

## RRIF Minimum Withdrawal Calculator

The RRIF calculator is designed to project your clients future RRIF Income payments. If your client is of a RRIF eligible age the calculator will project forward the annual RRIF payment relative to their current RRIF account value and minimum government withdrawal requirement. If your client is not of the RRIF eligible age the calculator is a useful tool to project what their future RRIF account will be and what their projected RRIF income payments will be in the future. The RRIF minimum withdrawal calculator will also present all future RRIF payments adjusted for inflation. The inflation adjusted RRIF feature will allow you to better forecaste if their RRIF minimum meets their required income in "today's dollars".

### Investor Information

Age	55
Target Life Expectancy	90
Present Value of Registered Investments	\$375 000.00
Assumed Rate of Return at retirement or RRIF	600.00 %
RRIF established after 1992?	X
Assumed Inflation rate	200.00 %
Target Retirement Age	65
Annual RRSP Contribution	\$15 000.00
Assumed Rate of Return on RRSP's	600.00 %
Annual income required from RRSP at retirement till age 71	\$35 000.00

### Projected Repayment Schedule

Year	Age as of January 1st	Opening Balance	Deposits	Withdrawals	Interest	Ending Balance	Inflation Adjusted RRSP Withdrawal
2010	55	\$375 000.00	\$15 000.00	\$0.00	\$22 500.00	\$412 500.00	\$0.00
2011	56	\$412 500.00	\$15 000.00	\$0.00	\$24 750.00	\$452 250.00	\$0.00
2012	57	\$452 250.00	\$15 000.00	\$0.00	\$27 135.00	\$494 385.00	\$0.00
2013	58	\$494 385.00	\$15 000.00	\$0.00	\$29 663.10	\$539 048.10	\$0.00
2014	59	\$539 048.10	\$15 000.00	\$0.00	\$32 342.89	\$586 390.99	\$0.00
2015	60	\$586 390.99	\$15 000.00	\$0.00	\$35 183.46	\$636 574.45	\$0.00
2016	61	\$636 574.45	\$15 000.00	\$0.00	\$38 194.47	\$689 768.91	\$0.00
2017	62	\$689 768.91	\$15 000.00	\$0.00	\$41 386.13	\$746 155.05	\$0.00
2018	63	\$746 155.05	\$15 000.00	\$0.00	\$44 769.30	\$805 924.35	\$0.00
2019	64	\$805 924.35	\$15 000.00	\$0.00	\$48 355.46	\$869 279.81	\$0.00
2020	65	\$869 279.81	\$0.00	\$35 000.00	\$52 156.79	\$886 436.60	\$28 712.19
2021	66	\$886 436.60	\$0.00	\$35 000.00	\$53 186.20	\$904 622.79	\$28 149.21
2022	67	\$904 622.79	\$0.00	\$35 000.00	\$54 277.37	\$923 900.16	\$27 597.26
2023	68	\$923 900.16	\$0.00	\$35 000.00	\$55 434.01	\$944 334.17	\$27 056.14
2024	69	\$944 334.17	\$0.00	\$35 000.00	\$56 660.05	\$965 994.22	\$26 525.63
2025	70	\$965 994.22	\$0.00	\$35 000.00	\$57 959.65	\$988 953.88	\$26 005.52

Year	Age as of January 1st	Old Schedule (Prior 1992)	New Schedule	RRIF Minimum Withdrawal	Interest	RRIF Balance	Inflation Adjusted Withdrawal
2026	71	5.26 %	7.38 %	\$72 984.80	\$59 337.23	\$975 306.31	\$53 165.47
2027	72	5.56 %	7.48 %	\$72 952.91	\$58 518.38	\$960 871.78	\$52 100.24
2028	73	5.88 %	7.59 %	\$72 930.17	\$57 652.31	\$945 593.92	\$51 062.74
2029	74	6.25 %	7.71 %	\$72 905.29	\$56 735.64	\$929 424.26	\$50 044.43
2030	75	6.67 %	7.85 %	\$72 959.80	\$55 765.46	\$912 229.91	\$49 099.86
2031	76	7.14 %	7.99 %	\$72 887.17	\$54 733.79	\$894 076.54	\$48 089.19
2032	77	7.69 %	8.15 %	\$72 867.24	\$53 644.59	\$874 853.89	\$47 133.37
2033	78	8.33 %	8.33 %	\$72 875.33	\$52 491.23	\$854 469.80	\$46 214.32
2034	79	8.53 %	8.53 %	\$72 886.27	\$51 268.19	\$832 851.71	\$45 314.96
2035	80	8.75 %	8.75 %	\$72 874.52	\$49 971.10	\$809 948.29	\$44 419.27
2036	81	8.99 %	8.99 %	\$72 814.35	\$48 596.90	\$785 730.83	\$43 512.35
2037	82	9.27 %	9.27 %	\$72 837.25	\$47 143.85	\$760 037.44	\$42 672.58
2038	83	9.58 %	9.58 %	\$72 811.59	\$45 602.25	\$732 828.10	\$41 821.12
2039	84	9.93 %	9.93 %	\$72 769.83	\$43 969.69	\$704 027.95	\$40 977.59
2040	85	10.33 %	10.33 %	\$72 726.09	\$42 241.68	\$673 543.54	\$40 149.96
2041	86	10.79 %	10.79 %	\$72 675.35	\$40 412.61	\$641 280.81	\$39 335.24

Year	Age as of January 1st	Old Schedule (Prior 1992)	New Schedule	RRIF Minimum Withdrawal	Interest	RRIF Balance	Inflation Adjusted Withdrawal
2042	87	11.33 %	11.33 %	\$72 657.12	\$38 476.85	\$607 100.54	\$38 554.29
2043	88	11.96 %	11.96 %	\$72 609.22	\$36 426.03	\$570 917.35	\$37 773.40
2044	89	12.71 %	12.71 %	\$72 563.59	\$34 255.04	\$532 608.79	\$37 009.48
2045	90	13.62 %	13.62 %	\$72 541.32	\$31 956.53	\$492 024.00	\$36 272.66

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.