
RETIREPLAN

Retirement Scenario Report

Results Detail

Simple (Dup 05/18/2026 10:23 AM)







Generated May 18, 2026 • Plan Start May 18, 2026

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Plan Start: May 18, 2026 • Created: May 18, 2026

 <p>PEAK PORTFOLIO \$732,861 At end of accumulation</p>	 <p>NET WORTH AT RETIREMENT \$400,879 Portfolio minus remaining debt at accumulation end</p>	 <p>ESTATE VALUE \$25,704 Final portfolio balance</p>	 <p>TOTAL WITHDRAWN \$1,621,670 Across all retirement phases</p>	 <p>TOTAL TAX PAID \$138,786 Estimated — actual will vary</p>
 <p>PLAN DURATION 24 yrs 3.5% inflation assumed</p>				

PLAN TIMELINE

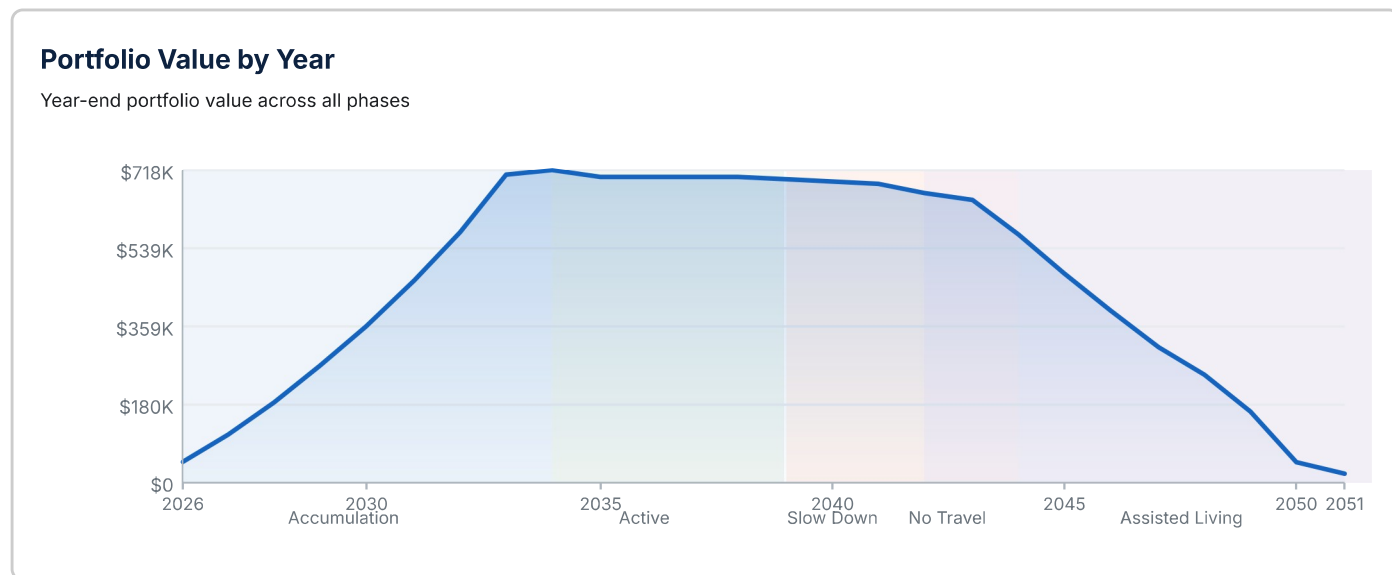


Accumulation	Active	Slow Down	No Travel	Assisted Living
7 yr 10 mo	5 yr	3 yr	2 yr	7 yr
End Value \$732,861	End Value \$708,130	End Value \$688,817	End Value \$652,362	End Value \$25,704
Tax Paid \$3,470	Withdrawn \$343,103	Withdrawn \$206,428	Withdrawn \$145,920	Withdrawn \$926,219
	Monthly Budget \$4,965	Monthly Budget \$4,765	Monthly Budget \$4,590	Monthly Budget \$7,000
	Tax Paid \$42,877	Tax Paid \$19,446	Tax Paid \$11,814	Tax Paid \$61,179
✓ Funded	✓ Funded	✓ Funded	✓ Funded	✓ Funded

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Portfolio Value

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 Investor Details

INVESTOR 1 man proj			
Date of Birth	Apr 1, 1969	Current Age	57 years
Retirement Age	Mar 2034	Life Expectancy	Age 80
Risk Tolerance	Conservative (6%)	Marginal Tax Rate	37.2%
CPP Start Age	65	OAS Start Age	65
CPP at Age 65	\$155/mo	OAS at Age 65	\$708/mo
Monthly Contribution	\$2,600	Contribution Inflation	3.5%

INVESTOR 2 Proj's Other			
Date of Birth	Apr 1, 1971	Current Age	55 years
Retirement Age	Mar 2034	Life Expectancy	Age 80
Risk Tolerance	Conservative (5%)	Marginal Tax Rate	19.6%
CPP Start Age	65	OAS Start Age	65
CPP at Age 65	\$155/mo	OAS at Age 65	\$708/mo
Monthly Contribution	\$1,700	Contribution Inflation	3.5%


Life Stages


PHASE	DESCRIPTION	END AGE	MONTHLY EXPENSES
Accumulation	Working / pre-retirement	Until retirement	—
Active	Early retirement — full travel & leisure	Age 70	\$4,965/mo
Slow Down	Reduced activity — some travel	Age 73	\$4,765/mo (100%)
No Travel	Home-based — minimal travel	Age 75	\$4,590/mo (100%)
Assisted Living	Care facility / retirement home	End of plan	\$7,000/mo


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 Your income is projected to remain sufficient through most of retirement, with some pressure in later years.

 Your retirement income relies primarily on personal savings and investments.

 Your withdrawals are drawing significantly from your portfolio in some years.

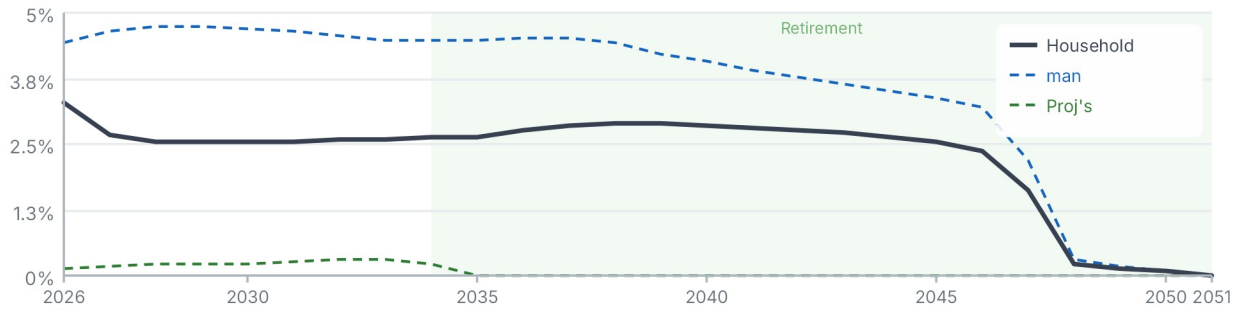
 Assisted living costs create the greatest financial pressure of any retirement stage.

Ensure your plan adequately funds healthcare and care-facility expenses.

 Your withdrawals are structured to keep taxes relatively consistent across retirement.

Portfolio Risk Over Time

Household weighted-average annualised volatility by year — dashed lines show per-investor risk



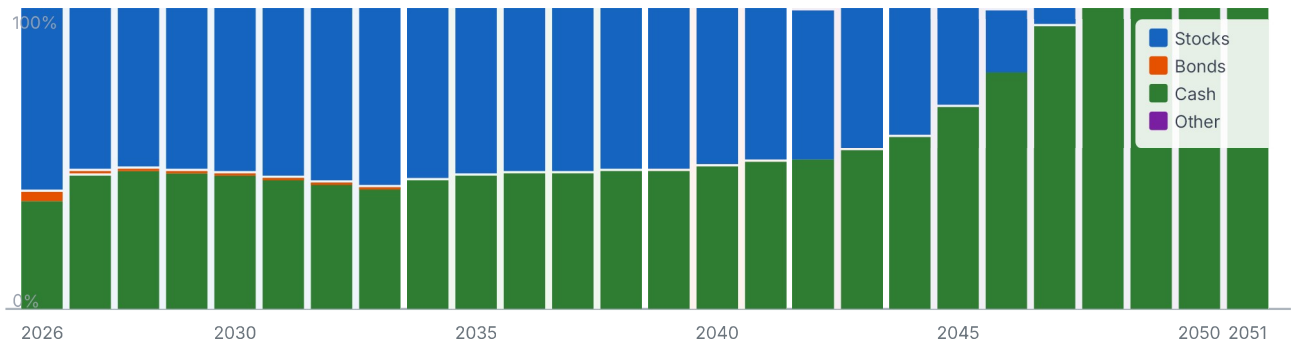
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Portfolio Composition & Income

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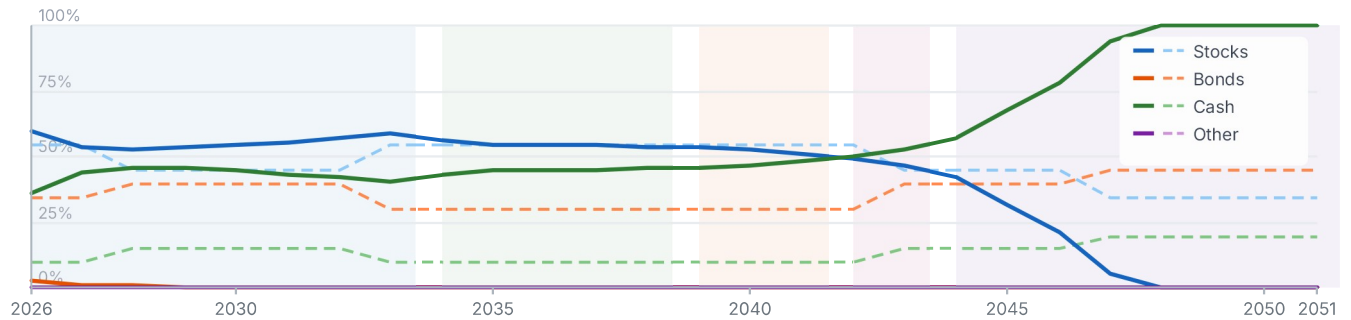
Portfolio Composition Over Time — Actual

100% stacked actual allocation by year



Portfolio Composition Over Time — Actual vs Target

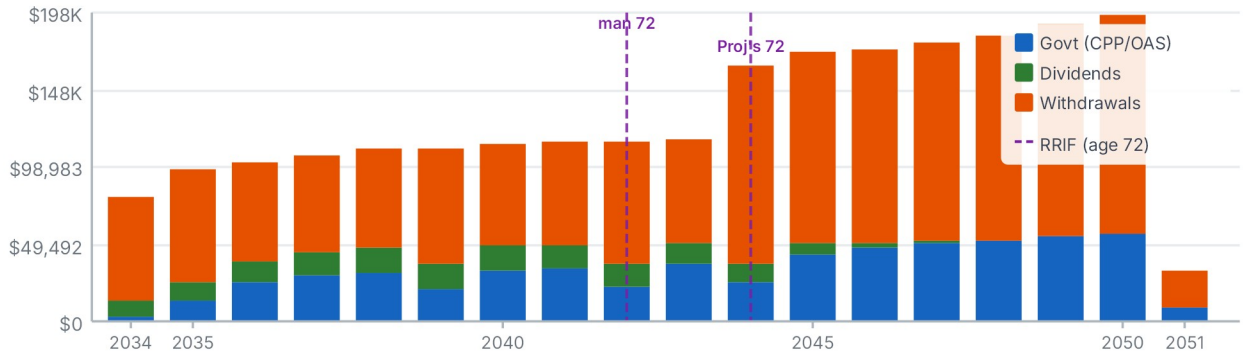
Solid lines = actual allocation; dashed lines = target — same colour per category



Retirement Income by Source

Estimated annual income during retirement — government benefits (CPP/OAS), dividends, and portfolio withdrawals

Purple dashed lines mark each investor's RRIF conversion at age 72, when RRSP minimum withdrawals begin.



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Cash Flow & Outcomes

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PHASE	DURATION	MONTHLY BUDGET	TOTAL WITHDRAWN	TAX PAID	END
Accumulation	7 yr 10 mo	—	\$0	\$3,470	
Active	5 yr	\$4,965/mo	\$343,103	\$42,877	
Slow Down	3 yr	\$4,765/mo	\$206,428	\$19,446	
No Travel	2 yr	\$4,590/mo	\$145,920	\$11,814	
Assisted Living	7 yr	\$7,000/mo	\$926,219	\$61,179	
Total	24 yr		\$1,621,670	\$138,786	

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