

Standard Mortgage vs RRSP Contribution Calculator

The RRSP vs Mortgage Calculator is designed to compare the long term financial impact of contributing to an RRSP vs using that additional available cash to apply directly to an existing mortgage. The details provided below can assist you in making the financial decision that is right for you.

Investor Information

Mortgage Details

Remaining Principal Amount	\$200 000.00
Amortization Period	20 Years
Annual Interest Rate	5.45 %
Payment Frequency Period	Monthly
Payment Amount	\$1 370.13

Additional Details

Additional Cash Available

Lump Sum Amount	\$100 000.00
Additional Payment amount per Period	\$200.00
Expected RRSP Annual Rate of Return	7.00 %
Marginal Tax Rate	40.00 %
Anticipated Tax Refund Month	May

Scenario 1 Standard Mortgage vs. Accelerated Principal Repayment

	Current	Scenario 1	Net Difference
Monthly Mortgage Payment	\$1 370.13	\$1 570.13	\$200.00
Lump Sum Mortgage Payment	\$0.00	\$100 000.00	\$100 000.00
Total tax savings applied as Prepayment	\$0.00	\$0.00	\$0.00
Total Interest Paid	\$128 832.40	\$18 310.31	\$110 522.09
Mortgage Period (Years)	20	6.25	13.75

Additional Financial Benefits to RRSP Strategy

RRSP balance at the end of Mortgage \$0.00
 Growth of RRSP Account at end of Mortgage \$0.00

Payment Date	Mortgage without Extra Contribution				Mortgage with Extra Contribution			
	Payment	Interest	Principal Reduction	Mortgage Balance	Payment	Interest	Principal Reduction	Mortgage Balance
	\$0.00	\$0.00	\$0.00	\$200 000.00	\$0.00	\$0.00	\$0.00	\$200 000.00
	\$0.00	\$0.00	\$0.00	\$200 000.00	\$100 000.00	\$0.00	\$0.00	\$100 000.00
04/30/2010	\$1 370.13	\$908.33	\$461.80	\$199 538.20	\$1 570.13	\$454.17	\$1 115.96	\$98 884.04
05/30/2010	\$1 370.13	\$906.24	\$463.89	\$199 074.31	\$1 570.13	\$449.10	\$1 121.03	\$97 763.00
06/30/2010	\$1 370.13	\$904.13	\$466.00	\$198 608.31	\$1 570.13	\$444.01	\$1 126.12	\$96 636.88
07/30/2010	\$1 370.13	\$902.01	\$468.12	\$198 140.19	\$1 570.13	\$438.89	\$1 131.24	\$95 505.64
08/30/2010	\$1 370.13	\$899.89	\$470.24	\$197 669.95	\$1 570.13	\$433.75	\$1 136.38	\$94 369.27
09/30/2010	\$1 370.13	\$897.75	\$472.38	\$197 197.57	\$1 570.13	\$428.59	\$1 141.54	\$93 227.73
10/30/2010	\$1 370.13	\$895.61	\$474.52	\$196 723.04	\$1 570.13	\$423.41	\$1 146.72	\$92 081.01
11/30/2010	\$1 370.13	\$893.45	\$476.68	\$196 246.37	\$1 570.13	\$418.20	\$1 151.93	\$90 929.08
12/30/2010	\$1 370.13	\$891.29	\$478.84	\$195 767.52	\$1 570.13	\$412.97	\$1 157.16	\$89 771.92
01/30/2011	\$1 370.13	\$889.11	\$481.02	\$195 286.50	\$1 570.13	\$407.71	\$1 162.42	\$88 609.51
02/28/2011	\$1 370.13	\$886.93	\$483.20	\$194 803.30	\$1 570.13	\$402.43	\$1 167.70	\$87 441.81
03/28/2011	\$1 370.13	\$884.73	\$485.40	\$194 317.90	\$1 570.13	\$397.13	\$1 173.00	\$86 268.81
04/28/2011	\$1 370.13	\$882.53	\$487.60	\$193 830.30	\$1 570.13	\$391.80	\$1 178.33	\$85 090.49
05/28/2011	\$1 370.13	\$880.31	\$489.82	\$193 340.48	\$1 570.13	\$386.45	\$1 183.68	\$83 906.81
06/28/2011	\$1 370.13	\$878.09	\$492.04	\$192 848.44	\$1 570.13	\$381.08	\$1 189.05	\$82 717.76
07/28/2011	\$1 370.13	\$875.85	\$494.28	\$192 354.16	\$1 570.13	\$375.68	\$1 194.45	\$81 523.30



Payment Date	Mortgage without Extra Contribution				Mortgage with Extra Contribution			
	Payment	Interest	Principal Reduction	Mortgage Balance	Payment	Interest	Principal Reduction	Mortgage Balance
08/28/2011	\$1 370.13	\$873.61	\$496.52	\$191 857.64	\$1 570.13	\$370.25	\$1 199.88	\$80 323.43
09/28/2011	\$1 370.13	\$871.35	\$498.78	\$191 358.86	\$1 570.13	\$364.80	\$1 205.33	\$79 118.10
10/28/2011	\$1 370.13	\$869.09	\$501.04	\$190 857.82	\$1 570.13	\$359.33	\$1 210.80	\$77 907.30
11/28/2011	\$1 370.13	\$866.81	\$503.32	\$190 354.50	\$1 570.13	\$353.83	\$1 216.30	\$76 690.99
12/28/2011	\$1 370.13	\$864.53	\$505.60	\$189 848.90	\$1 570.13	\$348.30	\$1 221.83	\$75 469.17
01/28/2012	\$1 370.13	\$862.23	\$507.90	\$189 341.00	\$1 570.13	\$342.76	\$1 227.37	\$74 241.80
02/28/2012	\$1 370.13	\$859.92	\$510.21	\$188 830.79	\$1 570.13	\$337.18	\$1 232.95	\$73 008.85
03/28/2012	\$1 370.13	\$857.61	\$512.52	\$188 318.27	\$1 570.13	\$331.58	\$1 238.55	\$71 770.30
04/28/2012	\$1 370.13	\$855.28	\$514.85	\$187 803.42	\$1 570.13	\$325.96	\$1 244.17	\$70 526.13
05/28/2012	\$1 370.13	\$852.94	\$517.19	\$187 286.23	\$1 570.13	\$320.31	\$1 249.82	\$69 276.30
06/28/2012	\$1 370.13	\$850.59	\$519.54	\$186 766.69	\$1 570.13	\$314.63	\$1 255.50	\$68 020.80
07/28/2012	\$1 370.13	\$848.23	\$521.90	\$186 244.79	\$1 570.13	\$308.93	\$1 261.20	\$66 759.60
08/28/2012	\$1 370.13	\$845.86	\$524.27	\$185 720.53	\$1 570.13	\$303.20	\$1 266.93	\$65 492.67
09/28/2012	\$1 370.13	\$843.48	\$526.65	\$185 193.88	\$1 570.13	\$297.45	\$1 272.68	\$64 219.99
10/28/2012	\$1 370.13	\$841.09	\$529.04	\$184 664.83	\$1 570.13	\$291.67	\$1 278.46	\$62 941.52
11/28/2012	\$1 370.13	\$838.69	\$531.44	\$184 133.39	\$1 570.13	\$285.86	\$1 284.27	\$61 657.25
12/28/2012	\$1 370.13	\$836.27	\$533.86	\$183 599.53	\$1 570.13	\$280.03	\$1 290.10	\$60 367.15
01/28/2013	\$1 370.13	\$833.85	\$536.28	\$183 063.25	\$1 570.13	\$274.17	\$1 295.96	\$59 071.18
02/28/2013	\$1 370.13	\$831.41	\$538.72	\$182 524.53	\$1 570.13	\$268.28	\$1 301.85	\$57 769.34
03/28/2013	\$1 370.13	\$828.97	\$541.16	\$181 983.37	\$1 570.13	\$262.37	\$1 307.76	\$56 461.58
04/28/2013	\$1 370.13	\$826.51	\$543.62	\$181 439.75	\$1 570.13	\$256.43	\$1 313.70	\$55 147.87
05/28/2013	\$1 370.13	\$824.04	\$546.09	\$180 893.66	\$1 570.13	\$250.46	\$1 319.67	\$53 828.21
06/28/2013	\$1 370.13	\$821.56	\$548.57	\$180 345.08	\$1 570.13	\$244.47	\$1 325.66	\$52 502.55
07/28/2013	\$1 370.13	\$819.07	\$551.06	\$179 794.02	\$1 570.13	\$238.45	\$1 331.68	\$51 170.87
08/28/2013	\$1 370.13	\$816.56	\$553.57	\$179 240.46	\$1 570.13	\$232.40	\$1 337.73	\$49 833.14
09/28/2013	\$1 370.13	\$814.05	\$556.08	\$178 684.38	\$1 570.13	\$226.33	\$1 343.80	\$48 489.33
10/28/2013	\$1 370.13	\$811.52	\$558.61	\$178 125.77	\$1 570.13	\$220.22	\$1 349.91	\$47 139.43
11/28/2013	\$1 370.13	\$808.99	\$561.14	\$177 564.63	\$1 570.13	\$214.09	\$1 356.04	\$45 783.39
12/28/2013	\$1 370.13	\$806.44	\$563.69	\$177 000.94	\$1 570.13	\$207.93	\$1 362.20	\$44 421.19
01/28/2014	\$1 370.13	\$803.88	\$566.25	\$176 434.69	\$1 570.13	\$201.75	\$1 368.38	\$43 052.81
02/28/2014	\$1 370.13	\$801.31	\$568.82	\$175 865.87	\$1 570.13	\$195.53	\$1 374.60	\$41 678.21
03/28/2014	\$1 370.13	\$798.72	\$571.41	\$175 294.46	\$1 570.13	\$189.29	\$1 380.84	\$40 297.37
04/28/2014	\$1 370.13	\$796.13	\$574.00	\$174 720.46	\$1 570.13	\$183.02	\$1 387.11	\$38 910.25
05/28/2014	\$1 370.13	\$793.52	\$576.61	\$174 143.85	\$1 570.13	\$176.72	\$1 393.41	\$37 516.84
06/28/2014	\$1 370.13	\$790.90	\$579.23	\$173 564.62	\$1 570.13	\$170.39	\$1 399.74	\$36 117.10
07/28/2014	\$1 370.13	\$788.27	\$581.86	\$172 982.77	\$1 570.13	\$164.03	\$1 406.10	\$34 711.00
08/28/2014	\$1 370.13	\$785.63	\$584.50	\$172 398.27	\$1 570.13	\$157.65	\$1 412.48	\$33 298.52
09/28/2014	\$1 370.13	\$782.98	\$587.15	\$171 811.11	\$1 570.13	\$151.23	\$1 418.90	\$31 879.62
10/28/2014	\$1 370.13	\$780.31	\$589.82	\$171 221.29	\$1 570.13	\$144.79	\$1 425.34	\$30 454.28
11/28/2014	\$1 370.13	\$777.63	\$592.50	\$170 628.79	\$1 570.13	\$138.31	\$1 431.82	\$29 022.46
12/28/2014	\$1 370.13	\$774.94	\$595.19	\$170 033.60	\$1 570.13	\$131.81	\$1 438.32	\$27 584.14
01/28/2015	\$1 370.13	\$772.24	\$597.89	\$169 435.71	\$1 570.13	\$125.28	\$1 444.85	\$26 139.29
02/28/2015	\$1 370.13	\$769.52	\$600.61	\$168 835.10	\$1 570.13	\$118.72	\$1 451.41	\$24 687.87
03/28/2015	\$1 370.13	\$766.79	\$603.34	\$168 231.76	\$1 570.13	\$112.12	\$1 458.01	\$23 229.87
04/28/2015	\$1 370.13	\$764.05	\$606.08	\$167 625.68	\$1 570.13	\$105.50	\$1 464.63	\$21 765.24
05/28/2015	\$1 370.13	\$761.30	\$608.83	\$167 016.85	\$1 570.13	\$98.85	\$1 471.28	\$20 293.96
06/28/2015	\$1 370.13	\$758.53	\$611.60	\$166 405.26	\$1 570.13	\$92.17	\$1 477.96	\$18 816.00
07/28/2015	\$1 370.13	\$755.76	\$614.37	\$165 790.88	\$1 570.13	\$85.46	\$1 484.67	\$17 331.32
08/28/2015	\$1 370.13	\$752.97	\$617.16	\$165 173.72	\$1 570.13	\$78.71	\$1 491.42	\$15 839.91
09/28/2015	\$1 370.13	\$750.16	\$619.97	\$164 553.75	\$1 570.13	\$71.94	\$1 498.19	\$14 341.72
10/28/2015	\$1 370.13	\$747.35	\$622.78	\$163 930.97	\$1 570.13	\$65.14	\$1 504.99	\$12 836.72
11/28/2015	\$1 370.13	\$744.52	\$625.61	\$163 305.36	\$1 570.13	\$58.30	\$1 511.83	\$11 324.89
12/28/2015	\$1 370.13	\$741.68	\$628.45	\$162 676.91	\$1 570.13	\$51.43	\$1 518.70	\$9 806.20
01/28/2016	\$1 370.13	\$738.82	\$631.31	\$162 045.61	\$1 570.13	\$44.54	\$1 525.59	\$8 280.60
02/28/2016	\$1 370.13	\$735.96	\$634.17	\$161 411.43	\$1 570.13	\$37.61	\$1 532.52	\$6 748.08
03/28/2016	\$1 370.13	\$733.08	\$637.05	\$160 774.38	\$1 570.13	\$30.65	\$1 539.48	\$5 208.60
04/28/2016	\$1 370.13	\$730.18	\$639.95	\$160 134.43	\$1 570.13	\$23.66	\$1 546.47	\$3 662.12
05/28/2016	\$1 370.13	\$727.28	\$642.85	\$159 491.58	\$1 570.13	\$16.63	\$1 553.50	\$2 108.63
06/28/2016	\$1 370.13	\$724.36	\$645.77	\$158 845.81	\$1 570.13	\$9.58	\$1 560.55	\$548.07
07/28/2016	\$1 370.13	\$721.42	\$648.71	\$158 197.10	\$1 570.13	\$2.49	\$548.07	\$0.00



Payment Date	Mortgage without Extra Contribution				Mortgage with Extra Contribution			
	Payment	Interest	Principal Reduction	Mortgage Balance	Payment	Interest	Principal Reduction	Mortgage Balance
08/28/2016	\$1 370.13	\$718.48	\$651.65	\$157 545.45	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2016	\$1 370.13	\$715.52	\$654.61	\$156 890.84	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2016	\$1 370.13	\$712.55	\$657.58	\$156 233.26	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2016	\$1 370.13	\$709.56	\$660.57	\$155 572.69	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2016	\$1 370.13	\$706.56	\$663.57	\$154 909.12	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2017	\$1 370.13	\$703.55	\$666.58	\$154 242.53	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2017	\$1 370.13	\$700.52	\$669.61	\$153 572.92	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2017	\$1 370.13	\$697.48	\$672.65	\$152 900.27	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2017	\$1 370.13	\$694.42	\$675.71	\$152 224.56	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2017	\$1 370.13	\$691.35	\$678.78	\$151 545.78	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2017	\$1 370.13	\$688.27	\$681.86	\$150 863.92	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2017	\$1 370.13	\$685.17	\$684.96	\$150 178.97	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2017	\$1 370.13	\$682.06	\$688.07	\$149 490.90	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2017	\$1 370.13	\$678.94	\$691.19	\$148 799.71	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2017	\$1 370.13	\$675.80	\$694.33	\$148 105.37	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2017	\$1 370.13	\$672.65	\$697.48	\$147 407.89	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2017	\$1 370.13	\$669.48	\$700.65	\$146 707.24	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2018	\$1 370.13	\$666.30	\$703.83	\$146 003.40	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2018	\$1 370.13	\$663.10	\$707.03	\$145 296.37	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2018	\$1 370.13	\$659.89	\$710.24	\$144 586.13	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2018	\$1 370.13	\$656.66	\$713.47	\$143 872.66	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2018	\$1 370.13	\$653.42	\$716.71	\$143 155.95	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2018	\$1 370.13	\$650.17	\$719.96	\$142 435.99	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2018	\$1 370.13	\$646.90	\$723.23	\$141 712.76	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2018	\$1 370.13	\$643.61	\$726.52	\$140 986.24	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2018	\$1 370.13	\$640.31	\$729.82	\$140 256.42	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2018	\$1 370.13	\$637.00	\$733.13	\$139 523.29	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2018	\$1 370.13	\$633.67	\$736.46	\$138 786.83	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2018	\$1 370.13	\$630.32	\$739.81	\$138 047.02	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2019	\$1 370.13	\$626.96	\$743.17	\$137 303.85	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2019	\$1 370.13	\$623.59	\$746.54	\$136 557.31	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2019	\$1 370.13	\$620.20	\$749.93	\$135 807.38	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2019	\$1 370.13	\$616.79	\$753.34	\$135 054.04	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2019	\$1 370.13	\$613.37	\$756.76	\$134 297.28	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2019	\$1 370.13	\$609.93	\$760.20	\$133 537.09	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2019	\$1 370.13	\$606.48	\$763.65	\$132 773.44	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2019	\$1 370.13	\$603.01	\$767.12	\$132 006.32	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2019	\$1 370.13	\$599.53	\$770.60	\$131 235.72	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2019	\$1 370.13	\$596.03	\$774.10	\$130 461.62	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2019	\$1 370.13	\$592.51	\$777.62	\$129 684.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2019	\$1 370.13	\$588.98	\$781.15	\$128 902.85	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2020	\$1 370.13	\$585.43	\$784.70	\$128 118.16	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2020	\$1 370.13	\$581.87	\$788.26	\$127 329.90	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2020	\$1 370.13	\$578.29	\$791.84	\$126 538.06	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2020	\$1 370.13	\$574.69	\$795.44	\$125 742.62	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2020	\$1 370.13	\$571.08	\$799.05	\$124 943.57	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2020	\$1 370.13	\$567.45	\$802.68	\$124 140.89	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2020	\$1 370.13	\$563.81	\$806.32	\$123 334.57	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2020	\$1 370.13	\$560.14	\$809.99	\$122 524.58	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2020	\$1 370.13	\$556.47	\$813.66	\$121 710.92	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2020	\$1 370.13	\$552.77	\$817.36	\$120 893.56	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2020	\$1 370.13	\$549.06	\$821.07	\$120 072.49	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2020	\$1 370.13	\$545.33	\$824.80	\$119 247.69	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2021	\$1 370.13	\$541.58	\$828.55	\$118 419.14	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2021	\$1 370.13	\$537.82	\$832.31	\$117 586.83	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2021	\$1 370.13	\$534.04	\$836.09	\$116 750.74	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2021	\$1 370.13	\$530.24	\$839.89	\$115 910.85	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2021	\$1 370.13	\$526.43	\$843.70	\$115 067.15	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2021	\$1 370.13	\$522.60	\$847.53	\$114 219.62	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2021	\$1 370.13	\$518.75	\$851.38	\$113 368.24	\$0.00	\$0.00	\$0.00	\$0.00



Payment Date	Mortgage without Extra Contribution				Mortgage with Extra Contribution			
	Payment	Interest	Principal Reduction	Mortgage Balance	Payment	Interest	Principal Reduction	Mortgage Balance
08/28/2021	\$1 370.13	\$514.88	\$855.25	\$112 512.99	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2021	\$1 370.13	\$511.00	\$859.13	\$111 653.85	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2021	\$1 370.13	\$507.09	\$863.04	\$110 790.82	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2021	\$1 370.13	\$503.17	\$866.96	\$109 923.86	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2021	\$1 370.13	\$499.24	\$870.89	\$109 052.97	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2022	\$1 370.13	\$495.28	\$874.85	\$108 178.12	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2022	\$1 370.13	\$491.31	\$878.82	\$107 299.30	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2022	\$1 370.13	\$487.32	\$882.81	\$106 416.49	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2022	\$1 370.13	\$483.31	\$886.82	\$105 529.67	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2022	\$1 370.13	\$479.28	\$890.85	\$104 638.82	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2022	\$1 370.13	\$475.23	\$894.90	\$103 743.92	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2022	\$1 370.13	\$471.17	\$898.96	\$102 844.96	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2022	\$1 370.13	\$467.09	\$903.04	\$101 941.92	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2022	\$1 370.13	\$462.99	\$907.14	\$101 034.78	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2022	\$1 370.13	\$458.87	\$911.26	\$100 123.51	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2022	\$1 370.13	\$454.73	\$915.40	\$99 208.11	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2022	\$1 370.13	\$450.57	\$919.56	\$98 288.55	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2023	\$1 370.13	\$446.39	\$923.74	\$97 364.81	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2023	\$1 370.13	\$442.20	\$927.93	\$96 436.88	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2023	\$1 370.13	\$437.98	\$932.15	\$95 504.74	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2023	\$1 370.13	\$433.75	\$936.38	\$94 568.36	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2023	\$1 370.13	\$429.50	\$940.63	\$93 627.73	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2023	\$1 370.13	\$425.23	\$944.90	\$92 682.82	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2023	\$1 370.13	\$420.93	\$949.20	\$91 733.63	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2023	\$1 370.13	\$416.62	\$953.51	\$90 780.12	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2023	\$1 370.13	\$412.29	\$957.84	\$89 822.28	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2023	\$1 370.13	\$407.94	\$962.19	\$88 860.10	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2023	\$1 370.13	\$403.57	\$966.56	\$87 893.54	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2023	\$1 370.13	\$399.18	\$970.95	\$86 922.59	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2024	\$1 370.13	\$394.77	\$975.36	\$85 947.24	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2024	\$1 370.13	\$390.34	\$979.79	\$84 967.45	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2024	\$1 370.13	\$385.89	\$984.24	\$83 983.21	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2024	\$1 370.13	\$381.42	\$988.71	\$82 994.51	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2024	\$1 370.13	\$376.93	\$993.20	\$82 001.31	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2024	\$1 370.13	\$372.42	\$997.71	\$81 003.60	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2024	\$1 370.13	\$367.89	\$1 002.24	\$80 001.36	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2024	\$1 370.13	\$363.34	\$1 006.79	\$78 994.57	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2024	\$1 370.13	\$358.77	\$1 011.36	\$77 983.21	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2024	\$1 370.13	\$354.17	\$1 015.96	\$76 967.25	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2024	\$1 370.13	\$349.56	\$1 020.57	\$75 946.68	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2024	\$1 370.13	\$344.92	\$1 025.21	\$74 921.48	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2025	\$1 370.13	\$340.27	\$1 029.86	\$73 891.62	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2025	\$1 370.13	\$335.59	\$1 034.54	\$72 857.08	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2025	\$1 370.13	\$330.89	\$1 039.24	\$71 817.84	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2025	\$1 370.13	\$326.17	\$1 043.96	\$70 773.88	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2025	\$1 370.13	\$321.43	\$1 048.70	\$69 725.18	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2025	\$1 370.13	\$316.67	\$1 053.46	\$68 671.72	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2025	\$1 370.13	\$311.88	\$1 058.25	\$67 613.48	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2025	\$1 370.13	\$307.08	\$1 063.05	\$66 550.43	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2025	\$1 370.13	\$302.25	\$1 067.88	\$65 482.55	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2025	\$1 370.13	\$297.40	\$1 072.73	\$64 409.81	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2025	\$1 370.13	\$292.53	\$1 077.60	\$63 332.21	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2025	\$1 370.13	\$287.63	\$1 082.50	\$62 249.72	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2026	\$1 370.13	\$282.72	\$1 087.41	\$61 162.30	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2026	\$1 370.13	\$277.78	\$1 092.35	\$60 069.95	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2026	\$1 370.13	\$272.82	\$1 097.31	\$58 972.64	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2026	\$1 370.13	\$267.83	\$1 102.30	\$57 870.34	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2026	\$1 370.13	\$262.83	\$1 107.30	\$56 763.04	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2026	\$1 370.13	\$257.80	\$1 112.33	\$55 650.71	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2026	\$1 370.13	\$252.75	\$1 117.38	\$54 533.33	\$0.00	\$0.00	\$0.00	\$0.00



Payment Date	Mortgage without Extra Contribution				Mortgage with Extra Contribution			
	Payment	Interest	Principal Reduction	Mortgage Balance	Payment	Interest	Principal Reduction	Mortgage Balance
08/28/2026	\$1 370.13	\$247.67	\$1 122.46	\$53 410.87	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2026	\$1 370.13	\$242.57	\$1 127.56	\$52 283.31	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2026	\$1 370.13	\$237.45	\$1 132.68	\$51 150.64	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2026	\$1 370.13	\$232.31	\$1 137.82	\$50 012.82	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2026	\$1 370.13	\$227.14	\$1 142.99	\$48 869.83	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2027	\$1 370.13	\$221.95	\$1 148.18	\$47 721.65	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2027	\$1 370.13	\$216.74	\$1 153.39	\$46 568.26	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2027	\$1 370.13	\$211.50	\$1 158.63	\$45 409.62	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2027	\$1 370.13	\$206.24	\$1 163.89	\$44 245.73	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2027	\$1 370.13	\$200.95	\$1 169.18	\$43 076.55	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2027	\$1 370.13	\$195.64	\$1 174.49	\$41 902.06	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2027	\$1 370.13	\$190.31	\$1 179.82	\$40 722.23	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2027	\$1 370.13	\$184.95	\$1 185.18	\$39 537.05	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2027	\$1 370.13	\$179.56	\$1 190.57	\$38 346.48	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2027	\$1 370.13	\$174.16	\$1 195.97	\$37 150.51	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2027	\$1 370.13	\$168.73	\$1 201.40	\$35 949.11	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2027	\$1 370.13	\$163.27	\$1 206.86	\$34 742.24	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2028	\$1 370.13	\$157.79	\$1 212.34	\$33 529.90	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2028	\$1 370.13	\$152.28	\$1 217.85	\$32 312.05	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2028	\$1 370.13	\$146.75	\$1 223.38	\$31 088.67	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2028	\$1 370.13	\$141.19	\$1 228.94	\$29 859.74	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2028	\$1 370.13	\$135.61	\$1 234.52	\$28 625.22	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2028	\$1 370.13	\$130.01	\$1 240.12	\$27 385.10	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2028	\$1 370.13	\$124.37	\$1 245.76	\$26 139.34	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2028	\$1 370.13	\$118.72	\$1 251.41	\$24 887.93	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2028	\$1 370.13	\$113.03	\$1 257.10	\$23 630.83	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2028	\$1 370.13	\$107.32	\$1 262.81	\$22 368.02	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2028	\$1 370.13	\$101.59	\$1 268.54	\$21 099.48	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2028	\$1 370.13	\$95.83	\$1 274.30	\$19 825.18	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2029	\$1 370.13	\$90.04	\$1 280.09	\$18 545.09	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2029	\$1 370.13	\$84.23	\$1 285.90	\$17 259.18	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2029	\$1 370.13	\$78.39	\$1 291.74	\$15 967.44	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2029	\$1 370.13	\$72.52	\$1 297.61	\$14 669.83	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2029	\$1 370.13	\$66.63	\$1 303.50	\$13 366.32	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2029	\$1 370.13	\$60.71	\$1 309.42	\$12 056.90	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2029	\$1 370.13	\$54.76	\$1 315.37	\$10 741.53	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2029	\$1 370.13	\$48.78	\$1 321.35	\$9 420.18	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2029	\$1 370.13	\$42.78	\$1 327.35	\$8 092.83	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2029	\$1 370.13	\$36.75	\$1 333.38	\$6 759.46	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2029	\$1 370.13	\$30.70	\$1 339.43	\$5 420.03	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2029	\$1 370.13	\$24.62	\$1 345.51	\$4 074.51	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2030	\$1 370.13	\$18.51	\$1 351.62	\$2 722.89	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2030	\$1 370.13	\$12.37	\$1 357.76	\$1 365.13	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2030	\$1 370.13	\$6.20	\$1 363.93	\$1.20	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2030	\$1 370.13	\$0.01	\$1.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



Scenario 2 Standard Mortgage vs. Combined RRSP contribution and Prepayment

	Current	Scenario 2	Net Difference
RRSP Contribution per Period	\$0.00	\$200.00	\$200.00
RRSP Initial Lump Sum Contribution	\$0.00	\$100 000.00	\$100 000.00
Monthly Mortgage Payment	\$1 370.13	\$1 370.13	\$0.00
Total tax savings applied as Prepayment	\$0.00	\$51 600.00	\$51 600.00
Total Interest Paid	\$128 832.40	\$63 765.41	\$65 066.99
Mortgage Period (Years)	20	12.84	7.16

Additional Financial Benefits to RRSP Strategy

RRSP balance at the end of Mortgage \$294 884.15
 Growth of RRSP Account at end of Mortgage \$164 084.12

Payment Date	RRSP Contribution				Mortgage Details			
	RRSP Balance	Interest	RRSP Contribution	Tax Savings	Payment	Interest	Principal Reduction	Mortgage Balance
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200 000.00
	\$100 000.00	\$0.00	\$100 000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$200 000.00
04/30/2010	\$100 784.50	\$584.50	\$200.00	\$0.00	\$1 370.13	\$908.33	\$461.80	\$199 538.20
05/30/2010	\$101 573.58	\$589.08	\$200.00	\$40 080.00	\$41 450.13	\$906.24	\$40 543.89	\$158 994.31
06/30/2010	\$102 367.26	\$593.68	\$200.00	\$0.00	\$1 370.13	\$722.10	\$648.03	\$158 346.28
07/30/2010	\$103 165.56	\$598.31	\$200.00	\$0.00	\$1 370.13	\$719.16	\$650.97	\$157 695.30
08/30/2010	\$103 968.53	\$602.97	\$200.00	\$0.00	\$1 370.13	\$716.20	\$653.93	\$157 041.37
09/30/2010	\$104 776.18	\$607.65	\$200.00	\$0.00	\$1 370.13	\$713.23	\$656.90	\$156 384.47
10/30/2010	\$105 588.54	\$612.36	\$200.00	\$0.00	\$1 370.13	\$710.25	\$659.88	\$155 724.59
11/30/2010	\$106 405.64	\$617.10	\$200.00	\$0.00	\$1 370.13	\$707.25	\$662.88	\$155 061.71
12/30/2010	\$107 227.51	\$621.87	\$200.00	\$0.00	\$1 370.13	\$704.24	\$665.89	\$154 395.82
01/30/2011	\$108 054.17	\$626.66	\$200.00	\$0.00	\$1 370.13	\$701.21	\$668.92	\$153 726.90
02/28/2011	\$108 885.65	\$631.48	\$200.00	\$0.00	\$1 370.13	\$698.18	\$671.95	\$153 054.95
03/28/2011	\$109 721.98	\$636.33	\$200.00	\$0.00	\$1 370.13	\$695.12	\$675.01	\$152 379.94
04/28/2011	\$110 563.19	\$641.21	\$200.00	\$0.00	\$1 370.13	\$692.06	\$678.07	\$151 701.87
05/28/2011	\$111 409.31	\$646.12	\$200.00	\$960.00	\$2 330.13	\$688.98	\$1 641.15	\$150 060.72
06/28/2011	\$112 260.37	\$651.05	\$200.00	\$0.00	\$1 370.13	\$681.53	\$688.60	\$149 372.12
07/28/2011	\$113 116.39	\$656.02	\$200.00	\$0.00	\$1 370.13	\$678.40	\$691.73	\$148 680.39
08/28/2011	\$113 977.40	\$661.01	\$200.00	\$0.00	\$1 370.13	\$675.26	\$694.87	\$147 985.51
09/28/2011	\$114 843.43	\$666.03	\$200.00	\$0.00	\$1 370.13	\$672.10	\$698.03	\$147 287.48
10/28/2011	\$115 714.52	\$671.09	\$200.00	\$0.00	\$1 370.13	\$668.93	\$701.20	\$146 586.28
11/28/2011	\$116 590.69	\$676.17	\$200.00	\$0.00	\$1 370.13	\$665.75	\$704.38	\$145 881.90
12/28/2011	\$117 471.97	\$681.28	\$200.00	\$0.00	\$1 370.13	\$662.55	\$707.58	\$145 174.32
01/28/2012	\$118 358.39	\$686.42	\$200.00	\$0.00	\$1 370.13	\$659.33	\$710.80	\$144 463.52
02/28/2012	\$119 249.98	\$691.59	\$200.00	\$0.00	\$1 370.13	\$656.11	\$714.02	\$143 749.49
03/28/2012	\$120 146.77	\$696.79	\$200.00	\$0.00	\$1 370.13	\$652.86	\$717.27	\$143 032.23
04/28/2012	\$121 048.79	\$702.02	\$200.00	\$0.00	\$1 370.13	\$649.60	\$720.53	\$142 311.70
05/28/2012	\$121 956.08	\$707.28	\$200.00	\$960.00	\$2 330.13	\$646.33	\$1 683.80	\$140 627.90
06/28/2012	\$122 868.65	\$712.58	\$200.00	\$0.00	\$1 370.13	\$638.69	\$731.44	\$139 896.46
07/28/2012	\$123 786.55	\$717.90	\$200.00	\$0.00	\$1 370.13	\$635.36	\$734.77	\$139 161.69
08/28/2012	\$124 709.81	\$723.25	\$200.00	\$0.00	\$1 370.13	\$632.03	\$738.10	\$138 423.59
09/28/2012	\$125 638.45	\$728.64	\$200.00	\$0.00	\$1 370.13	\$628.67	\$741.46	\$137 682.13
10/28/2012	\$126 572.51	\$734.06	\$200.00	\$0.00	\$1 370.13	\$625.31	\$744.82	\$136 937.31
11/28/2012	\$127 512.01	\$739.51	\$200.00	\$0.00	\$1 370.13	\$621.92	\$748.21	\$136 189.10
12/28/2012	\$128 457.00	\$744.99	\$200.00	\$0.00	\$1 370.13	\$618.53	\$751.60	\$135 437.50
01/28/2013	\$129 407.50	\$750.50	\$200.00	\$0.00	\$1 370.13	\$615.11	\$755.02	\$134 682.48
02/28/2013	\$130 363.54	\$756.04	\$200.00	\$0.00	\$1 370.13	\$611.68	\$758.45	\$133 924.03
03/28/2013	\$131 325.16	\$761.62	\$200.00	\$0.00	\$1 370.13	\$608.24	\$761.89	\$133 162.14
04/28/2013	\$132 292.39	\$767.23	\$200.00	\$0.00	\$1 370.13	\$604.78	\$765.35	\$132 396.79
05/28/2013	\$133 265.27	\$772.87	\$200.00	\$960.00	\$2 330.13	\$601.30	\$1 728.83	\$130 667.96



Payment Date	RRSP Contribution			Tax Savings	Mortgage Details			
	RRSP Balance	Interest	RRSP Contribution		Payment	Interest	Principal Reduction	Mortgage Balance
06/28/2013	\$134 243.81	\$778.55	\$200.00	\$0.00	\$1 370.13	\$593.45	\$776.68	\$129 891.28
07/28/2013	\$135 228.07	\$784.26	\$200.00	\$0.00	\$1 370.13	\$589.92	\$780.21	\$129 111.07
08/28/2013	\$136 218.07	\$790.00	\$200.00	\$0.00	\$1 370.13	\$586.38	\$783.75	\$128 327.32
09/28/2013	\$137 213.84	\$795.77	\$200.00	\$0.00	\$1 370.13	\$582.82	\$787.31	\$127 540.01
10/28/2013	\$138 215.42	\$801.58	\$200.00	\$0.00	\$1 370.13	\$579.24	\$790.89	\$126 749.13
11/28/2013	\$139 222.84	\$807.42	\$200.00	\$0.00	\$1 370.13	\$575.65	\$794.48	\$125 954.65
12/28/2013	\$140 236.14	\$813.30	\$200.00	\$0.00	\$1 370.13	\$572.04	\$798.09	\$125 156.56
01/28/2014	\$141 255.35	\$819.21	\$200.00	\$0.00	\$1 370.13	\$568.42	\$801.71	\$124 354.85
02/28/2014	\$142 280.51	\$825.16	\$200.00	\$0.00	\$1 370.13	\$564.78	\$805.35	\$123 549.50
03/28/2014	\$143 311.65	\$831.14	\$200.00	\$0.00	\$1 370.13	\$561.12	\$809.01	\$122 740.49
04/28/2014	\$144 348.80	\$837.15	\$200.00	\$0.00	\$1 370.13	\$557.45	\$812.68	\$121 927.81
05/28/2014	\$145 392.00	\$843.20	\$200.00	\$960.00	\$2 330.13	\$553.76	\$1 776.37	\$120 151.43
06/28/2014	\$146 441.29	\$849.29	\$200.00	\$0.00	\$1 370.13	\$545.69	\$824.44	\$119 326.99
07/28/2014	\$147 496.69	\$855.41	\$200.00	\$0.00	\$1 370.13	\$541.94	\$828.19	\$118 498.81
08/28/2014	\$148 558.26	\$861.56	\$200.00	\$0.00	\$1 370.13	\$538.18	\$831.95	\$117 666.86
09/28/2014	\$149 626.01	\$867.76	\$200.00	\$0.00	\$1 370.13	\$534.40	\$835.73	\$116 831.13
10/28/2014	\$150 700.00	\$873.99	\$200.00	\$0.00	\$1 370.13	\$530.61	\$839.52	\$115 991.61
11/28/2014	\$151 780.25	\$880.25	\$200.00	\$0.00	\$1 370.13	\$526.80	\$843.33	\$115 148.27
12/28/2014	\$152 866.80	\$886.55	\$200.00	\$0.00	\$1 370.13	\$522.97	\$847.16	\$114 301.11
01/28/2015	\$153 959.69	\$892.89	\$200.00	\$0.00	\$1 370.13	\$519.12	\$851.01	\$113 450.10
02/28/2015	\$155 058.95	\$899.26	\$200.00	\$0.00	\$1 370.13	\$515.25	\$854.88	\$112 595.22
03/28/2015	\$156 164.63	\$905.68	\$200.00	\$0.00	\$1 370.13	\$511.37	\$858.76	\$111 736.46
04/28/2015	\$157 276.76	\$912.13	\$200.00	\$0.00	\$1 370.13	\$507.47	\$862.66	\$110 873.80
05/28/2015	\$158 395.37	\$918.61	\$200.00	\$960.00	\$2 330.13	\$503.55	\$1 826.58	\$109 047.22
06/28/2015	\$159 520.51	\$925.14	\$200.00	\$0.00	\$1 370.13	\$495.26	\$874.87	\$108 172.35
07/28/2015	\$160 652.22	\$931.70	\$200.00	\$0.00	\$1 370.13	\$491.28	\$878.85	\$107 293.50
08/28/2015	\$161 790.52	\$938.30	\$200.00	\$0.00	\$1 370.13	\$487.29	\$882.84	\$106 410.66
09/28/2015	\$162 935.46	\$944.94	\$200.00	\$0.00	\$1 370.13	\$483.28	\$886.85	\$105 523.81
10/28/2015	\$164 087.09	\$951.62	\$200.00	\$0.00	\$1 370.13	\$479.25	\$890.88	\$104 632.94
11/28/2015	\$165 245.43	\$958.34	\$200.00	\$0.00	\$1 370.13	\$475.21	\$894.92	\$103 738.02
12/28/2015	\$166 410.53	\$965.10	\$200.00	\$0.00	\$1 370.13	\$471.14	\$898.99	\$102 839.03
01/28/2016	\$167 582.42	\$971.89	\$200.00	\$0.00	\$1 370.13	\$467.06	\$903.07	\$101 935.96
02/28/2016	\$168 761.15	\$978.73	\$200.00	\$0.00	\$1 370.13	\$462.96	\$907.17	\$101 028.79
03/28/2016	\$169 946.76	\$985.61	\$200.00	\$0.00	\$1 370.13	\$458.84	\$911.29	\$100 117.50
04/28/2016	\$171 139.28	\$992.52	\$200.00	\$0.00	\$1 370.13	\$454.70	\$915.43	\$99 202.07
05/28/2016	\$172 338.76	\$999.48	\$200.00	\$960.00	\$2 330.13	\$450.54	\$1 879.59	\$97 322.48
06/28/2016	\$173 545.24	\$1 006.48	\$200.00	\$0.00	\$1 370.13	\$442.01	\$928.12	\$96 394.36
07/28/2016	\$174 758.75	\$1 013.51	\$200.00	\$0.00	\$1 370.13	\$437.79	\$932.34	\$95 462.02
08/28/2016	\$175 979.34	\$1 020.59	\$200.00	\$0.00	\$1 370.13	\$433.56	\$936.57	\$94 525.44
09/28/2016	\$177 207.06	\$1 027.71	\$200.00	\$0.00	\$1 370.13	\$429.30	\$940.83	\$93 584.62
10/28/2016	\$178 441.93	\$1 034.87	\$200.00	\$0.00	\$1 370.13	\$425.03	\$945.10	\$92 639.52
11/28/2016	\$179 684.01	\$1 042.08	\$200.00	\$0.00	\$1 370.13	\$420.74	\$949.39	\$91 690.13
12/28/2016	\$180 933.33	\$1 049.32	\$200.00	\$0.00	\$1 370.13	\$416.43	\$953.70	\$90 736.42
01/28/2017	\$182 189.94	\$1 056.61	\$200.00	\$0.00	\$1 370.13	\$412.09	\$958.04	\$89 778.39
02/28/2017	\$183 453.89	\$1 063.94	\$200.00	\$0.00	\$1 370.13	\$407.74	\$962.39	\$88 816.00
03/28/2017	\$184 725.20	\$1 071.31	\$200.00	\$0.00	\$1 370.13	\$403.37	\$966.76	\$87 849.24
04/28/2017	\$186 003.93	\$1 078.73	\$200.00	\$0.00	\$1 370.13	\$398.98	\$971.15	\$86 878.09
05/28/2017	\$187 290.12	\$1 086.19	\$200.00	\$960.00	\$2 330.13	\$394.57	\$1 935.56	\$84 942.54
06/28/2017	\$188 583.81	\$1 093.69	\$200.00	\$0.00	\$1 370.13	\$385.78	\$984.35	\$83 958.19
07/28/2017	\$189 885.05	\$1 101.24	\$200.00	\$0.00	\$1 370.13	\$381.31	\$988.82	\$82 969.37
08/28/2017	\$191 193.88	\$1 108.83	\$200.00	\$0.00	\$1 370.13	\$376.82	\$993.31	\$81 976.06
09/28/2017	\$192 510.35	\$1 116.46	\$200.00	\$0.00	\$1 370.13	\$372.31	\$997.82	\$80 978.23
10/28/2017	\$193 834.49	\$1 124.14	\$200.00	\$0.00	\$1 370.13	\$367.78	\$1 002.35	\$79 975.88
11/28/2017	\$195 166.36	\$1 131.87	\$200.00	\$0.00	\$1 370.13	\$363.22	\$1 006.91	\$78 968.97
12/28/2017	\$196 505.99	\$1 139.64	\$200.00	\$0.00	\$1 370.13	\$358.65	\$1 011.48	\$77 957.49
01/28/2018	\$197 853.45	\$1 147.45	\$200.00	\$0.00	\$1 370.13	\$354.06	\$1 016.07	\$76 941.42
02/28/2018	\$199 208.76	\$1 155.31	\$200.00	\$0.00	\$1 370.13	\$349.44	\$1 020.69	\$75 920.73
03/28/2018	\$200 571.98	\$1 163.22	\$200.00	\$0.00	\$1 370.13	\$344.81	\$1 025.32	\$74 895.41
04/28/2018	\$201 943.14	\$1 171.17	\$200.00	\$0.00	\$1 370.13	\$340.15	\$1 029.98	\$73 865.43
05/28/2018	\$203 322.31	\$1 179.17	\$200.00	\$960.00	\$2 330.13	\$335.47	\$1 994.66	\$71 870.77



Payment Date	RRSP Contribution				Mortgage Details			
	RRSP Balance	Interest	RRSP Contribution	Tax Savings	Payment	Interest	Principal Reduction	Mortgage Balance
06/28/2018	\$204 709.53	\$1 187.21	\$200.00	\$0.00	\$1 370.13	\$326.41	\$1 043.72	\$70 827.06
07/28/2018	\$206 104.83	\$1 195.31	\$200.00	\$0.00	\$1 370.13	\$321.67	\$1 048.46	\$69 778.60
08/28/2018	\$207 508.28	\$1 203.44	\$200.00	\$0.00	\$1 370.13	\$316.91	\$1 053.22	\$68 725.38
09/28/2018	\$208 919.91	\$1 211.63	\$200.00	\$0.00	\$1 370.13	\$312.13	\$1 058.00	\$67 667.38
10/28/2018	\$210 339.77	\$1 219.87	\$200.00	\$0.00	\$1 370.13	\$307.32	\$1 062.81	\$66 604.57
11/28/2018	\$211 767.92	\$1 228.15	\$200.00	\$0.00	\$1 370.13	\$302.50	\$1 067.63	\$65 536.94
12/28/2018	\$213 204.40	\$1 236.48	\$200.00	\$0.00	\$1 370.13	\$297.65	\$1 072.48	\$64 464.45
01/28/2019	\$214 649.26	\$1 244.86	\$200.00	\$0.00	\$1 370.13	\$292.78	\$1 077.35	\$63 387.10
02/28/2019	\$216 102.55	\$1 253.29	\$200.00	\$0.00	\$1 370.13	\$287.88	\$1 082.25	\$62 304.85
03/28/2019	\$217 564.31	\$1 261.76	\$200.00	\$0.00	\$1 370.13	\$282.97	\$1 087.16	\$61 217.69
04/28/2019	\$219 034.61	\$1 270.29	\$200.00	\$0.00	\$1 370.13	\$278.03	\$1 092.10	\$60 125.59
05/28/2019	\$220 513.47	\$1 278.87	\$200.00	\$960.00	\$2 330.13	\$273.07	\$2 057.06	\$58 068.53
06/28/2019	\$222 000.97	\$1 287.50	\$200.00	\$0.00	\$1 370.13	\$263.73	\$1 106.40	\$56 962.13
07/28/2019	\$223 497.14	\$1 296.17	\$200.00	\$0.00	\$1 370.13	\$258.70	\$1 111.43	\$55 850.70
08/28/2019	\$225 002.04	\$1 304.90	\$200.00	\$0.00	\$1 370.13	\$253.66	\$1 116.47	\$54 734.23
09/28/2019	\$226 515.72	\$1 313.68	\$200.00	\$0.00	\$1 370.13	\$248.58	\$1 121.55	\$53 612.68
10/28/2019	\$228 038.23	\$1 322.51	\$200.00	\$0.00	\$1 370.13	\$243.49	\$1 126.64	\$52 486.04
11/28/2019	\$229 569.62	\$1 331.39	\$200.00	\$0.00	\$1 370.13	\$238.37	\$1 131.76	\$51 354.29
12/28/2019	\$231 109.94	\$1 340.32	\$200.00	\$0.00	\$1 370.13	\$233.23	\$1 136.90	\$50 217.39
01/28/2020	\$232 659.25	\$1 349.31	\$200.00	\$0.00	\$1 370.13	\$228.07	\$1 142.06	\$49 075.33
02/28/2020	\$234 217.60	\$1 358.35	\$200.00	\$0.00	\$1 370.13	\$222.88	\$1 147.25	\$47 928.08
03/28/2020	\$235 785.03	\$1 367.44	\$200.00	\$0.00	\$1 370.13	\$217.67	\$1 152.46	\$46 775.63
04/28/2020	\$237 361.61	\$1 376.58	\$200.00	\$0.00	\$1 370.13	\$212.44	\$1 157.69	\$45 617.94
05/28/2020	\$238 947.39	\$1 385.78	\$200.00	\$960.00	\$2 330.13	\$207.18	\$2 122.95	\$43 494.99
06/28/2020	\$240 542.41	\$1 395.03	\$200.00	\$0.00	\$1 370.13	\$197.54	\$1 172.59	\$42 322.40
07/28/2020	\$242 146.74	\$1 404.33	\$200.00	\$0.00	\$1 370.13	\$192.21	\$1 177.92	\$41 144.48
08/28/2020	\$243 760.43	\$1 413.69	\$200.00	\$0.00	\$1 370.13	\$186.86	\$1 183.27	\$39 961.22
09/28/2020	\$245 383.54	\$1 423.10	\$200.00	\$0.00	\$1 370.13	\$181.49	\$1 188.64	\$38 772.58
10/28/2020	\$247 016.11	\$1 432.57	\$200.00	\$0.00	\$1 370.13	\$176.09	\$1 194.04	\$37 578.54
11/28/2020	\$248 658.20	\$1 442.09	\$200.00	\$0.00	\$1 370.13	\$170.67	\$1 199.46	\$36 379.08
12/28/2020	\$250 309.87	\$1 451.67	\$200.00	\$0.00	\$1 370.13	\$165.22	\$1 204.91	\$35 174.17
01/28/2021	\$251 971.18	\$1 461.31	\$200.00	\$0.00	\$1 370.13	\$159.75	\$1 210.38	\$33 963.79
02/28/2021	\$253 642.18	\$1 471.00	\$200.00	\$0.00	\$1 370.13	\$154.25	\$1 215.88	\$32 747.91
03/28/2021	\$255 322.93	\$1 480.75	\$200.00	\$0.00	\$1 370.13	\$148.73	\$1 221.40	\$31 526.51
04/28/2021	\$257 013.48	\$1 490.55	\$200.00	\$0.00	\$1 370.13	\$143.18	\$1 226.95	\$30 299.57
05/28/2021	\$258 713.89	\$1 500.41	\$200.00	\$960.00	\$2 330.13	\$137.61	\$2 192.52	\$28 107.05
06/28/2021	\$260 424.22	\$1 510.33	\$200.00	\$0.00	\$1 370.13	\$127.65	\$1 242.48	\$26 864.57
07/28/2021	\$262 144.53	\$1 520.31	\$200.00	\$0.00	\$1 370.13	\$122.01	\$1 248.12	\$25 616.45
08/28/2021	\$263 874.87	\$1 530.34	\$200.00	\$0.00	\$1 370.13	\$116.34	\$1 253.79	\$24 362.66
09/28/2021	\$265 615.31	\$1 540.44	\$200.00	\$0.00	\$1 370.13	\$110.65	\$1 259.48	\$23 103.18
10/28/2021	\$267 365.90	\$1 550.59	\$200.00	\$0.00	\$1 370.13	\$104.93	\$1 265.20	\$21 837.97
11/28/2021	\$269 126.70	\$1 560.80	\$200.00	\$0.00	\$1 370.13	\$99.18	\$1 270.95	\$20 567.02
12/28/2021	\$270 897.77	\$1 571.07	\$200.00	\$0.00	\$1 370.13	\$93.41	\$1 276.72	\$19 290.30
01/28/2022	\$272 679.17	\$1 581.40	\$200.00	\$0.00	\$1 370.13	\$87.61	\$1 282.52	\$18 007.78
02/28/2022	\$274 470.97	\$1 591.80	\$200.00	\$0.00	\$1 370.13	\$81.79	\$1 288.34	\$16 719.44
03/28/2022	\$276 273.22	\$1 602.25	\$200.00	\$0.00	\$1 370.13	\$75.93	\$1 294.20	\$15 425.24
04/28/2022	\$278 085.98	\$1 612.76	\$200.00	\$0.00	\$1 370.13	\$70.06	\$1 300.07	\$14 125.17
05/28/2022	\$279 909.31	\$1 623.33	\$200.00	\$960.00	\$2 330.13	\$64.15	\$2 265.98	\$11 859.19
06/28/2022	\$281 743.28	\$1 633.97	\$200.00	\$0.00	\$1 370.13	\$53.86	\$1 316.27	\$10 542.92
07/28/2022	\$283 587.95	\$1 644.67	\$200.00	\$0.00	\$1 370.13	\$47.88	\$1 322.25	\$9 220.67
08/28/2022	\$285 443.38	\$1 655.43	\$200.00	\$0.00	\$1 370.13	\$41.88	\$1 328.25	\$7 892.42
09/28/2022	\$287 309.63	\$1 666.25	\$200.00	\$0.00	\$1 370.13	\$35.84	\$1 334.29	\$6 558.14
10/28/2022	\$289 186.77	\$1 677.14	\$200.00	\$0.00	\$1 370.13	\$29.78	\$1 340.35	\$5 217.79
11/28/2022	\$291 074.86	\$1 688.09	\$200.00	\$0.00	\$1 370.13	\$23.70	\$1 346.43	\$3 871.36
12/28/2022	\$292 973.97	\$1 699.10	\$200.00	\$0.00	\$1 370.13	\$17.58	\$1 352.55	\$2 518.81
01/28/2023	\$294 884.15	\$1 710.18	\$200.00	\$0.00	\$1 370.13	\$11.44	\$1 358.69	\$1 160.12
02/28/2023	\$296 804.31	\$1 720.16	\$0.00	\$0.00	\$1 370.13	\$5.27	\$1 160.12	\$0.00
03/28/2023	\$298 334.50	\$1 730.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2023	\$300 074.78	\$1 740.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2023	\$301 825.22	\$1 750.44	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



Payment Date	RRSP Contribution			Tax Savings	Mortgage Details			
	RRSP Balance	Interest	RRSP Contribution		Payment	Interest	Principal Reduction	Mortgage Balance
06/28/2023	\$303 585.86	\$1 760.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2023	\$305 356.78	\$1 770.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2023	\$307 138.03	\$1 781.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2023	\$308 929.67	\$1 791.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2023	\$310 731.76	\$1 802.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2023	\$312 544.36	\$1 812.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2023	\$314 367.54	\$1 823.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2024	\$316 201.35	\$1 833.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2024	\$318 045.85	\$1 844.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2024	\$319 901.12	\$1 855.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2024	\$321 767.21	\$1 866.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2024	\$323 644.19	\$1 876.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2024	\$325 532.11	\$1 887.92	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2024	\$327 431.05	\$1 898.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2024	\$329 341.06	\$1 910.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2024	\$331 262.22	\$1 921.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2024	\$333 194.58	\$1 932.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2024	\$335 138.22	\$1 943.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2024	\$337 093.19	\$1 954.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2025	\$339 059.57	\$1 966.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2025	\$341 037.41	\$1 977.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2025	\$343 026.80	\$1 989.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2025	\$345 027.79	\$2 000.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2025	\$347 040.45	\$2 012.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2025	\$349 064.85	\$2 024.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2025	\$351 101.07	\$2 036.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2025	\$353 149.16	\$2 048.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2025	\$355 209.19	\$2 060.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2025	\$357 281.25	\$2 072.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2025	\$359 365.39	\$2 084.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2025	\$361 461.68	\$2 096.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2026	\$363 570.21	\$2 108.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2026	\$365 691.04	\$2 120.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2026	\$367 824.23	\$2 133.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2026	\$369 969.88	\$2 145.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2026	\$372 128.03	\$2 158.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2026	\$374 298.78	\$2 170.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2026	\$376 482.19	\$2 183.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2026	\$378 678.34	\$2 196.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2026	\$380 887.29	\$2 208.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2026	\$383 109.14	\$2 221.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2026	\$385 343.94	\$2 234.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2026	\$387 591.78	\$2 247.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2027	\$389 852.73	\$2 260.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2027	\$392 126.87	\$2 274.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2027	\$394 414.28	\$2 287.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2027	\$396 715.03	\$2 300.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2027	\$399 029.20	\$2 314.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2027	\$401 356.87	\$2 327.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2027	\$403 698.12	\$2 341.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2027	\$406 053.02	\$2 354.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2027	\$408 421.67	\$2 368.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2027	\$410 804.13	\$2 382.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2027	\$413 200.48	\$2 396.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2027	\$415 610.82	\$2 410.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2028	\$418 035.22	\$2 424.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2028	\$420 473.75	\$2 438.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2028	\$422 926.52	\$2 452.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2028	\$425 393.59	\$2 467.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2028	\$427 875.05	\$2 481.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



Payment Date	RRSP Contribution				Mortgage Details			
	RRSP Balance	Interest	RRSP Contribution	Tax Savings	Payment	Interest	Principal Reduction	Mortgage Balance
06/28/2028	\$430 370.99	\$2 495.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2028	\$432 881.49	\$2 510.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2028	\$435 406.63	\$2 525.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2028	\$437 946.50	\$2 539.87	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2028	\$440 501.19	\$2 554.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2028	\$443 070.78	\$2 569.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2028	\$445 655.36	\$2 584.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2029	\$448 255.02	\$2 599.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2029	\$450 869.84	\$2 614.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2029	\$453 499.91	\$2 630.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2029	\$456 145.33	\$2 645.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
05/28/2029	\$458 806.17	\$2 660.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
06/28/2029	\$461 482.54	\$2 676.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
07/28/2029	\$464 174.53	\$2 691.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2029	\$466 882.21	\$2 707.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/28/2029	\$469 605.69	\$2 723.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10/28/2029	\$472 345.06	\$2 739.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/28/2029	\$475 100.40	\$2 755.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2029	\$477 871.82	\$2 771.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/28/2030	\$480 659.41	\$2 787.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/28/2030	\$483 463.25	\$2 803.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/28/2030	\$486 283.46	\$2 820.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
04/28/2030	\$489 120.11	\$2 836.65	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

This report is provided for illustration purposes only. The ability to forecast your future financial situation is impacted by a wide variety of factors many of which can change significantly over time and not all of which can be included in this calculation. You should regularly review your current financial position and future goals to improve the likelihood of achieving success. We cannot guarantee its accuracy or completeness.