



Prepared for Mr. Phil Harmony, Mrs. Angel Hart
March 5, 2010



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March 5, 2010

Mr. Phil Harmony, Mrs. Angel Hart

Personal Retirement Optimizer and Estate Analysis

Imagination serving your well-being!

This document is the result of a series of calculations applied to your personal situation. The information contained in this simulation is taken from the interview that we conducted.

PRO and Estate is specially designed for those who want to properly prepare themselves for retirement and analyzed there tax liability upon death.

For the retirement perspective, the simulation evaluates your standard of living now and at retirement, and, with the help of tools and original calculations, establishes the optimum method of withdrawing your investments with the goal of maintaining your standard of living objective. The projections are made using assumed rate of return, inflation and income increases.

On the estate side, the application identifies and isolates taxable assets at death and applies a different treatment whether they are rolled over to the spouse or not. In addition to accountancy all life insurance policies, PRO and Estate calculates each years the latent income tax in relation with withdrawals, deposits, growth and future transactions.

With PRO and Estate, it is now possible to forecast with a comfortable level of precision the tax liability by simulating the reputed disposition of all assets each year. Depending on the outcome, we will be in a position to recommend right away some reliable strategies to help you fulfill your retirement and estate objectives.

Regards,

* Warning: The results of this simulation are based on information provided to us. We ensure the fiscal legitimacy and accuracy of mathematical calculations used in the simulation, but are not able to verify specific data included in this document.

The returns used for this simulation are not guaranteed and all future projections are included as a general guide and do not represent a prediction of your financial future.

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Summary

| PERSONAL INFORMATION | Client | Spouse |
|---|------------------|-----------------|
| Name: | Mr. Phil Harmony | Mrs. Angel Hart |
| Date of Birth: | 4/9/1952 | 9/23/1953 |
| Current age: | 57 | 56 |
| Retirement age: | 65 | 65 |
| FINANCIAL INFORMATION | | |
| Current gross annual income: | \$100,000 | \$70,000 |
| Expected annual contributions to RRSP: | \$2,000 | \$2,000 |
| Annual deposit to the TFSA: | \$5,000 | \$5,000 |
| Annual deposit to non-registered savings: | | |
| Current standard of living | \$77,022 | \$60,507 |
| Desired standard of living after retirement with inflation: | \$88,474 | \$70,894 |
| ASSUMPTIONS | | |
| Inflation rate: | 2.0 % | 2.0 % |
| Rate of increase in income until retirement: | 3.0 % | 2.0 % |
| RRSP Investment returns before retirement | 5.0 % | 5.0 % |
| RRSP Investment returns after retirement | 5.0 % | 5.0 % |
| Return on non-registered investments before retirement | 5.0 % | 5.0 % |
| Return on non-registered investments after retirement | 4.0 % | 4.0 % |
| Holding company provided yield rate before retirement | 5.0 % | 5.0 % |
| Holding company provided yield rate after retirement | 5.0 % | 5.0 % |
| Locked-In account rate before retirement | 5.0 % | 5.0 % |
| Locked-In account rate after retirement | 5.0 % | 5.0 % |

Statement of net worth
According to data received as at:
March 5, 2010

| ASSETS | Client | Spouse | Couple |
|----------------------------|--------------------|------------------|--------------------|
| Investments | | | |
| Non-registered investments | \$75,000 | \$90,000 | \$165,000 |
| TFSA | \$5,000 | \$5,000 | \$10,000 |
| Registered investments | \$264,500 | \$93,000 | \$357,500 |
| Value of DCPP | \$26,000 | \$0 | \$26,000 |
| Holding Company | \$300,000 | \$0 | \$300,000 |
| Real estate | | | |
| Principal residence | \$150,000 | \$150,000 | \$300,000 |
| Rental Properties | | | |
| Triplex | \$275,000 | \$275,000 | \$550,000 |
| Other Assets | | | |
| Total assets | \$1,095,500 | \$613,000 | \$1,708,500 |

| LIABILITIES | Client | Spouse | Couple |
|--------------------------|--------------------|------------------|--------------------|
| Mortgages | | | |
| Other liabilities | | | |
| Total Liabilities | | | \$0 |
| Net worth | \$1,095,500 | \$613,000 | \$1,708,500 |

Current standard of living

| Calculation of the current standard of living | Effective tax rate * | | Before tax | | After tax | |
|---|----------------------|---------------|------------------|-----------------|-----------------|-----------------|
| | Client | Spouse | Client | Spouse | Client | Spouse |
| Current income | | | | | | |
| Gross employment income (average annual bonus included) | | | \$100,000 | \$70,000 | | |
| Net income from rental properties | | | \$6,500 | \$6,500 | | |
| Other taxable income | | | \$0 | \$0 | | |
| Government benefits | | | \$0 | \$0 | | |
| Registered annuity | | | \$0 | \$0 | | |
| Prescribed annuity | | | \$0 | \$0 | | |
| Defined benefit pension plan | | | \$0 | \$0 | | |
| Taxable dividends (before gross-up) | | | \$0 | \$0 | | |
| holding company dividends | | | \$0 | \$0 | | |
| Investment income | | | \$3,750 | \$4,500 | | |
| Minimum withdrawals from RIF | | | \$0 | \$0 | | |
| Subtotal | | | \$110,250 | \$81,000 | | |
| Personal contributions to the QPP / CPP / E.I. / DBPP / Union | | | (\$3,000) | (\$7,000) | (\$3,000) | (\$7,000) |
| Personal contributions to an RRSP / RPP | | | (\$19,000) | (\$2,000) | (\$19,000) | (\$2,000) |
| Tax savings | | | \$0 | \$0 | \$10,054 | \$3,456 |
| Total taxable income | 33.1 % | 28.5 % | \$88,250 | \$72,000 | \$62,304 | \$52,425 |
| Annual savings | | | (\$7,478) | (\$6,993) | (\$5,000) | (\$5,000) |
| Investment income reinvested | | | (\$3,750) | (\$4,500) | (\$2,507) | (\$3,218) |
| Non Taxable income | | | \$0 | \$0 | \$0 | \$0 |
| Amount from your investment income used to maintain your standard of living | | | \$0 | \$0 | \$0 | \$0 |
| Total current standard of living | | | \$77,022 | \$60,507 | \$54,797 | \$44,208 |

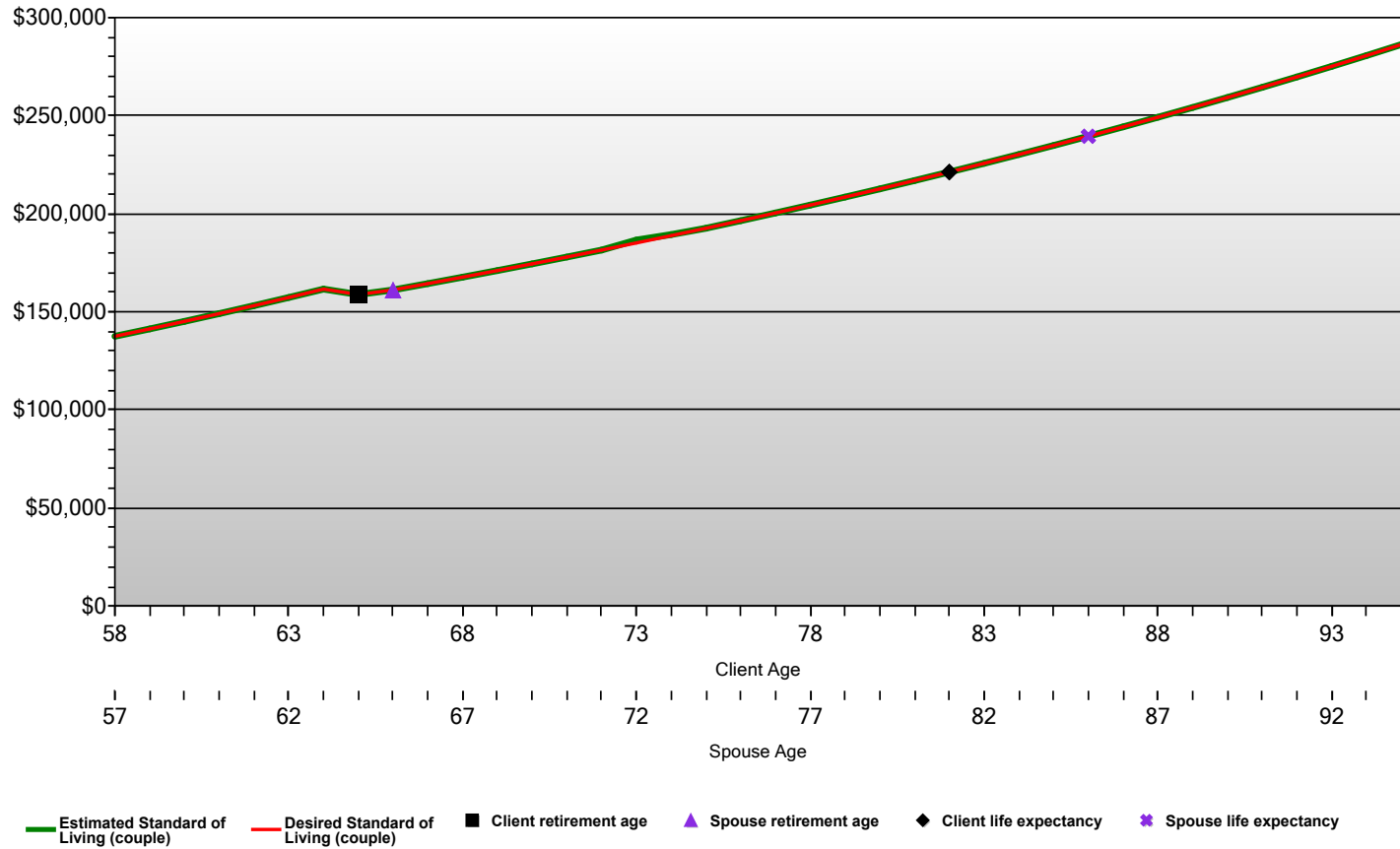
* The effective tax rate is calculated after dividend gross-up and includes investment income (interest)

After retirement standard of living objective, current scenario

| Calculation of the standard of living objective at retirement | Before tax | | After tax | |
|--|-----------------|-----------------|-----------------|-----------------|
| | Client | Spouse | Client | Spouse |
| Current standard of living | \$77,022 | \$60,507 | \$54,797 | \$44,208 |
| Change in current spending | | | | |
| End of liability payments | \$0 | \$0 | \$0 | \$0 |
| Standard of living after retirement before inflation | \$77,022 | \$60,507 | \$54,797 | \$44,208 |
| Standard of living after retirement (with 2% inflation) | \$88,474 | \$70,894 | \$62,944 | \$51,796 |

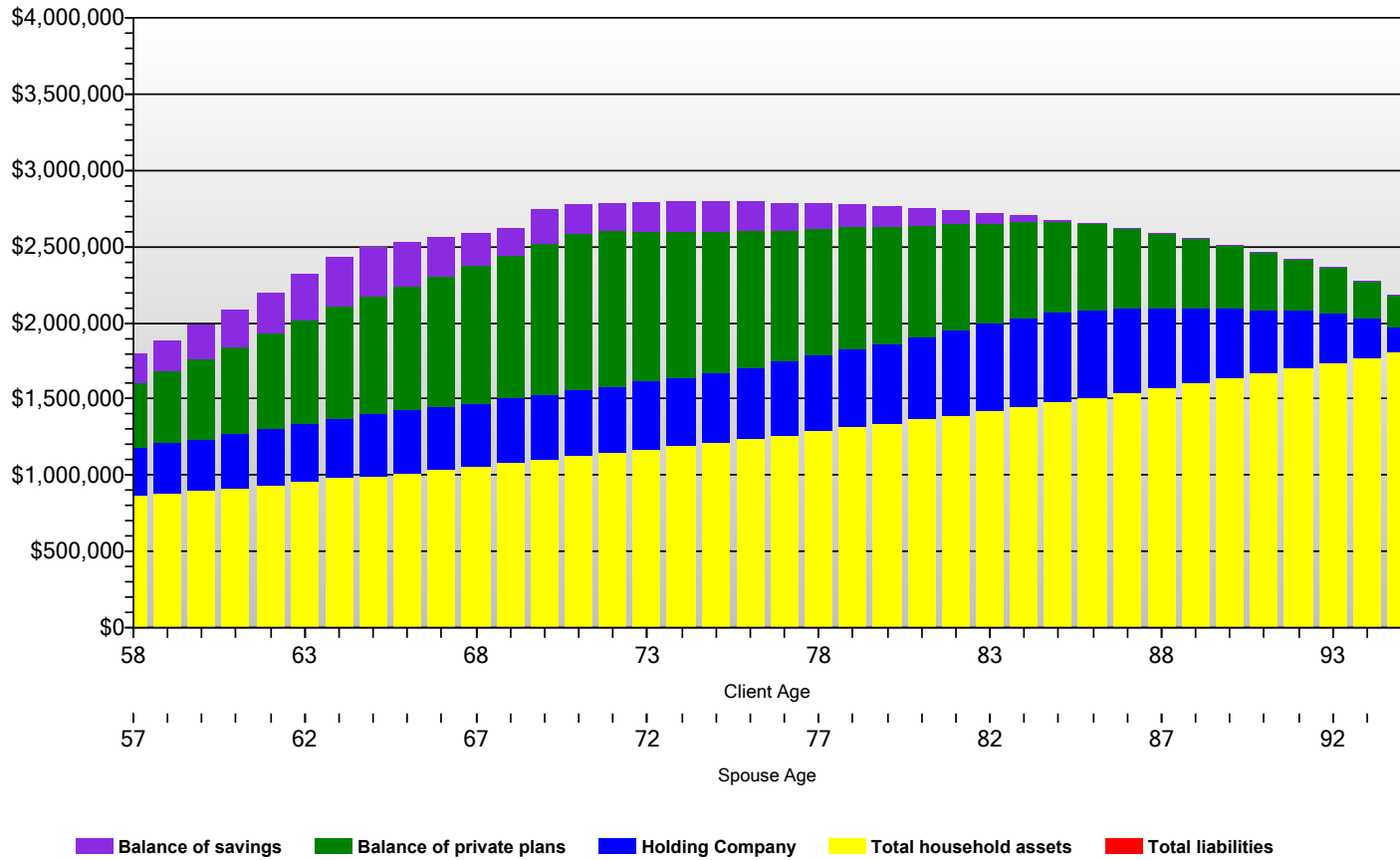
Mr. Phil Harmony, Mrs. Angel Hart

Standard of living simulation after retirement, current scenario



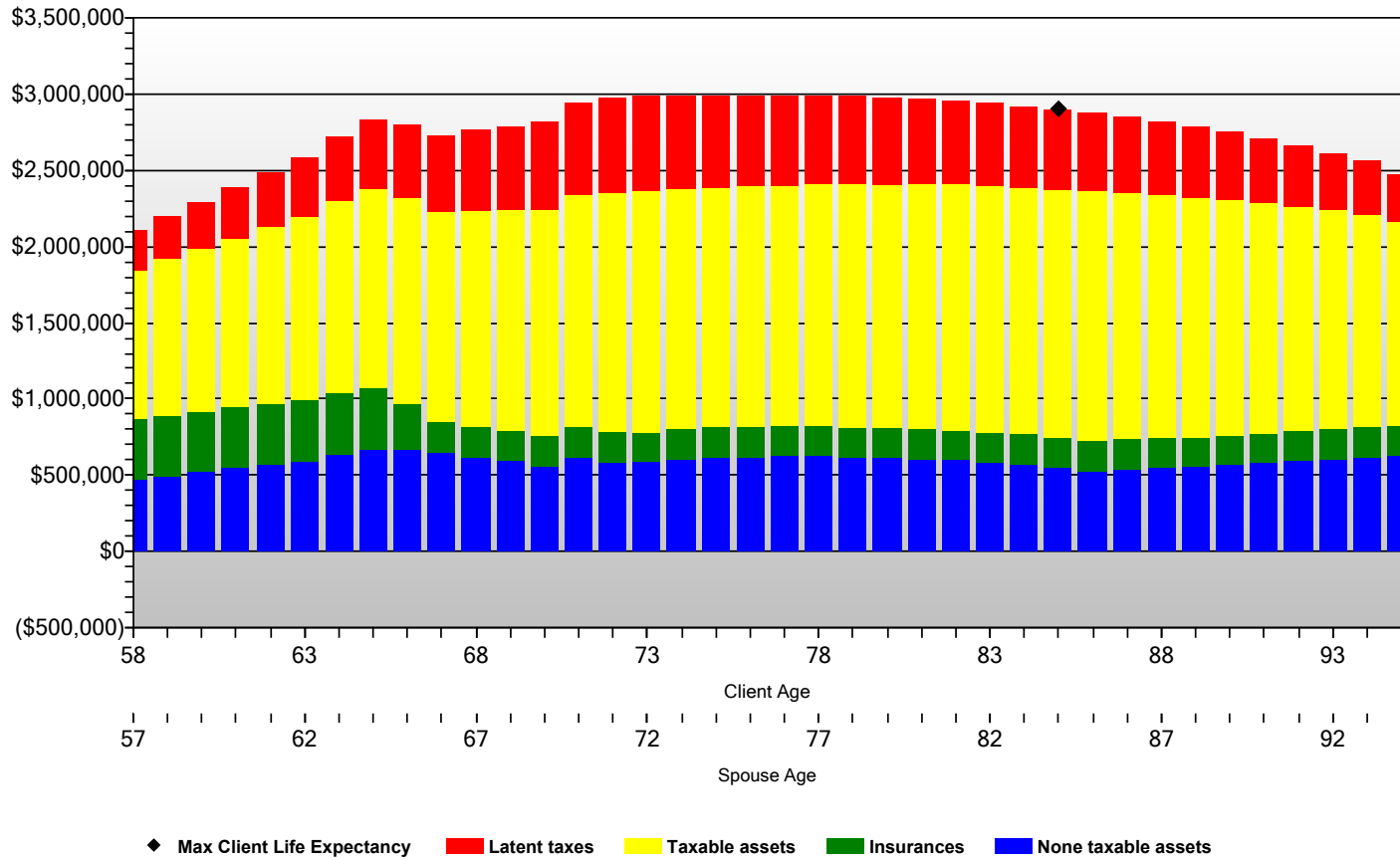
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Balance sheet simulation, current scenario



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Patrimony sheet simulation, current scenario



Optimizations

List of selected optimizations

| Description | Description |
|-------------------------------|---|
| Maximize TFSA usage | A TFSA is a flexible savings tool that Canadian residents can contribute to each year and then withdraw the funds at their discretion in order to meet any need. Individuals can deposit amounts in the TFSA throughout their adult life and are not required to make withdrawals at any given age. It is also possible to contribute to your spouse's TFSA without breaking the income attribution rules. This optimization allows for an increase in your TFSA contributions and the pooling of both spouses' savings, which increases this tool's potential efficiency. |
| Change Asset Mix on Savings | Each type of income is treated differently for taxation purposes. For example, interest income is 100% taxable whereas capital gains are only 50% taxable. Following a detailed analysis of your investor profile, you may want to consider modifications to the asset allocation in the non registered portfolio. In the optimized scenario, we have modified the asset mix of your non registered portfolio (see commentary for details) in order to maximize tax efficiency. |
| Standard of living Variations | The retirement age and desired standard of living were determined at the beginning of the analysis. In order to attain your initial objective, it is possible to make certain modifications to the assumptions. This could mean delaying your retirement by several years to allow for further growth of capital in the RRSP, stopping the indexation of your income or perhaps applying variations to your standard of living for a specific period of time. In the optimized scenario, some assumptions (see commentary for details) are modified to help you attain your retirement objective. |
| Income Splitting | In 2007, new income tax regulations regarding retirement income splitting between spouses came into effect. They basically consists of transferring income to the spouse with the lowest effective tax rate. In certain cases, this strategy could reduce the couple's tax burden, allowing each individual to obtain the pension revenue credit and recover the OAS. The income splitting takes place each year when the income tax returns are completed. |
| Estate Optimization | The latent income taxes arise as a result of the deemed disposition on taxable assets such as registered funds, shares of a private company or real estate (other than principal residence). If you choose to rollover all of your assets to your spouse, the ultimate taxation will take place when the survivor spouse dies. One of your objectives is to reduce the income tax at death and preserve the integrity of the family estate. In this respect, you may want to protect your estate and have adequate financial resources to pay the bill. If such is the case, it is usually recommended to apply for a "last -to-die" insurance policy. This strategy will provide a tax free lump sum; it will secure your estate and enable you to leverage your estate. |

Comments (Retirement)

In the Actual situation, the graphic shows that you have no problem maintaining your standard of living at retirement.

Comments (Retirement)

In order to optimize your situation we have apply the following optimization.

- 1- Maximize your TFSA even at retirement
- 2- A new asset allocation 50 % interest, 15 % dividend and 35 % capital gain
- 3- Stop the indexation of the standard of living at age 80 (client)and 79 (spouse)
- 4- Apply Income splitting

Comments (Patrimony)

In the Actual situation, the eventual fiscal dept could reach \$630 231 at the age of 72 of the client. It will be \$525 181 at the life expectancy age of Angel. At this time, the net value of the estate will be \$2 376 859.

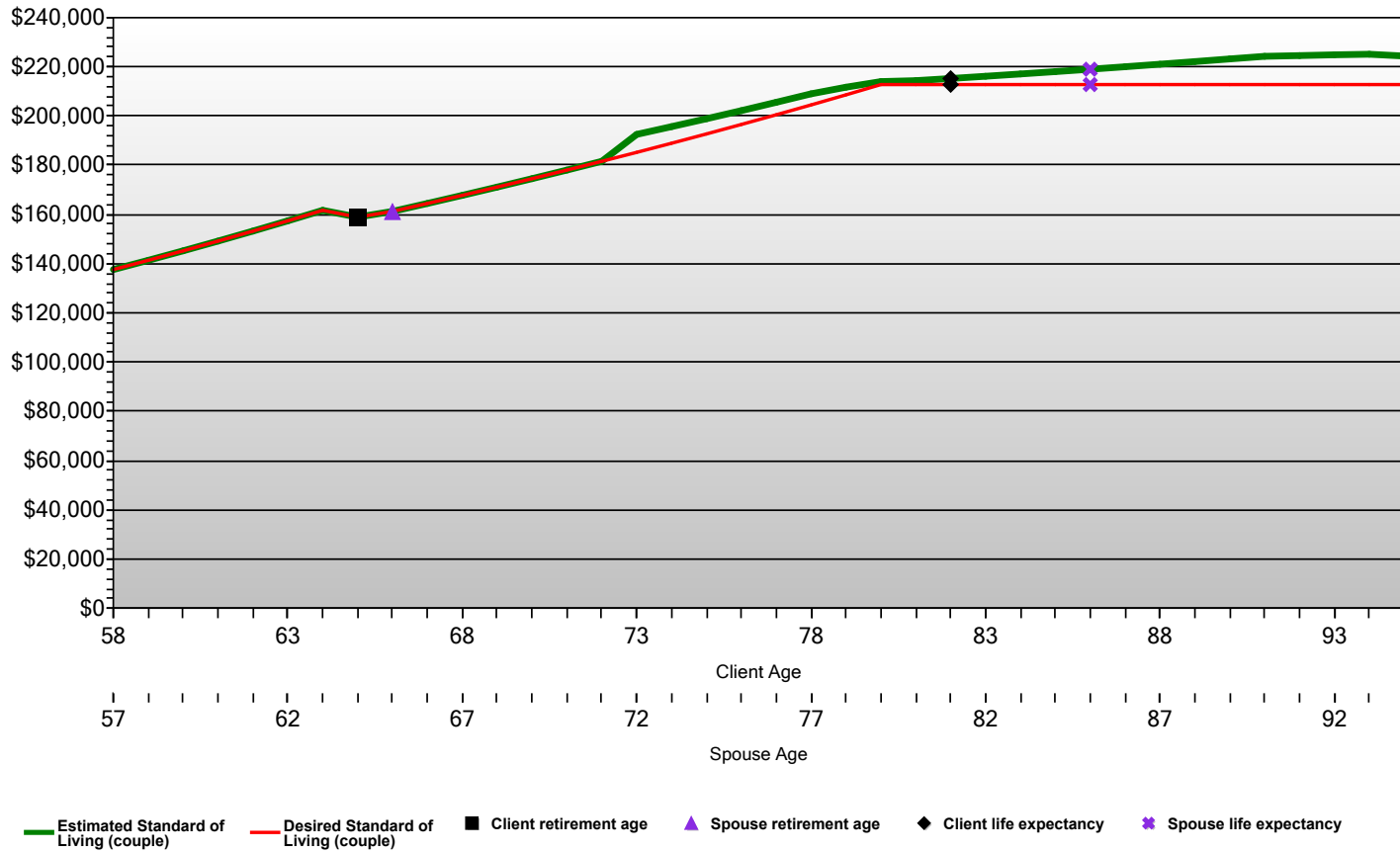
You have permanent insurance of \$100,000 each. You both have palnned to roll over to each other all of your assets. There will be no income tax at the moment of your death.

In the Optimized scenario, we've included a joint last-to-die insurance policy of \$600,000, payable by the HOLDCO. This will provide funding to pay income tax when the last survivor of the couple will die. No need to sell any proproperties at the wrong time or to take a mortgage.

With this policy, the latent income tax at the age of the life expectancy of Angel will be \$482,355 and the net value of the estate will be \$2 904 194.

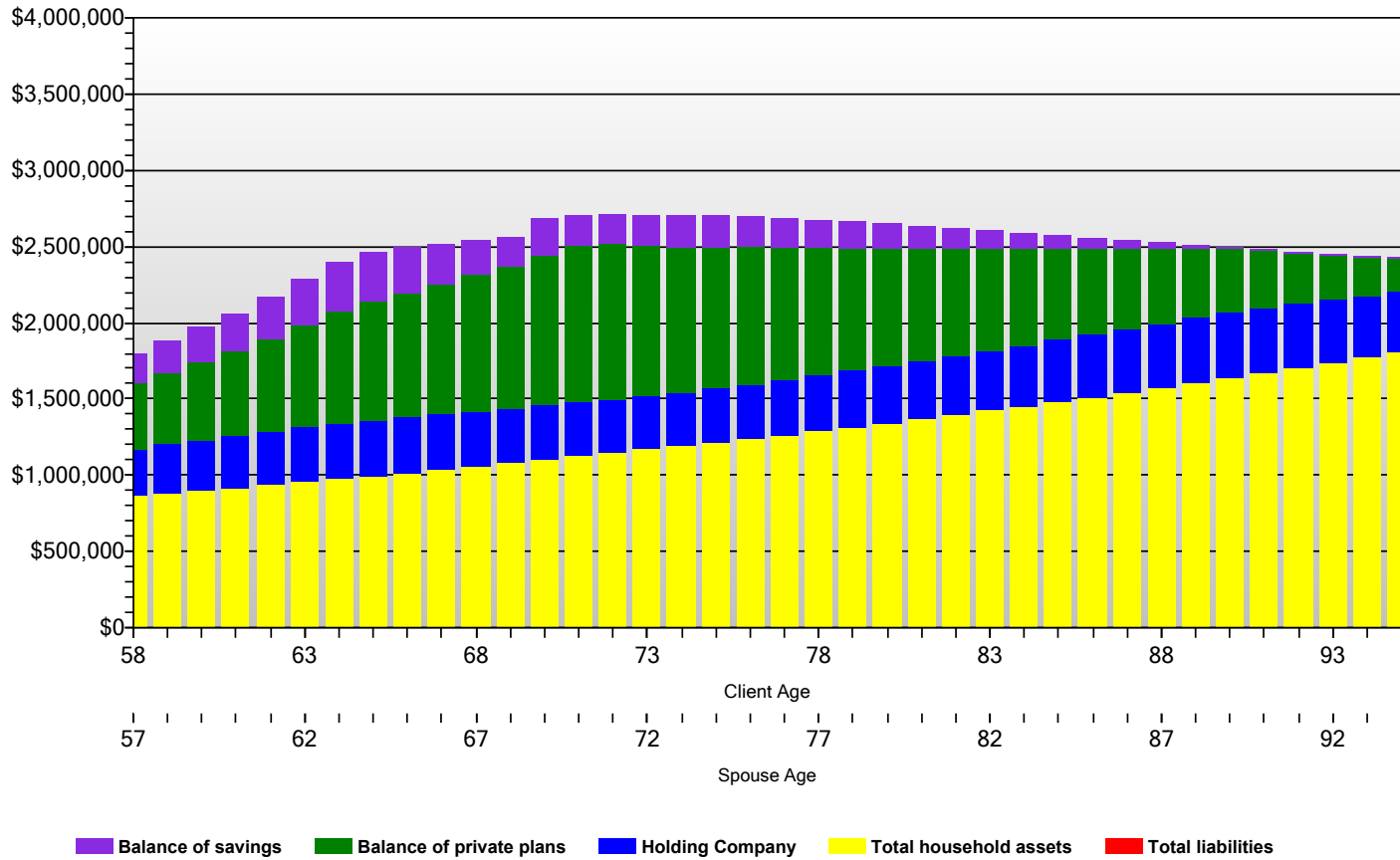
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Standard of living simulation after retirement, optimized scenario



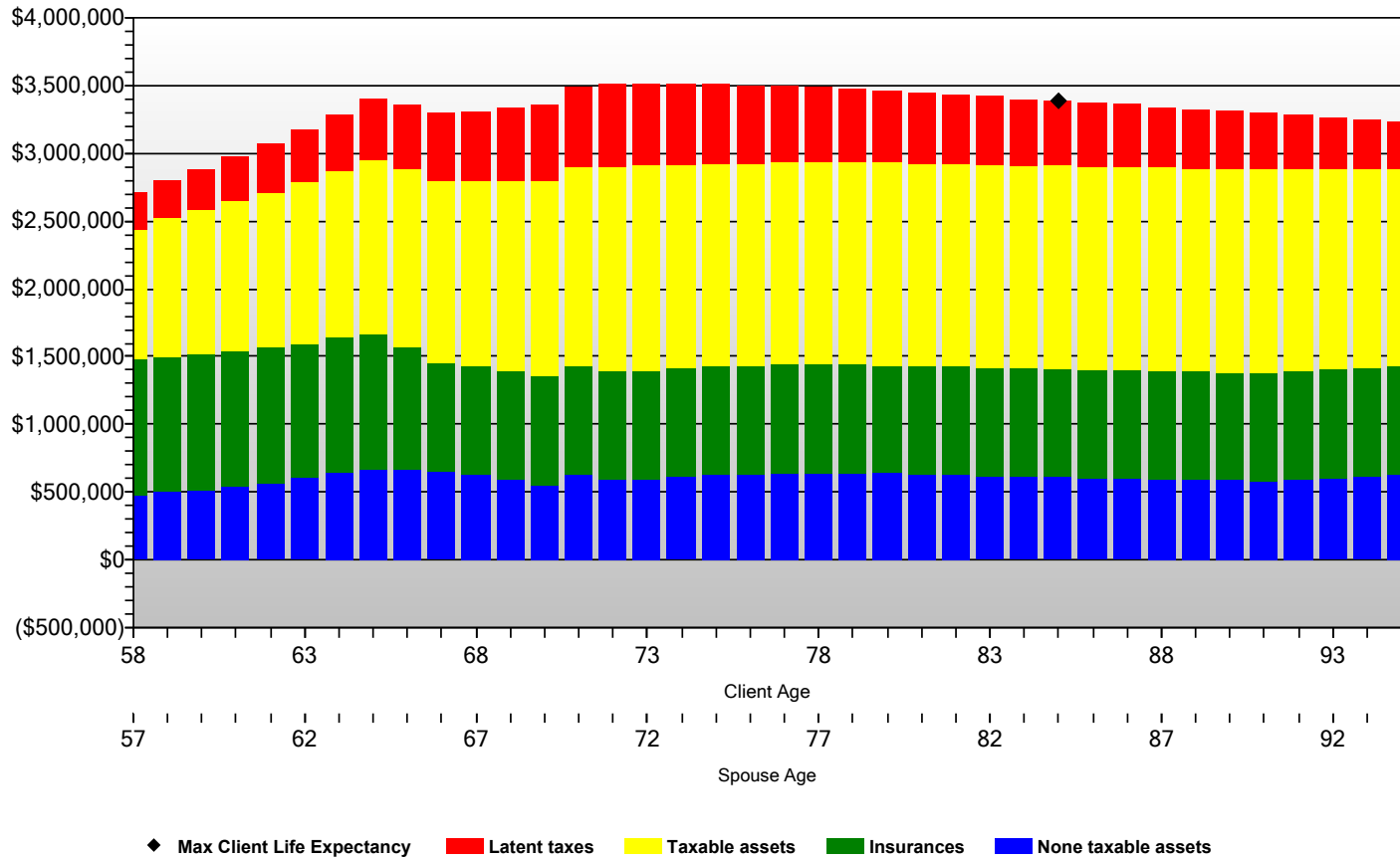
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Balance sheet simulation, optimized scenario



Mr. Phil Harmony, Mrs. Angel Hart

Patrimony sheet simulation, optimized scenario



Mr. Phil Harmony, Mrs. Angel Hart

Income projection, optimized scenario

| Age (Mr.) | Age (Mrs) | Gross employment income | Other income ¹ | Total government benefits | Registered savings | Non-taxable withdrawals | Gross Withdrawals | Contributions to different plans | Estimated standard of living | Standard of living to maintain | Income surplus (deficit) |
|-----------|-----------|-------------------------|---------------------------|---------------------------|--------------------|-------------------------|-------------------|----------------------------------|------------------------------|--------------------------------|--------------------------|
| 58 | 57 | \$170,000 | \$13,000 | \$0 | \$0 | \$0 | \$0 | \$45,391 | \$137,609 | \$137,609 | \$0 |
| 59 | 58 | \$174,400 | \$13,260 | \$0 | \$0 | \$0 | \$0 | \$46,297 | \$141,363 | \$141,363 | \$0 |
| 60 | 59 | \$178,918 | \$13,525 | \$0 | \$0 | \$0 | \$0 | \$47,225 | \$145,218 | \$145,218 | \$0 |
| 61 | 60 | \$183,557 | \$13,796 | \$0 | \$0 | \$0 | \$0 | \$48,178 | \$149,175 | \$149,175 | \$0 |
| 62 | 61 | \$188,321 | \$14,072 | \$0 | \$0 | \$0 | \$0 | \$49,162 | \$153,230 | \$153,230 | \$0 |
| 63 | 62 | \$193,213 | \$14,353 | \$0 | \$0 | \$0 | \$0 | \$50,170 | \$157,396 | \$157,396 | \$0 |
| 64 | 63 | \$198,237 | \$14,640 | \$0 | \$0 | \$0 | \$0 | \$51,207 | \$161,669 | \$161,669 | \$0 |
| 65 | 64 | \$114,103 | \$22,193 | \$14,523 | \$0 | \$25,082 | \$34,885 | \$26,802 | \$158,902 | \$158,902 | \$0 |
| 66 | 65 | \$59,771 | \$34,589 | \$25,235 | \$0 | \$40,409 | \$54,412 | \$12,776 | \$161,231 | \$161,231 | \$0 |
| 67 | 66 | \$0 | \$60,381 | \$38,982 | \$0 | \$48,151 | \$65,093 | \$0 | \$164,455 | \$164,455 | \$0 |
| 68 | 67 | \$0 | \$61,040 | \$39,761 | \$0 | \$49,593 | \$66,943 | \$0 | \$167,744 | \$167,744 | \$0 |
| 69 | 68 | \$0 | \$61,709 | \$40,556 | \$0 | \$50,824 | \$68,834 | \$0 | \$171,099 | \$171,099 | \$0 |
| 70 | 69 | \$0 | \$62,388 | \$41,368 | \$0 | \$52,048 | \$70,766 | \$0 | \$174,521 | \$174,521 | \$0 |
| 71 | 70 | \$0 | \$63,077 | \$42,195 | \$0 | \$53,350 | \$72,740 | \$0 | \$178,012 | \$178,012 | \$0 |
| 72 | 71 | \$0 | \$63,776 | \$41,777 | \$60,627 | \$10,553 | \$15,392 | \$0 | \$181,572 | \$181,572 | \$0 |
| 73 | 72 | \$0 | \$64,485 | \$40,588 | \$76,373 | \$7,457 | \$11,053 | \$0 | \$192,498 | \$185,203 | \$7,295 |
| 74 | 73 | \$0 | \$65,205 | \$41,902 | \$75,189 | \$9,004 | \$13,360 | \$0 | \$195,657 | \$188,907 | \$6,749 |
| 75 | 74 | \$0 | \$58,675 | \$43,193 | \$74,040 | \$15,446 | \$22,950 | \$0 | \$198,858 | \$192,686 | \$6,173 |
| 76 | 75 | \$0 | \$56,677 | \$44,552 | \$72,915 | \$18,828 | \$28,007 | \$0 | \$202,151 | \$196,539 | \$5,612 |
| 77 | 76 | \$0 | \$57,429 | \$45,976 | \$71,758 | \$20,401 | \$30,377 | \$0 | \$205,541 | \$200,470 | \$5,071 |
| 78 | 77 | \$0 | \$58,193 | \$47,437 | \$70,626 | \$21,960 | \$32,728 | \$0 | \$208,984 | \$204,479 | \$4,504 |
| 79 | 78 | \$0 | \$58,968 | \$48,935 | \$69,529 | \$22,956 | \$34,243 | \$0 | \$211,675 | \$208,569 | \$3,106 |
| 80 | 79 | \$0 | \$59,755 | \$50,427 | \$68,442 | \$23,669 | \$35,336 | \$0 | \$213,959 | \$212,740 | \$1,219 |
| 81 | 80 | \$0 | \$60,553 | \$51,435 | \$67,341 | \$23,445 | \$35,010 | \$0 | \$214,340 | \$212,740 | \$1,600 |
| 82 | 81 | \$0 | \$61,364 | \$52,464 | \$66,238 | \$23,527 | \$35,143 | \$0 | \$215,209 | \$212,740 | \$2,468 |
| 83 | 82 | \$0 | \$62,186 | \$53,513 | \$65,166 | \$23,593 | \$35,252 | \$0 | \$216,118 | \$212,740 | \$3,378 |
| 84 | 83 | \$0 | \$63,022 | \$54,584 | \$64,086 | \$23,656 | \$35,358 | \$0 | \$217,049 | \$212,740 | \$4,308 |
| 85 | 84 | \$0 | \$63,869 | \$55,675 | \$62,993 | \$23,717 | \$35,462 | \$0 | \$217,999 | \$212,740 | \$5,259 |

1 - Other income includes: Corporate dividends, Part-time employment, Integrated defined benefit plans, Non-integrated defined benefit plans, Registered annuities, Prescribed annuities, Withdrawals from non-registered investments, Net rental income and other income

Mr. Phil Harmony, Mrs. Angel Hart

Income projection, optimized scenario

| Age (Mr.) | Age (Mrs) | Gross employment income | Other income ¹ | Total government benefits | Registered savings | Non-taxable withdrawals | Gross Withdrawals | Contributions to different plans | Estimated standard of living | Standard of living to maintain | Income surplus (deficit) |
|-----------|-----------|-------------------------|---------------------------|---------------------------|--------------------|-------------------------|-------------------|----------------------------------|------------------------------|--------------------------------|--------------------------|
| 86 | 85 | \$0 | \$64,730 | \$56,789 | \$61,900 | \$23,771 | \$35,557 | \$0 | \$218,975 | \$212,740 | \$6,234 |
| 87 | 86 | \$0 | \$65,604 | \$57,925 | \$60,811 | \$23,817 | \$35,640 | \$0 | \$219,979 | \$212,740 | \$7,238 |
| 88 | 87 | \$0 | \$66,490 | \$59,083 | \$59,731 | \$23,852 | \$35,709 | \$0 | \$221,013 | \$212,740 | \$8,272 |
| 89 | 88 | \$0 | \$67,391 | \$60,265 | \$58,638 | \$23,886 | \$35,776 | \$0 | \$222,070 | \$212,740 | \$9,330 |
| 90 | 89 | \$0 | \$69,906 | \$61,470 | \$57,541 | \$22,850 | \$34,239 | \$0 | \$223,157 | \$212,740 | \$10,416 |
| 91 | 90 | \$0 | \$94,265 | \$62,699 | \$56,435 | \$7,216 | \$10,818 | \$0 | \$224,218 | \$212,740 | \$11,477 |
| 92 | 91 | \$0 | \$93,424 | \$63,953 | \$55,293 | \$7,895 | \$11,840 | \$0 | \$224,510 | \$212,740 | \$11,770 |
| 93 | 92 | \$0 | \$93,375 | \$65,232 | \$54,118 | \$8,068 | \$12,106 | \$0 | \$224,831 | \$212,740 | \$12,091 |
| 94 | 93 | \$0 | \$93,375 | \$66,537 | \$52,713 | \$8,284 | \$12,435 | \$0 | \$225,061 | \$212,740 | \$12,321 |
| 95 | 94 | \$0 | \$94,486 | \$67,868 | \$49,327 | \$8,439 | \$12,651 | \$0 | \$224,332 | \$212,740 | \$11,592 |
| 96 | 95 | \$0 | \$98,049 | \$69,225 | \$42,581 | \$7,950 | \$11,863 | \$0 | \$221,718 | \$212,740 | \$8,977 |

1 - Other income includes: Corporate dividends, Part-time employment, Integrated defined benefit plans, Non-integrated defined benefit plans, Registered annuities, Prescribed annuities, Withdrawals from non-registered investments, Net rental income and other income

Mr. Phil Harmony, Mrs. Angel Hart

Quebec / Canadian Benefits, optimized scenario

| Age (Mr.) | Age (Mrs) | Provincial Pension Plan | Old Age Security Pension | Reimbursement of transfer payments | Total government benefits |
|-----------|-----------|-------------------------|--------------------------|------------------------------------|---------------------------|
| 58 | 57 | \$0 | \$0 | \$0 | \$0 |
| 59 | 58 | \$0 | \$0 | \$0 | \$0 |
| 60 | 59 | \$0 | \$0 | \$0 | \$0 |
| 61 | 60 | \$0 | \$0 | \$0 | \$0 |
| 62 | 61 | \$0 | \$0 | \$0 | \$0 |
| 63 | 62 | \$0 | \$0 | \$0 | \$0 |
| 64 | 63 | \$0 | \$0 | \$0 | \$0 |
| 65 | 64 | \$9,349 | \$5,174 | \$0 | \$14,523 |
| 66 | 65 | \$15,994 | \$9,241 | \$0 | \$25,235 |
| 67 | 66 | \$24,153 | \$14,829 | \$0 | \$38,982 |
| 68 | 67 | \$24,636 | \$15,125 | \$0 | \$39,761 |
| 69 | 68 | \$25,129 | \$15,428 | \$0 | \$40,556 |
| 70 | 69 | \$25,631 | \$15,736 | \$0 | \$41,368 |
| 71 | 70 | \$26,144 | \$16,051 | \$0 | \$42,195 |
| 72 | 71 | \$26,667 | \$16,372 | \$1,262 | \$41,777 |
| 73 | 72 | \$27,200 | \$16,700 | \$3,312 | \$40,588 |
| 74 | 73 | \$27,744 | \$17,034 | \$2,875 | \$41,902 |
| 75 | 74 | \$28,299 | \$17,374 | \$2,480 | \$43,193 |
| 76 | 75 | \$28,865 | \$17,722 | \$2,034 | \$44,552 |
| 77 | 76 | \$29,442 | \$18,076 | \$1,542 | \$45,976 |
| 78 | 77 | \$30,031 | \$18,438 | \$1,031 | \$47,437 |
| 79 | 78 | \$30,632 | \$18,806 | \$503 | \$48,935 |
| 80 | 79 | \$31,244 | \$19,183 | \$0 | \$50,427 |
| 81 | 80 | \$31,869 | \$19,566 | \$0 | \$51,435 |
| 82 | 81 | \$32,507 | \$19,957 | \$0 | \$52,464 |
| 83 | 82 | \$33,157 | \$20,357 | \$0 | \$53,513 |
| 84 | 83 | \$33,820 | \$20,764 | \$0 | \$54,584 |
| 85 | 84 | \$34,496 | \$21,179 | \$0 | \$55,675 |
| 86 | 85 | \$35,186 | \$21,603 | \$0 | \$56,789 |
| 87 | 86 | \$35,890 | \$22,035 | \$0 | \$57,925 |
| 88 | 87 | \$36,608 | \$22,475 | \$0 | \$59,083 |

Mr. Phil Harmony, Mrs. Angel Hart

Quebec / Canadian Benefits, optimized scenario

| Age (Mr.) | Age (Mrs) | Provincial Pension Plan | Old Age Security Pension | Reimbursement of transfer payments | Total government benefits |
|-----------|-----------|-------------------------|--------------------------|------------------------------------|---------------------------|
| 89 | 88 | \$37,340 | \$22,925 | \$0 | \$60,265 |
| 90 | 89 | \$38,087 | \$23,383 | \$0 | \$61,470 |
| 91 | 90 | \$38,848 | \$23,851 | \$0 | \$62,699 |
| 92 | 91 | \$39,625 | \$24,328 | \$0 | \$63,953 |
| 93 | 92 | \$40,418 | \$24,815 | \$0 | \$65,232 |
| 94 | 93 | \$41,226 | \$25,311 | \$0 | \$66,537 |
| 95 | 94 | \$42,051 | \$25,817 | \$0 | \$67,868 |
| 96 | 95 | \$42,892 | \$26,333 | \$0 | \$69,225 |

Mr. Phil Harmony, Mrs. Angel Hart

Registered portfolio simulation (RRSP/RRIF), optimized scenario

| Age (Mr.) | Age (Mrs) | Starting balance | Utilization of unused contribution room | Contribution | Investment income | Desired minimum RRIF withdrawal | Minimum required withdrawal | Withdrawal to cover the desired standard of living | Ending balance |
|-----------|-----------|------------------|---|--------------|-------------------|---------------------------------|-----------------------------|--|----------------|
| 58 | 57 | \$339,500 | \$0 | \$4,000 | \$17,175 | \$0 | \$0 | \$0 | \$360,675 |
| 59 | 58 | \$360,675 | \$0 | \$4,100 | \$18,239 | \$0 | \$0 | \$0 | \$383,014 |
| 60 | 59 | \$383,014 | \$0 | \$4,203 | \$19,361 | \$0 | \$0 | \$0 | \$406,577 |
| 61 | 60 | \$406,577 | \$0 | \$4,308 | \$20,544 | \$0 | \$0 | \$0 | \$431,429 |
| 62 | 61 | \$431,429 | \$0 | \$4,416 | \$21,792 | \$0 | \$0 | \$0 | \$457,637 |
| 63 | 62 | \$457,637 | \$0 | \$4,527 | \$23,108 | \$0 | \$0 | \$0 | \$485,272 |
| 64 | 63 | \$485,272 | \$0 | \$4,640 | \$24,496 | \$0 | \$0 | \$0 | \$514,408 |
| 65 | 64 | \$514,408 | \$0 | \$2,971 | \$25,869 | \$0 | \$0 | \$0 | \$543,249 |
| 66 | 65 | \$543,249 | \$0 | \$1,708 | \$27,248 | \$0 | \$0 | \$0 | \$572,204 |
| 67 | 66 | \$572,204 | \$0 | \$0 | \$28,610 | \$0 | \$0 | \$0 | \$600,814 |
| 68 | 67 | \$600,814 | \$0 | \$0 | \$30,041 | \$0 | \$0 | \$0 | \$630,855 |
| 69 | 68 | \$630,855 | \$0 | \$0 | \$31,543 | \$0 | \$0 | \$0 | \$662,398 |
| 70 | 69 | \$662,398 | \$0 | \$0 | \$33,120 | \$0 | \$0 | \$0 | \$695,518 |
| 71 | 70 | \$695,518 | \$0 | \$0 | \$34,776 | \$0 | \$0 | \$0 | \$730,294 |
| 72 | 71 | \$730,294 | \$0 | \$0 | \$34,482 | \$0 | \$40,651 | \$0 | \$724,125 |
| 73 | 72 | \$724,125 | \$0 | \$0 | \$33,507 | \$0 | \$53,976 | \$0 | \$703,656 |
| 74 | 73 | \$703,656 | \$0 | \$0 | \$32,523 | \$0 | \$53,206 | \$0 | \$682,973 |
| 75 | 74 | \$682,973 | \$0 | \$0 | \$31,526 | \$0 | \$52,444 | \$0 | \$662,056 |
| 76 | 75 | \$662,056 | \$0 | \$0 | \$30,516 | \$0 | \$51,730 | \$0 | \$640,843 |
| 77 | 76 | \$640,843 | \$0 | \$0 | \$29,494 | \$0 | \$50,969 | \$0 | \$619,367 |
| 78 | 77 | \$619,367 | \$0 | \$0 | \$28,457 | \$0 | \$50,219 | \$0 | \$597,605 |
| 79 | 78 | \$597,605 | \$0 | \$0 | \$27,405 | \$0 | \$49,499 | \$0 | \$575,512 |
| 80 | 79 | \$575,512 | \$0 | \$0 | \$26,336 | \$0 | \$48,789 | \$0 | \$553,059 |
| 81 | 80 | \$553,059 | \$0 | \$0 | \$25,249 | \$0 | \$48,073 | \$0 | \$530,235 |
| 82 | 81 | \$530,235 | \$0 | \$0 | \$24,145 | \$0 | \$47,333 | \$0 | \$507,047 |
| 83 | 82 | \$507,047 | \$0 | \$0 | \$23,021 | \$0 | \$46,629 | \$0 | \$483,439 |
| 84 | 83 | \$483,439 | \$0 | \$0 | \$21,876 | \$0 | \$45,917 | \$0 | \$459,397 |
| 85 | 84 | \$459,397 | \$0 | \$0 | \$20,710 | \$0 | \$45,192 | \$0 | \$434,915 |
| 86 | 85 | \$434,915 | \$0 | \$0 | \$19,523 | \$0 | \$44,465 | \$0 | \$409,973 |
| 87 | 86 | \$409,973 | \$0 | \$0 | \$18,312 | \$0 | \$43,733 | \$0 | \$384,552 |

Mr. Phil Harmony, Mrs. Angel Hart

Registered portfolio simulation (RRSP/RRIF), optimized scenario

| Age (Mr.) | Age (Mrs) | Starting balance | Utilization of unused contribution room | Contribution | Investment income | Desired minimum RRIF withdrawal | Minimum required withdrawal | Withdrawal to cover the desired standard of living | Ending balance |
|-----------|-----------|------------------|---|--------------|-------------------|---------------------------------|-----------------------------|--|----------------|
| 88 | 87 | \$384,552 | \$0 | \$0 | \$17,077 | \$0 | \$43,014 | \$0 | \$358,614 |
| 89 | 88 | \$358,614 | \$0 | \$0 | \$15,817 | \$0 | \$42,283 | \$0 | \$332,148 |
| 90 | 89 | \$332,148 | \$0 | \$0 | \$14,530 | \$0 | \$41,543 | \$0 | \$305,135 |
| 91 | 90 | \$305,135 | \$0 | \$0 | \$13,217 | \$0 | \$40,805 | \$0 | \$277,547 |
| 92 | 91 | \$277,547 | \$0 | \$0 | \$11,875 | \$0 | \$40,039 | \$0 | \$249,383 |
| 93 | 92 | \$249,383 | \$0 | \$0 | \$10,507 | \$0 | \$39,242 | \$0 | \$220,648 |
| 94 | 93 | \$220,648 | \$0 | \$0 | \$9,111 | \$0 | \$38,429 | \$0 | \$191,330 |
| 95 | 94 | \$191,330 | \$0 | \$0 | \$7,710 | \$0 | \$37,135 | \$0 | \$161,905 |
| 96 | 95 | \$161,905 | \$0 | \$0 | \$6,476 | \$0 | \$32,381 | \$0 | \$136,000 |

Mr. Phil Harmony, Mrs. Angel Hart

Non-registered portfolio simulation, optimized scenario

| Age (Mr.) | Age (Mrs) | Annual deposit | Lump sum | Income surplus at retirement | Tax on income surplus at retirement | Tax on disposition of assets | Transfers ¹ | Investment income | Tax on investment income | Cumulative withdrawal ² | Ending balance ³ |
|-----------|-----------|----------------|-----------|------------------------------|-------------------------------------|------------------------------|------------------------|-------------------|--------------------------|------------------------------------|-----------------------------|
| 58 | 57 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$8,250 | \$2,224 | \$0 | \$171,026 |
| 59 | 58 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$8,551 | \$2,329 | \$0 | \$177,248 |
| 60 | 59 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$8,862 | \$2,436 | \$0 | \$183,674 |
| 61 | 60 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$9,184 | \$2,549 | \$0 | \$190,309 |
| 62 | 61 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$9,515 | \$2,669 | \$0 | \$197,155 |
| 63 | 62 | \$0 | \$15,000 | \$0 | \$0 | \$0 | \$0 | \$9,858 | \$2,793 | \$0 | \$219,219 |
| 64 | 63 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$10,961 | \$3,123 | \$0 | \$227,058 |
| 65 | 64 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$10,400 | \$2,721 | \$28,712 | \$206,024 |
| 66 | 65 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$8,241 | \$2,020 | \$46,765 | \$165,480 |
| 67 | 66 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$6,619 | \$1,528 | \$58,151 | \$112,420 |
| 68 | 67 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$4,497 | \$1,040 | \$54,593 | \$61,284 |
| 69 | 68 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$2,451 | \$572 | \$55,824 | \$7,339 |
| 70 | 69 | \$0 | \$100,000 | \$0 | \$0 | \$0 | \$0 | \$294 | \$69 | \$62,048 | \$45,516 |
| 71 | 70 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$1,821 | \$432 | \$46,904 | \$0 |
| 72 | 71 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 73 | 72 | \$0 | \$0 | \$7,295 | \$2,373 | \$0 | \$0 | \$0 | \$0 | \$4,922 | \$0 |
| 74 | 73 | \$0 | \$0 | \$6,749 | \$2,201 | \$0 | \$0 | \$0 | \$0 | \$4,549 | \$0 |
| 75 | 74 | \$0 | \$0 | \$6,173 | \$2,018 | \$0 | \$0 | \$0 | \$0 | \$4,154 | \$0 |
| 76 | 75 | \$0 | \$0 | \$5,612 | \$1,839 | \$0 | \$0 | \$0 | \$0 | \$3,772 | \$0 |
| 77 | 76 | \$0 | \$0 | \$5,071 | \$1,665 | \$0 | \$0 | \$0 | \$0 | \$3,405 | \$0 |
| 78 | 77 | \$0 | \$0 | \$4,504 | \$1,482 | \$0 | \$0 | \$0 | \$0 | \$3,022 | \$0 |
| 79 | 78 | \$0 | \$0 | \$3,106 | \$1,024 | \$0 | \$0 | \$0 | \$0 | \$2,082 | \$0 |
| 80 | 79 | \$0 | \$0 | \$1,219 | \$402 | \$0 | \$0 | \$0 | \$0 | \$816 | \$0 |
| 81 | 80 | \$0 | \$0 | \$1,600 | \$528 | \$0 | \$0 | \$0 | \$0 | \$1,071 | \$0 |
| 82 | 81 | \$0 | \$0 | \$2,468 | \$816 | \$0 | \$0 | \$0 | \$0 | \$1,652 | \$0 |
| 83 | 82 | \$0 | \$0 | \$3,378 | \$1,117 | \$0 | \$0 | \$0 | \$0 | \$2,261 | \$0 |

1 - This column includes transactions for any fixed assets and special project.

2 - Cumulative withdrawal includes: Standard of living and Transfer to TFSA

3 - This column includes insurance premiums.

Mr. Phil Harmony, Mrs. Angel Hart

Non-registered portfolio simulation, optimized scenario

| Age (Mr.) | Age (Mrs) | Annual deposit | Lump sum | Income surplus at retirement | Tax on income surplus at retirement | Tax on disposition of assets | Transfers ¹ | Investment income | Tax on investment income | Cumulative withdrawal ² | Ending balance ³ |
|-----------|-----------|----------------|----------|------------------------------|-------------------------------------|------------------------------|------------------------|-------------------|--------------------------|------------------------------------|-----------------------------|
| 84 | 83 | \$0 | \$0 | \$4,308 | \$1,426 | \$0 | \$0 | \$0 | \$0 | \$2,883 | \$0 |
| 85 | 84 | \$0 | \$0 | \$5,259 | \$1,742 | \$0 | \$0 | \$0 | \$0 | \$3,517 | \$0 |
| 86 | 85 | \$0 | \$0 | \$6,234 | \$2,066 | \$0 | \$0 | \$0 | \$0 | \$4,168 | \$0 |
| 87 | 86 | \$0 | \$0 | \$7,238 | \$2,401 | \$0 | \$0 | \$0 | \$0 | \$4,837 | \$0 |
| 88 | 87 | \$0 | \$0 | \$8,272 | \$2,747 | \$0 | \$0 | \$0 | \$0 | \$5,000 | \$526 |
| 89 | 88 | \$0 | \$0 | \$9,330 | \$3,101 | \$0 | \$0 | \$21 | \$6 | \$5,000 | \$1,769 |
| 90 | 89 | \$0 | \$0 | \$10,416 | \$3,465 | \$0 | \$0 | \$71 | \$21 | \$5,000 | \$3,770 |
| 91 | 90 | \$0 | \$0 | \$11,477 | \$3,821 | \$0 | \$0 | \$151 | \$45 | \$5,000 | \$6,532 |
| 92 | 91 | \$0 | \$0 | \$11,770 | \$3,922 | \$0 | \$0 | \$261 | \$78 | \$6,715 | \$7,848 |
| 93 | 92 | \$0 | \$0 | \$12,091 | \$4,033 | \$0 | \$0 | \$314 | \$93 | \$8,068 | \$8,058 |
| 94 | 93 | \$0 | \$0 | \$12,321 | \$4,113 | \$0 | \$0 | \$322 | \$96 | \$8,284 | \$8,208 |
| 95 | 94 | \$0 | \$0 | \$11,592 | \$3,860 | \$0 | \$0 | \$328 | \$98 | \$8,439 | \$7,732 |
| 96 | 95 | \$0 | \$0 | \$8,977 | \$2,961 | \$0 | \$0 | \$309 | \$91 | \$7,950 | \$6,017 |

1 - This column includes transactions for any fixed assets and special project.

2 - Cumulative withdrawal includes: Standard of living and Transfer to TFSA

3 - This column includes insurance premiums.

Mr. Phil Harmony, Mrs. Angel Hart

TFSA Simulation, optimized scenario

| Age (Mr.) | Age (Mrs) | Starting balance | Annual deposit | Investment income | Withdrawal to cover the desired standard of living | Withdrawals for asset needs | Ending balance |
|-----------|-----------|------------------|----------------|-------------------|--|-----------------------------|----------------|
| 58 | 57 | \$10,000 | \$10,000 | \$1,000 | \$0 | \$0 | \$21,000 |
| 59 | 58 | \$21,000 | \$10,000 | \$1,550 | \$0 | \$0 | \$32,550 |
| 60 | 59 | \$32,550 | \$10,000 | \$2,128 | \$0 | \$0 | \$44,678 |
| 61 | 60 | \$44,678 | \$10,000 | \$2,734 | \$0 | \$0 | \$57,411 |
| 62 | 61 | \$57,411 | \$10,000 | \$3,371 | \$0 | \$0 | \$70,782 |
| 63 | 62 | \$70,782 | \$10,000 | \$4,039 | \$0 | \$0 | \$84,821 |
| 64 | 63 | \$84,821 | \$10,000 | \$4,741 | \$0 | \$0 | \$99,562 |
| 65 | 64 | \$99,562 | \$10,000 | \$5,297 | \$0 | \$0 | \$114,859 |
| 66 | 65 | \$114,859 | \$10,000 | \$5,925 | \$0 | \$0 | \$130,784 |
| 67 | 66 | \$130,784 | \$10,000 | \$6,539 | \$0 | \$0 | \$147,323 |
| 68 | 67 | \$147,323 | \$5,000 | \$7,366 | \$0 | \$0 | \$159,689 |
| 69 | 68 | \$159,689 | \$5,000 | \$7,984 | \$0 | \$0 | \$172,674 |
| 70 | 69 | \$172,674 | \$10,000 | \$8,634 | \$0 | \$0 | \$191,307 |
| 71 | 70 | \$191,307 | \$5,000 | \$9,565 | \$11,446 | \$0 | \$194,426 |
| 72 | 71 | \$194,426 | \$0 | \$9,721 | \$10,553 | \$0 | \$193,595 |
| 73 | 72 | \$193,595 | \$4,922 | \$9,680 | \$7,457 | \$0 | \$200,740 |
| 74 | 73 | \$200,740 | \$4,549 | \$10,037 | \$9,004 | \$0 | \$206,321 |
| 75 | 74 | \$206,321 | \$4,154 | \$10,316 | \$15,446 | \$0 | \$205,346 |
| 76 | 75 | \$205,346 | \$3,772 | \$10,267 | \$18,828 | \$0 | \$200,558 |
| 77 | 76 | \$200,558 | \$3,405 | \$10,028 | \$20,401 | \$0 | \$193,590 |
| 78 | 77 | \$193,590 | \$3,022 | \$9,679 | \$21,960 | \$0 | \$184,332 |
| 79 | 78 | \$184,332 | \$2,082 | \$9,217 | \$22,956 | \$0 | \$172,675 |
| 80 | 79 | \$172,675 | \$816 | \$8,634 | \$23,669 | \$0 | \$158,456 |
| 81 | 80 | \$158,456 | \$1,071 | \$7,923 | \$23,445 | \$0 | \$144,005 |
| 82 | 81 | \$144,005 | \$1,652 | \$7,200 | \$23,527 | \$0 | \$129,330 |
| 83 | 82 | \$129,330 | \$2,261 | \$6,467 | \$23,593 | \$0 | \$114,464 |
| 84 | 83 | \$114,464 | \$2,883 | \$5,723 | \$23,656 | \$0 | \$99,414 |
| 85 | 84 | \$99,414 | \$3,517 | \$4,971 | \$23,717 | \$0 | \$84,185 |
| 86 | 85 | \$84,185 | \$4,168 | \$4,209 | \$23,771 | \$0 | \$68,791 |
| 87 | 86 | \$68,791 | \$4,837 | \$3,440 | \$23,817 | \$0 | \$53,251 |

Mr. Phil Harmony, Mrs. Angel Hart

TFSA Simulation, optimized scenario

| Age (Mr.) | Age (Mrs) | Starting balance | Annual deposit | Investment income | Withdrawal to cover the desired standard of living | Withdrawals for asset needs | Ending balance |
|-----------|-----------|------------------|----------------|-------------------|--|-----------------------------|----------------|
| 88 | 87 | \$53,251 | \$5,000 | \$2,663 | \$23,852 | \$0 | \$37,062 |
| 89 | 88 | \$37,062 | \$5,000 | \$1,853 | \$23,886 | \$0 | \$20,029 |
| 90 | 89 | \$20,029 | \$5,000 | \$1,001 | \$22,850 | \$0 | \$3,180 |
| 91 | 90 | \$3,180 | \$5,000 | \$159 | \$7,216 | \$0 | \$1,123 |
| 92 | 91 | \$1,123 | \$5,000 | \$56 | \$6,179 | \$0 | \$0 |
| 93 | 92 | \$0 | \$5,000 | \$0 | \$5,000 | \$0 | \$0 |
| 94 | 93 | \$0 | \$5,000 | \$0 | \$5,000 | \$0 | \$0 |
| 95 | 94 | \$0 | \$5,000 | \$0 | \$5,000 | \$0 | \$0 |
| 96 | 95 | \$0 | \$5,000 | \$0 | \$5,000 | \$0 | \$0 |

Mr. Phil Harmony, Mrs. Angel Hart

Defined pension contributions, LIRA, LIF, optimized scenario

| Age (Mr.) | Age (Mrs) | Starting balance | Annual contribution | Investment income | Withdrawals | Ending balance |
|-----------|-----------|------------------|---------------------|-------------------|-------------|----------------|
| 58 | 57 | \$44,000 | \$17,000 | \$2,835 | \$0 | \$63,835 |
| 59 | 58 | \$63,835 | \$17,510 | \$3,755 | \$0 | \$85,100 |
| 60 | 59 | \$85,100 | \$18,035 | \$4,740 | \$0 | \$107,876 |
| 61 | 60 | \$107,876 | \$18,576 | \$5,795 | \$0 | \$132,247 |
| 62 | 61 | \$132,247 | \$19,134 | \$6,922 | \$0 | \$158,302 |
| 63 | 62 | \$158,302 | \$19,708 | \$8,125 | \$0 | \$186,135 |
| 64 | 63 | \$186,135 | \$20,299 | \$9,410 | \$0 | \$215,844 |
| 65 | 64 | \$215,844 | \$5,728 | \$10,097 | \$0 | \$231,669 |
| 66 | 65 | \$231,669 | \$0 | \$10,558 | \$0 | \$242,227 |
| 67 | 66 | \$242,227 | \$0 | \$11,040 | \$0 | \$253,267 |
| 68 | 67 | \$253,267 | \$0 | \$11,544 | \$0 | \$264,811 |
| 69 | 68 | \$264,811 | \$0 | \$12,070 | \$0 | \$276,881 |
| 70 | 69 | \$276,881 | \$0 | \$12,621 | \$0 | \$289,502 |
| 71 | 70 | \$289,502 | \$0 | \$13,197 | \$0 | \$302,700 |
| 72 | 71 | \$302,700 | \$0 | \$12,901 | \$19,976 | \$295,624 |
| 73 | 72 | \$295,624 | \$0 | \$12,468 | \$22,397 | \$285,696 |
| 74 | 73 | \$285,696 | \$0 | \$12,035 | \$21,984 | \$275,747 |
| 75 | 74 | \$275,747 | \$0 | \$11,600 | \$21,597 | \$265,750 |
| 76 | 75 | \$265,750 | \$0 | \$11,163 | \$21,186 | \$255,728 |
| 77 | 76 | \$255,728 | \$0 | \$10,724 | \$20,789 | \$245,663 |
| 78 | 77 | \$245,663 | \$0 | \$10,283 | \$20,406 | \$235,540 |
| 79 | 78 | \$235,540 | \$0 | \$9,839 | \$20,030 | \$225,349 |
| 80 | 79 | \$225,349 | \$0 | \$9,392 | \$19,653 | \$215,089 |
| 81 | 80 | \$215,089 | \$0 | \$8,942 | \$19,268 | \$204,762 |
| 82 | 81 | \$204,762 | \$0 | \$8,488 | \$18,905 | \$194,345 |
| 83 | 82 | \$194,345 | \$0 | \$8,030 | \$18,537 | \$183,837 |
| 84 | 83 | \$183,837 | \$0 | \$7,567 | \$18,168 | \$173,237 |
| 85 | 84 | \$173,237 | \$0 | \$7,101 | \$17,801 | \$162,537 |
| 86 | 85 | \$162,537 | \$0 | \$6,630 | \$17,435 | \$151,731 |
| 87 | 86 | \$151,731 | \$0 | \$6,153 | \$17,078 | \$140,807 |
| 88 | 87 | \$140,807 | \$0 | \$5,671 | \$16,716 | \$129,761 |

Mr. Phil Harmony, Mrs. Angel Hart

Defined pension contributions, LIRA, LIF, optimized scenario

| Age (Mr.) | Age (Mrs) | Starting balance | Annual contribution | Investment income | Withdrawals | Ending balance |
|-----------|-----------|------------------|---------------------|-------------------|-------------|----------------|
| 89 | 88 | \$129,761 | \$0 | \$5,184 | \$16,355 | \$118,590 |
| 90 | 89 | \$118,590 | \$0 | \$4,691 | \$15,998 | \$107,283 |
| 91 | 90 | \$107,283 | \$0 | \$4,191 | \$15,630 | \$95,844 |
| 92 | 91 | \$95,844 | \$0 | \$3,687 | \$15,254 | \$84,276 |
| 93 | 92 | \$84,276 | \$0 | \$3,176 | \$14,875 | \$72,576 |
| 94 | 93 | \$72,576 | \$0 | \$2,669 | \$14,284 | \$60,961 |
| 95 | 94 | \$60,961 | \$0 | \$2,233 | \$12,192 | \$51,001 |
| 96 | 95 | \$51,001 | \$0 | \$1,868 | \$10,200 | \$42,669 |

Mr. Phil Harmony, Mrs. Angel Hart

Holding Company, optimized scenario

| Age (Mr.) | Age (Mrs) | Starting balance | Holding Company Deposits | Investment income | Annual Tax Amount | Refundable Tax Amount | Dividend Paid | Maximum Recoverable | End Cumulative IMRTD | Insurance Premiums | Ending balance |
|-----------|-----------|------------------|--------------------------|-------------------|-------------------|-----------------------|---------------|---------------------|----------------------|--------------------|----------------|
| 58 | 57 | \$300,000 | \$5,000 | \$15,250 | \$7,102 | \$4,067 | \$0 | \$0 | \$4,067 | \$4,600 | \$308,548 |
| 59 | 58 | \$308,548 | \$5,000 | \$15,677 | \$7,301 | \$4,181 | \$0 | \$0 | \$8,248 | \$4,600 | \$317,325 |
| 60 | 59 | \$317,325 | \$5,000 | \$16,116 | \$7,505 | \$4,298 | \$0 | \$0 | \$12,547 | \$4,600 | \$326,335 |
| 61 | 60 | \$326,335 | \$5,000 | \$16,567 | \$7,715 | \$4,418 | \$0 | \$0 | \$16,965 | \$4,600 | \$335,587 |
| 62 | 61 | \$335,587 | \$5,000 | \$17,029 | \$7,931 | \$4,542 | \$0 | \$0 | \$21,507 | \$4,600 | \$345,086 |
| 63 | 62 | \$345,086 | \$5,000 | \$17,504 | \$8,152 | \$4,668 | \$0 | \$0 | \$26,175 | \$4,600 | \$354,838 |
| 64 | 63 | \$354,838 | \$5,000 | \$17,992 | \$8,379 | \$4,798 | \$0 | \$0 | \$30,973 | \$4,600 | \$364,851 |
| 65 | 64 | \$364,851 | \$1,370 | \$18,311 | \$8,527 | \$4,884 | \$7,260 | \$2,420 | \$33,437 | \$4,600 | \$366,564 |
| 66 | 65 | \$366,564 | \$0 | \$18,328 | \$8,535 | \$4,888 | \$10,000 | \$3,333 | \$34,992 | \$4,600 | \$365,090 |
| 67 | 66 | \$365,090 | \$0 | \$18,255 | \$8,501 | \$4,868 | \$10,000 | \$3,333 | \$36,528 | \$4,600 | \$363,577 |
| 68 | 67 | \$363,577 | \$0 | \$18,179 | \$8,466 | \$4,848 | \$10,000 | \$3,333 | \$38,043 | \$4,600 | \$362,023 |
| 69 | 68 | \$362,023 | \$0 | \$18,101 | \$8,430 | \$4,828 | \$10,000 | \$3,333 | \$39,538 | \$4,600 | \$360,427 |
| 70 | 69 | \$360,427 | \$0 | \$18,021 | \$8,393 | \$4,806 | \$10,000 | \$3,333 | \$41,011 | \$4,600 | \$358,789 |
| 71 | 70 | \$358,789 | \$0 | \$17,939 | \$8,354 | \$4,784 | \$10,000 | \$3,333 | \$42,462 | \$4,600 | \$357,107 |
| 72 | 71 | \$357,107 | \$0 | \$17,855 | \$8,315 | \$4,762 | \$10,000 | \$3,333 | \$43,891 | \$4,600 | \$355,380 |
| 73 | 72 | \$355,380 | \$0 | \$17,769 | \$8,275 | \$4,739 | \$10,000 | \$3,333 | \$45,297 | \$4,600 | \$353,607 |
| 74 | 73 | \$353,607 | \$0 | \$17,680 | \$8,234 | \$4,715 | \$10,000 | \$3,333 | \$46,680 | \$4,600 | \$351,787 |
| 75 | 74 | \$351,787 | \$0 | \$17,589 | \$8,191 | \$4,691 | \$2,740 | \$913 | \$50,458 | \$4,600 | \$354,758 |
| 76 | 75 | \$354,758 | \$0 | \$17,738 | \$8,261 | \$4,731 | \$0 | \$0 | \$55,188 | \$4,600 | \$359,635 |
| 77 | 76 | \$359,635 | \$0 | \$17,982 | \$8,374 | \$4,796 | \$0 | \$0 | \$59,984 | \$4,600 | \$364,643 |
| 78 | 77 | \$364,643 | \$0 | \$18,232 | \$8,491 | \$4,863 | \$0 | \$0 | \$64,847 | \$4,600 | \$369,784 |
| 79 | 78 | \$369,784 | \$0 | \$18,489 | \$8,610 | \$4,931 | \$0 | \$0 | \$69,778 | \$4,600 | \$375,063 |
| 80 | 79 | \$375,063 | \$0 | \$18,753 | \$8,733 | \$5,001 | \$0 | \$0 | \$74,779 | \$4,600 | \$380,483 |
| 81 | 80 | \$380,483 | \$0 | \$19,024 | \$8,860 | \$5,074 | \$0 | \$0 | \$79,853 | \$4,600 | \$386,048 |
| 82 | 81 | \$386,048 | \$0 | \$19,302 | \$8,989 | \$5,148 | \$0 | \$0 | \$85,001 | \$4,600 | \$391,761 |
| 83 | 82 | \$391,761 | \$0 | \$19,588 | \$9,122 | \$5,224 | \$0 | \$0 | \$90,225 | \$4,600 | \$397,627 |
| 84 | 83 | \$397,627 | \$0 | \$19,881 | \$9,259 | \$5,302 | \$0 | \$0 | \$95,527 | \$4,600 | \$403,649 |
| 85 | 84 | \$403,649 | \$0 | \$20,182 | \$9,399 | \$5,383 | \$0 | \$0 | \$100,910 | \$4,600 | \$409,833 |
| 86 | 85 | \$409,833 | \$0 | \$20,492 | \$9,543 | \$5,465 | \$0 | \$0 | \$106,375 | \$4,600 | \$416,182 |
| 87 | 86 | \$416,182 | \$0 | \$20,809 | \$9,691 | \$5,550 | \$0 | \$0 | \$111,925 | \$4,600 | \$422,700 |

Mr. Phil Harmony, Mrs. Angel Hart

Holding Company, optimized scenario

| Age (Mr.) | Age (Mrs) | Starting balance | Holding Company Deposits | Investment income | Annual Tax Amount | Refundable Tax Amount | Dividend Paid | Maximum Recoverable | End Cumulative IMRTD | Insurance Premiums | Ending balance |
|-----------|-----------|------------------|--------------------------|-------------------|-------------------|-----------------------|---------------|---------------------|----------------------|--------------------|----------------|
| 88 | 87 | \$422,700 | \$0 | \$21,135 | \$9,843 | \$5,637 | \$0 | \$0 | \$117,562 | \$4,600 | \$429,392 |
| 89 | 88 | \$429,392 | \$0 | \$21,470 | \$9,998 | \$5,726 | \$0 | \$0 | \$123,288 | \$4,600 | \$436,264 |
| 90 | 89 | \$436,264 | \$0 | \$21,813 | \$10,158 | \$5,818 | \$1,602 | \$534 | \$128,571 | \$4,600 | \$442,250 |
| 91 | 90 | \$442,250 | \$0 | \$22,113 | \$10,298 | \$5,897 | \$25,032 | \$8,343 | \$126,126 | \$4,600 | \$432,776 |
| 92 | 91 | \$432,776 | \$0 | \$21,639 | \$10,077 | \$5,771 | \$23,249 | \$7,749 | \$124,148 | \$4,600 | \$424,238 |
| 93 | 92 | \$424,238 | \$0 | \$21,212 | \$9,878 | \$5,657 | \$22,243 | \$7,414 | \$122,391 | \$4,600 | \$416,142 |
| 94 | 93 | \$416,142 | \$0 | \$20,807 | \$9,690 | \$5,549 | \$21,272 | \$7,090 | \$120,851 | \$4,600 | \$408,477 |
| 95 | 94 | \$408,477 | \$0 | \$20,424 | \$9,511 | \$5,447 | \$21,397 | \$7,132 | \$119,166 | \$4,600 | \$400,524 |
| 96 | 95 | \$400,524 | \$0 | \$20,026 | \$9,326 | \$5,341 | \$24,419 | \$8,139 | \$116,368 | \$4,600 | \$390,344 |

Mr. Phil Harmony, Mrs. Angel Hart

Patrimony, optimized scenario

| Age (Mr.) | Age (Mrs) | Actual Individual Insurance | Actual First Death Insurance | Actual Last Death Insurance | Offered Individual Insurance | Offered First Death Insurance | Offered Last Death Insurance | Total Insurances |
|-----------|-----------|-----------------------------|------------------------------|-----------------------------|------------------------------|-------------------------------|------------------------------|------------------|
| 58 | 57 | \$400,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$1,000,000 |
| 59 | 58 | \$400,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$1,000,000 |
| 60 | 59 | \$400,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$1,000,000 |
| 61 | 60 | \$400,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$1,000,000 |
| 62 | 61 | \$400,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$1,000,000 |
| 63 | 62 | \$400,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$1,000,000 |
| 64 | 63 | \$400,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$1,000,000 |
| 65 | 64 | \$400,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$1,000,000 |
| 66 | 65 | \$300,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$900,000 |
| 67 | 66 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 68 | 67 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 69 | 68 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 70 | 69 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 71 | 70 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 72 | 71 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 73 | 72 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 74 | 73 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 75 | 74 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 76 | 75 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 77 | 76 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 78 | 77 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 79 | 78 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 80 | 79 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 81 | 80 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 82 | 81 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 83 | 82 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 84 | 83 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 85 | 84 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 86 | 85 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 87 | 86 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 88 | 87 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |

Mr. Phil Harmony, Mrs. Angel Hart

Patrimony, optimized scenario

| Age (Mr.) | Age (Mrs) | Actual Individual Insurance | Actual First Death Insurance | Actual Last Death Insurance | Offered Individual Insurance | Offered First Death Insurance | Offered Last Death Insurance | Total Insurances |
|-----------|-----------|-----------------------------|------------------------------|-----------------------------|------------------------------|-------------------------------|------------------------------|------------------|
| 89 | 88 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 90 | 89 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 91 | 90 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 92 | 91 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 93 | 92 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 94 | 93 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 95 | 94 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |
| 96 | 95 | \$200,000 | \$0 | \$0 | \$0 | \$0 | \$600,000 | \$800,000 |

Mr. Phil Harmony, Mrs. Angel Hart

Balance sheet at Year End, optimized scenario

*Values rounded to thousand dollars (\$).

| Age (Mr.) | Age (Mrs) | Balance from non-registered portfolios | Balance from registered portfolios | Holding Company Amount | Residences (main / secondary) | Assets for personal use | Total household assets | Rental properties | Total assets | Total liabilities | Total net worth before tax |
|-----------|-----------|--|------------------------------------|------------------------|-------------------------------|-------------------------|------------------------|-------------------|--------------|-------------------|----------------------------|
| 58 | 57 | 192 | 425 | 309 | 306 | 0 | 306 | 561 | 1 484 | 0 | 1 792 |
| 59 | 58 | 210 | 468 | 317 | 312 | 0 | 312 | 572 | 1 562 | 0 | 1 880 |
| 60 | 59 | 228 | 514 | 326 | 318 | 0 | 318 | 584 | 1 645 | 0 | 1 971 |
| 61 | 60 | 248 | 564 | 336 | 325 | 0 | 325 | 595 | 1 731 | 0 | 2 067 |
| 62 | 61 | 268 | 616 | 345 | 331 | 0 | 331 | 607 | 1 822 | 0 | 2 167 |
| 63 | 62 | 304 | 671 | 355 | 338 | 0 | 338 | 619 | 1 933 | 0 | 2 288 |
| 64 | 63 | 327 | 730 | 365 | 345 | 0 | 345 | 632 | 2 033 | 0 | 2 398 |
| 65 | 64 | 321 | 775 | 367 | 351 | 0 | 351 | 644 | 2 092 | 0 | 2 458 |
| 66 | 65 | 296 | 814 | 365 | 359 | 0 | 359 | 657 | 2 127 | 0 | 2 492 |
| 67 | 66 | 260 | 854 | 364 | 366 | 0 | 366 | 670 | 2 150 | 0 | 2 514 |
| 68 | 67 | 221 | 896 | 362 | 373 | 0 | 373 | 684 | 2 174 | 0 | 2 536 |
| 69 | 68 | 180 | 939 | 360 | 380 | 0 | 380 | 698 | 2 197 | 0 | 2 558 |
| 70 | 69 | 237 | 985 | 359 | 388 | 0 | 388 | 711 | 2 321 | 0 | 2 680 |
| 71 | 70 | 194 | 1 033 | 357 | 396 | 0 | 396 | 726 | 2 349 | 0 | 2 706 |
| 72 | 71 | 194 | 1 020 | 355 | 404 | 0 | 404 | 740 | 2 357 | 0 | 2 713 |
| 73 | 72 | 201 | 989 | 354 | 412 | 0 | 412 | 755 | 2 357 | 0 | 2 711 |
| 74 | 73 | 206 | 959 | 352 | 420 | 0 | 420 | 770 | 2 355 | 0 | 2 707 |
| 75 | 74 | 205 | 928 | 355 | 428 | 0 | 428 | 786 | 2 347 | 0 | 2 702 |
| 76 | 75 | 201 | 897 | 360 | 437 | 0 | 437 | 801 | 2 335 | 0 | 2 695 |
| 77 | 76 | 194 | 865 | 365 | 446 | 0 | 446 | 817 | 2 322 | 0 | 2 686 |
| 78 | 77 | 184 | 833 | 370 | 455 | 0 | 455 | 834 | 2 306 | 0 | 2 676 |
| 79 | 78 | 173 | 801 | 375 | 464 | 0 | 464 | 850 | 2 288 | 0 | 2 663 |
| 80 | 79 | 158 | 768 | 380 | 473 | 0 | 473 | 867 | 2 267 | 0 | 2 647 |
| 81 | 80 | 144 | 735 | 386 | 483 | 0 | 483 | 885 | 2 246 | 0 | 2 632 |
| 82 | 81 | 129 | 701 | 392 | 492 | 0 | 492 | 902 | 2 225 | 0 | 2 617 |
| 83 | 82 | 114 | 667 | 398 | 502 | 0 | 502 | 920 | 2 204 | 0 | 2 602 |
| 84 | 83 | 99 | 633 | 404 | 512 | 0 | 512 | 939 | 2 183 | 0 | 2 587 |
| 85 | 84 | 84 | 597 | 410 | 522 | 0 | 522 | 958 | 2 162 | 0 | 2 571 |

Mr. Phil Harmony, Mrs. Angel Hart

Balance sheet at Year End, optimized scenario

*Values rounded to thousand dollars (\$).

| Age (Mr.) | Age (Mrs) | Balance from non-registered portfolios | Balance from registered portfolios | Holding Company Amount | Residences (main / secondary) | Assets for personal use | Total household assets | Rental properties | Total assets | Total liabilities | Total net worth before tax |
|-----------|-----------|--|------------------------------------|------------------------|-------------------------------|-------------------------|------------------------|-------------------|--------------|-------------------|----------------------------|
| 86 | 85 | 69 | 562 | 416 | 533 | 0 | 533 | 977 | 2 140 | 0 | 2 556 |
| 87 | 86 | 53 | 525 | 423 | 543 | 0 | 543 | 996 | 2 118 | 0 | 2 541 |
| 88 | 87 | 38 | 488 | 429 | 554 | 0 | 554 | 1 016 | 2 096 | 0 | 2 526 |
| 89 | 88 | 22 | 451 | 436 | 565 | 0 | 565 | 1 036 | 2 074 | 0 | 2 511 |
| 90 | 89 | 7 | 412 | 442 | 577 | 0 | 577 | 1 057 | 2 053 | 0 | 2 496 |
| 91 | 90 | 8 | 373 | 433 | 588 | 0 | 588 | 1 078 | 2 048 | 0 | 2 480 |
| 92 | 91 | 8 | 334 | 424 | 600 | 0 | 600 | 1 100 | 2 041 | 0 | 2 466 |
| 93 | 92 | 8 | 293 | 416 | 612 | 0 | 612 | 1 122 | 2 035 | 0 | 2 451 |
| 94 | 93 | 8 | 252 | 408 | 624 | 0 | 624 | 1 144 | 2 029 | 0 | 2 438 |
| 95 | 94 | 8 | 213 | 401 | 637 | 0 | 637 | 1 167 | 2 025 | 0 | 2 425 |
| 96 | 95 | 6 | 179 | 390 | 649 | 0 | 649 | 1 191 | 2 025 | 0 | 2 415 |

Mr. Phil Harmony, Mrs. Angel Hart

Estate Stock, optimized scenario

*Values rounded to thousand dollars (\$).

| Age (Mr.) | Age (Mrs) | Balance from non-registered portfolios | Balance from registered portfolios | Holding Company Amount | Residences (main / secondary) | Rental properties | Total assets | Total liabilities | Total net assets before tax | Deferred Taxes (Presumed disposition at death) | Life Insurances Total (Actual and proposed) | Patrimony Net Value (After taxes) |
|-----------|-----------|--|------------------------------------|------------------------|-------------------------------|-------------------|--------------|-------------------|-----------------------------|--|---|-----------------------------------|
| 58 | 57 | 192 | 425 | 309 | 306 | 561 | 1 792 | 30 | 1 762 | 273 | 1 000 | 2 489 |
| 59 | 58 | 210 | 468 | 317 | 312 | 572 | 1 880 | 30 | 1 850 | 298 | 1 000 | 2 551 |
| 60 | 59 | 228 | 514 | 326 | 318 | 584 | 1 971 | 30 | 1 941 | 325 | 1 000 | 2 616 |
| 61 | 60 | 248 | 564 | 336 | 325 | 595 | 2 067 | 30 | 2 037 | 354 | 1 000 | 2 683 |
| 62 | 61 | 268 | 616 | 345 | 331 | 607 | 2 167 | 30 | 2 137 | 384 | 1 000 | 2 754 |
| 63 | 62 | 304 | 671 | 355 | 338 | 619 | 2 288 | 30 | 2 258 | 416 | 1 000 | 2 842 |
| 64 | 63 | 327 | 730 | 365 | 345 | 632 | 2 398 | 30 | 2 368 | 449 | 1 000 | 2 919 |
| 65 | 64 | 321 | 775 | 367 | 351 | 644 | 2 458 | 30 | 2 428 | 473 | 1 000 | 2 956 |
| 66 | 65 | 296 | 814 | 365 | 359 | 657 | 2 492 | 30 | 2 462 | 494 | 900 | 2 868 |
| 67 | 66 | 260 | 854 | 364 | 366 | 670 | 2 514 | 30 | 2 484 | 514 | 800 | 2 769 |
| 68 | 67 | 221 | 896 | 362 | 373 | 684 | 2 536 | 30 | 2 506 | 537 | 800 | 2 769 |
| 69 | 68 | 180 | 939 | 360 | 380 | 698 | 2 558 | 30 | 2 528 | 561 | 800 | 2 767 |
| 70 | 69 | 237 | 985 | 359 | 388 | 711 | 2 680 | 30 | 2 650 | 586 | 800 | 2 865 |
| 71 | 70 | 194 | 1 033 | 357 | 396 | 726 | 2 706 | 30 | 2 676 | 612 | 800 | 2 865 |
| 72 | 71 | 194 | 1 020 | 355 | 404 | 740 | 2 713 | 30 | 2 683 | 609 | 800 | 2 874 |
| 73 | 72 | 201 | 989 | 354 | 412 | 755 | 2 711 | 30 | 2 681 | 597 | 800 | 2 884 |
| 74 | 73 | 206 | 959 | 352 | 420 | 770 | 2 707 | 30 | 2 677 | 586 | 800 | 2 891 |
| 75 | 74 | 205 | 928 | 355 | 428 | 786 | 2 702 | 30 | 2 672 | 575 | 800 | 2 897 |
| 76 | 75 | 201 | 897 | 360 | 437 | 801 | 2 695 | 30 | 2 665 | 565 | 800 | 2 900 |
| 77 | 76 | 194 | 865 | 365 | 446 | 817 | 2 686 | 30 | 2 656 | 555 | 800 | 2 901 |
| 78 | 77 | 184 | 833 | 370 | 455 | 834 | 2 676 | 30 | 2 646 | 545 | 800 | 2 901 |
| 79 | 78 | 173 | 801 | 375 | 464 | 850 | 2 663 | 30 | 2 633 | 535 | 800 | 2 898 |
| 80 | 79 | 158 | 768 | 380 | 473 | 867 | 2 647 | 30 | 2 617 | 524 | 800 | 2 893 |
| 81 | 80 | 144 | 735 | 386 | 483 | 885 | 2 632 | 30 | 2 602 | 514 | 800 | 2 888 |
| 82 | 81 | 129 | 701 | 392 | 492 | 902 | 2 617 | 30 | 2 587 | 503 | 800 | 2 884 |
| 83 | 82 | 114 | 667 | 398 | 502 | 920 | 2 602 | 30 | 2 572 | 493 | 800 | 2 879 |
| 84 | 83 | 99 | 633 | 404 | 512 | 939 | 2 587 | 30 | 2 557 | 482 | 800 | 2 874 |

Mr. Phil Harmony, Mrs. Angel Hart

Estate Stock, optimized scenario

*Values rounded to thousand dollars (\$).

| Age (Mr.) | Age (Mrs) | Balance from non-registered portfolios | Balance from registered portfolios | Holding Company Amount | Residences (main / secondary) | Rental properties | Total assets | Total liabilities | Total net assets before tax | Deferred Taxes (Presumed disposition at death) | Life Insurances Total (Actual and proposed) | Patrimony Net Value (After taxes) |
|-----------|-----------|--|------------------------------------|------------------------|-------------------------------|-------------------|--------------|-------------------|-----------------------------|--|---|-----------------------------------|
| 85 | 84 | 84 | 597 | 410 | 522 | 958 | 2 571 | 30 | 2 541 | 471 | 800 | 2 870 |
| 86 | 85 | 69 | 562 | 416 | 533 | 977 | 2 556 | 30 | 2 526 | 460 | 800 | 2 866 |
| 87 | 86 | 53 | 525 | 423 | 543 | 996 | 2 541 | 30 | 2 511 | 449 | 800 | 2 862 |
| 88 | 87 | 38 | 488 | 429 | 554 | 1 016 | 2 526 | 30 | 2 496 | 438 | 800 | 2 858 |
| 89 | 88 | 22 | 451 | 436 | 565 | 1 036 | 2 511 | 30 | 2 481 | 427 | 800 | 2 854 |
| 90 | 89 | 7 | 412 | 442 | 577 | 1 057 | 2 496 | 30 | 2 466 | 415 | 800 | 2 851 |
| 91 | 90 | 8 | 373 | 433 | 588 | 1 078 | 2 480 | 30 | 2 450 | 399 | 800 | 2 851 |
| 92 | 91 | 8 | 334 | 424 | 600 | 1 100 | 2 466 | 30 | 2 436 | 384 | 800 | 2 852 |
| 93 | 92 | 8 | 293 | 416 | 612 | 1 122 | 2 451 | 30 | 2 421 | 367 | 800 | 2 854 |
| 94 | 93 | 8 | 252 | 408 | 624 | 1 144 | 2 438 | 30 | 2 408 | 352 | 800 | 2 856 |
| 95 | 94 | 8 | 213 | 401 | 637 | 1 167 | 2 425 | 30 | 2 395 | 336 | 800 | 2 859 |
| 96 | 95 | 6 | 179 | 390 | 649 | 1 191 | 2 415 | 30 | 2 385 | 323 | 800 | 2 862 |