398	0
4	8,451	37,109	0	30,685	0	59,028	29,403	0	30,500	0
5	10,849	38,449	0	38,211	0	46,855	20,813	0	37,901	0
6	920	32,919	0	46,354	0	47,107	17,463	0	46,051	0
7	29,979	30,963	0	53,977	0	5,235	14,373	0	53,843	0
8	22,126	27,192	0	62,329	0	3,585	7,967	0	62,276	0
9	11,884	18,546	0	71,512	0	2,871	6,046	0	71,396	0
10	4,288	9,986	0	80,269	0	950	3,172	0	79,998	0
11	0	199	0	86,571	0	0	644	0	87,281	0
12	293	0	0	84,848	0	227	0	0	85,450	0
13	283	0	0	83,346	0	238	0	0	82,703	0
14	304	0	0	79,802	0	216	0	0	81,605	0
15	200	0	0	76,655	0	320	0	0	79,700	0
16	252	0	0	74,737	0	269	0	0	76,132	0
17	295	0	0	70,283	0	226	0	0	74,646	0
18	311	0	0	68,849	0	210	0	0	69,662	0
19	309	0	0	66,809	0	212	0	0	64,783	0
20	329	0	0	64,122	0	192	0	0	60,025	0
21	0	0	0	61,818	0	0	0	0	54,851	0
22	0	0	0	60,046	0	0	0	0	48,045	0
23	0	0	0	56,190	0	0	0	0	42,715	0
24	0	0	0	50,097	0	0	0	0	38,985	0
25	0	0	0	45,126	0	0	0	0	33,464	0

