



YOUR FINANCIAL STORY

Jason and Sarah Smith

Prepared by Braeden Osske on Apr 27, 2023

YOUR ADVISOR

MAC Griffith & Associates Financial & Estate Planning

✉ griffith.financial@sunlife.com

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DISCLAIMER

This report and its hypothetical illustrations are intended to form the basis for further discussion with your legal, accounting, and other advisors.

The results contained in this report are not projections of future performance and are not guaranteed. Results are shown for informational and illustrative purposes only. They are based on a number of variable factors including:

- Personal and financial information supplied by you
- *Assumptions about the continued availability and eligibility for various government programs*
- Assumptions about annual rates of return and inflation

Changes to any of these factors can have a significant impact on your ability to meet your financial needs and goals.

Historical data in this report shows past performance and is not a guarantee or predictor of future results. Projected rates of return are not guaranteed. You and your advisor should discuss using an appropriate rate or return assumption that reflects your individual or household circumstances. Actual rates of return and performance may vary to a significant degree from the results illustrated in this report.

This report does not constitute legal, accounting or tax advice. It is your responsibility to consult the appropriate professionals in those areas either independently or in conjunction with this planning report and process.

You should review and refresh this report regularly with your professional advisors to identify any changes to your personal or financial circumstances, your investment needs and goals and your risk profile.

This report and its results do not constitute an offer to buy, sell or recommend a particular investment, product, or service.

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ASSUMPTIONS

Date of plan Inflation rate

Apr 27, 2023 2.00%

Retirement age

Jason Smith Sarah Smith

65 61

Life expectancy

Jason Smith Sarah Smith

95 95

Expenses

You may have funds allocated for savings within your plan or for debt payments. It is important to note that funds not saved or earmarked for debt are considered spent within your plan

Income splitting

You can allocate up to half (50%) of your “eligible pension income” (as defined in the Income Tax Act) to your spouse or common-law partner in order to lower your combined income tax payable. This is a joint election performed annually on your income tax return. By default, the projections in this plan will allocate your eligible pension income according to these rules to equalize your respective net income as much as possible.

Rate of return

Current Recommended

4.00% 4.00%

Portfolio

Recommended

Return rates

NET WORTH

Current net worth

Description	Type	Jason	Sarah	Joint	Total	% Total
Accounts						
Non-registered account	Non-registered			\$311,000	\$311,000	
Bank account	Bank account			\$40,000	\$40,000	
Group RRSP account	Group RRSP	\$53,000			\$53,000	
LIRA account	LIRA		\$42,345		\$42,345	
LIRA account	LIRA	\$231,456			\$231,456	
RESP account	RESP			\$67,250	\$67,250	
RRSP account	RRSP	\$250,000			\$250,000	
RRSP account	RRSP		\$95,000		\$95,000	
Spousal RRSP account	Spousal RRSP		\$64,890		\$64,890	
TFSA account	TFSA	\$112,678			\$112,678	
TFSA account	TFSA		\$86,000		\$86,000	
Total accounts		\$647,134	\$288,235	\$418,250	\$1,353,619	41.60%

Lifestyle assets						
Calgary Home	Residence			\$1,500,000	\$1,500,000	
Vacation property	Personal use property			\$400,000	\$400,000	
Total lifestyle assets				\$1,900,000	\$1,900,000	58.40%

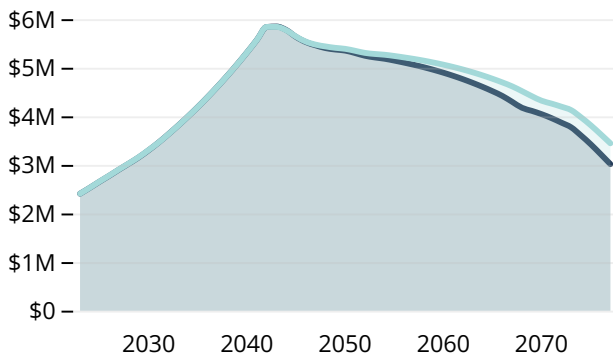
TOTAL ASSETS		\$647,134	\$288,235	\$2,318,250	\$3,253,619	100.00%
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Liabilities						
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Description	Type	Jason	Sarah	Joint	Total	% Total
Home	Mortgage			(\$700,000)	(\$700,000)	
Vacation property	Mortgage			(\$214,000)	(\$214,000)	
Credit card	Credit card		(\$12,458)		(\$12,458)	
Total liabilities			(\$12,458)	(\$914,000)	(\$926,458)	
TOTAL NET WORTH		\$647,134	\$275,777	\$1,404,250	\$2,327,161	

Projected net worth

● Current ● Recommended



Your net worth is the difference between your assets and your liabilities. An asset is anything owned which has monetary value, while liabilities are obligations that deplete your resources.

The table above represents your current net worth using the most recent values available.

A positive net worth (where assets exceed liabilities) is a sign of good financial health.

Acting on, and implementing the strategy recommendations provides a greater chance of improving your overall net worth.

STACKED NET WORTH PROJECTION

Current

Year	Ages	Lifestyle assets	Registered	TFSA	Non-registered	Surplus	Liabilities	Total
2023	45/41	\$1,900,000	\$854,458	\$204,680	\$360,396	\$0	(\$912,385)	\$2,407,149
2024	46/42	\$1,900,000	\$924,188	\$226,388	\$373,212	\$0	(\$894,593)	\$2,529,194
2025	47/43	\$1,900,000	\$997,125	\$248,963	\$386,540	\$0	(\$875,759)	\$2,656,869
2026	48/44	\$1,900,000	\$1,062,652	\$272,442	\$400,402	\$0	(\$855,821)	\$2,779,674
2027	49/45	\$1,900,000	\$1,131,019	\$296,859	\$414,818	\$0	(\$834,715)	\$2,907,981
2028	50/46	\$1,900,000	\$1,191,157	\$322,254	\$429,811	\$0	(\$812,372)	\$3,030,849
2029	51/47	\$1,900,000	\$1,253,704	\$348,664	\$445,403	\$0	(\$788,719)	\$3,159,052
2030	52/48	\$1,900,000	\$1,330,396	\$376,131	\$461,619	\$0	(\$763,679)	\$3,304,467
2031	53/49	\$1,900,000	\$1,415,310	\$404,696	\$478,484	\$0	(\$737,170)	\$3,461,319
2032	54/50	\$1,900,000	\$1,511,051	\$434,404	\$496,023	\$0	(\$709,106)	\$3,632,371
2033	55/51	\$1,900,000	\$1,611,111	\$465,300	\$514,264	\$0	(\$679,396)	\$3,811,279
2034	56/52	\$1,900,000	\$1,715,672	\$497,432	\$533,235	\$0	(\$647,942)	\$3,998,397
2035	57/53	\$1,900,000	\$1,824,924	\$530,849	\$552,964	\$0	(\$614,642)	\$4,194,096
2036	58/54	\$1,900,000	\$1,939,062	\$565,603	\$573,483	\$0	(\$579,386)	\$4,398,762
2037	59/55	\$1,900,000	\$2,058,296	\$601,747	\$594,822	\$0	(\$542,060)	\$4,612,806
2038	60/56	\$1,900,000	\$2,182,839	\$639,337	\$617,015	\$0	(\$502,541)	\$4,836,650
2039	61/57	\$1,900,000	\$2,312,913	\$678,430	\$640,096	\$0	(\$460,700)	\$5,070,739
2040	62/58	\$1,900,000	\$2,448,750	\$719,088	\$664,099	\$0	(\$416,401)	\$5,315,536
2041	63/59	\$1,900,000	\$2,590,594	\$761,371	\$689,063	\$0	(\$369,497)	\$5,571,531
2042	64/60	\$1,900,000	\$2,738,695	\$805,346	\$715,026	\$0	(\$319,836)	\$5,839,231
2043	65/61	\$1,900,000	\$2,679,697	\$851,080	\$685,432	\$0	(\$267,254)	\$5,848,955
2044	66/62	\$1,900,000	\$2,555,939	\$885,123	\$646,794	\$0	(\$211,579)	\$5,776,276
2045	67/63	\$1,900,000	\$2,375,101	\$920,528	\$590,666	\$0	(\$152,629)	\$5,633,665
2046	68/64	\$1,900,000	\$2,218,158	\$957,349	\$542,359	\$0	(\$90,210)	\$5,527,657
2047	69/65	\$1,900,000	\$2,086,262	\$995,643	\$502,237	\$0	(\$24,116)	\$5,460,026
2048	70/66	\$1,900,000	\$2,003,495	\$1,035,469	\$477,848	\$0	(\$12,458)	\$5,404,354
2049	71/67	\$1,900,000	\$1,947,874	\$1,076,887	\$462,342	\$0	(\$12,458)	\$5,374,645

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Year	Ages	Lifestyle assets	Registered	TFSA	Non-registered	Surplus	Liabilities	Total
2050	72/68	\$1,900,000	\$1,895,106	\$1,119,963	\$450,398	\$0	(\$12,458)	\$5,353,008
2051	73/69	\$1,900,000	\$1,819,304	\$1,164,761	\$431,293	\$0	(\$12,458)	\$5,302,901
2052	74/70	\$1,900,000	\$1,738,053	\$1,211,352	\$410,473	\$0	(\$12,458)	\$5,247,420
2053	75/71	\$1,900,000	\$1,670,500	\$1,259,806	\$394,450	\$0	(\$12,458)	\$5,212,299
2054	76/72	\$1,900,000	\$1,606,546	\$1,310,198	\$381,223	\$0	(\$12,458)	\$5,185,509
2055	77/73	\$1,900,000	\$1,532,702	\$1,362,606	\$364,559	\$0	(\$12,458)	\$5,147,409
2056	78/74	\$1,900,000	\$1,454,316	\$1,417,110	\$346,121	\$0	(\$12,458)	\$5,105,090
2057	79/75	\$1,900,000	\$1,372,703	\$1,473,795	\$326,252	\$0	(\$12,458)	\$5,060,292
2058	80/76	\$1,900,000	\$1,286,268	\$1,532,747	\$304,500	\$0	(\$12,458)	\$5,011,057
2059	81/77	\$1,900,000	\$1,194,711	\$1,594,056	\$280,645	\$0	(\$12,458)	\$4,956,955
2060	82/78	\$1,900,000	\$1,097,809	\$1,657,819	\$254,729	\$0	(\$12,458)	\$4,897,898
2061	83/79	\$1,900,000	\$995,199	\$1,724,131	\$226,690	\$0	(\$12,458)	\$4,833,563
2062	84/80	\$1,900,000	\$886,562	\$1,793,097	\$196,429	\$0	(\$12,458)	\$4,763,629
2063	85/81	\$1,900,000	\$771,036	\$1,864,821	\$163,822	\$0	(\$12,458)	\$4,687,221
2064	86/82	\$1,900,000	\$649,264	\$1,939,413	\$129,298	\$0	(\$12,458)	\$4,605,518
2065	87/83	\$1,900,000	\$518,290	\$2,016,990	\$94,149	\$0	(\$12,458)	\$4,516,971
2066	88/84	\$1,900,000	\$371,756	\$2,097,670	\$62,737	\$0	(\$12,458)	\$4,419,704
2067	89/85	\$1,900,000	\$188,435	\$2,181,576	\$40,972	\$0	(\$12,458)	\$4,298,525
2068	90/86	\$1,900,000	\$46,210	\$2,202,359	\$40,000	\$0	(\$12,458)	\$4,176,110
2069	91/87	\$1,900,000	\$33,512	\$2,151,816	\$40,000	\$0	(\$12,458)	\$4,112,870
2070	92/88	\$1,900,000	\$22,587	\$2,094,239	\$40,000	\$0	(\$12,458)	\$4,044,369
2071	93/89	\$1,900,000	\$11,441	\$2,024,632	\$40,000	\$0	(\$12,458)	\$3,963,614
2072	94/90	\$1,900,000	\$38	\$1,943,812	\$40,000	\$0	(\$12,458)	\$3,871,392
2073	95/91	\$1,900,000	\$0	\$1,847,040	\$40,000	\$0	(\$12,458)	\$3,774,583
2074	—/92	\$1,900,000	\$0	\$1,679,823	\$40,000	\$0	(\$12,458)	\$3,607,365
2075	—/93	\$1,900,000	\$0	\$1,497,308	\$40,000	\$0	(\$12,458)	\$3,424,850
2076	—/94	\$1,900,000	\$0	\$1,295,999	\$40,000	\$0	(\$12,458)	\$3,223,541
2077	—/95	\$1,900,000	\$0	\$1,088,283	\$40,000	\$0	(\$12,458)	\$3,015,825

STACKED NET WORTH PROJECTION

Recommended

Year	Ages	Lifestyle assets	Registered	TFSA	Non-registered	Liabilities	Total
2023	45/41	\$1,900,000	\$855,553	\$204,680	\$347,938	(\$899,927)	\$2,408,244
2024	46/42	\$1,900,000	\$926,793	\$226,388	\$360,754	(\$882,135)	\$2,531,800
2025	47/43	\$1,900,000	\$1,001,302	\$248,963	\$374,082	(\$863,301)	\$2,661,046
2026	48/44	\$1,900,000	\$1,067,368	\$272,442	\$387,944	(\$843,363)	\$2,784,391
2027	49/45	\$1,900,000	\$1,135,924	\$296,859	\$402,360	(\$822,257)	\$2,912,886
2028	50/46	\$1,900,000	\$1,196,258	\$322,254	\$417,353	(\$799,914)	\$3,035,950
2029	51/47	\$1,900,000	\$1,259,009	\$348,664	\$432,945	(\$776,261)	\$3,164,357
2030	52/48	\$1,900,000	\$1,335,913	\$376,131	\$449,161	(\$751,221)	\$3,309,984
2031	53/49	\$1,900,000	\$1,416,130	\$404,696	\$466,026	(\$724,712)	\$3,462,139
2032	54/50	\$1,900,000	\$1,511,903	\$434,404	\$483,565	(\$696,648)	\$3,633,224
2033	55/51	\$1,900,000	\$1,611,998	\$465,300	\$501,806	(\$666,938)	\$3,812,166
2034	56/52	\$1,900,000	\$1,716,594	\$497,432	\$520,777	(\$635,484)	\$3,999,319
2035	57/53	\$1,900,000	\$1,825,883	\$530,849	\$540,506	(\$602,184)	\$4,195,054
2036	58/54	\$1,900,000	\$1,940,059	\$565,603	\$561,025	(\$566,928)	\$4,399,759
2037	59/55	\$1,900,000	\$2,059,333	\$601,747	\$582,364	(\$529,602)	\$4,613,843
2038	60/56	\$1,900,000	\$2,183,918	\$639,337	\$604,557	(\$490,083)	\$4,837,729
2039	61/57	\$1,900,000	\$2,314,035	\$678,430	\$627,638	(\$448,242)	\$5,071,861
2040	62/58	\$1,900,000	\$2,449,916	\$719,088	\$651,641	(\$403,943)	\$5,316,703
2041	63/59	\$1,900,000	\$2,591,807	\$761,371	\$676,605	(\$357,039)	\$5,572,745
2042	64/60	\$1,900,000	\$2,739,957	\$805,346	\$702,568	(\$307,378)	\$5,840,493
2043	65/61	\$1,900,000	\$2,674,267	\$851,080	\$670,907	(\$254,796)	\$5,841,458
2044	66/62	\$1,900,000	\$2,552,258	\$885,123	\$632,802	(\$199,121)	\$5,771,061
2045	67/63	\$1,900,000	\$2,381,185	\$920,528	\$579,705	(\$140,171)	\$5,641,247
2046	68/64	\$1,900,000	\$2,226,015	\$957,349	\$531,927	(\$77,752)	\$5,537,539

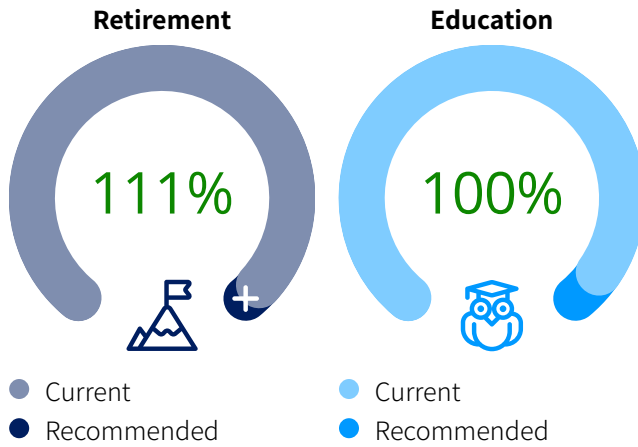
Year	Ages	Lifestyle assets	Registered	TFSA	Non-registered	Liabilities	Total
2047	69/65	\$1,900,000	\$2,098,311	\$995,643	\$493,087	(\$11,658)	\$5,475,383
2048	70/66	\$1,900,000	\$2,029,996	\$1,035,469	\$473,182	\$0	\$5,438,647
2049	71/67	\$1,900,000	\$1,975,065	\$1,076,887	\$457,878	\$0	\$5,409,830
2050	72/68	\$1,900,000	\$1,923,179	\$1,119,963	\$446,326	\$0	\$5,389,467
2051	73/69	\$1,900,000	\$1,854,994	\$1,164,761	\$429,733	\$0	\$5,349,488
2052	74/70	\$1,900,000	\$1,782,968	\$1,211,352	\$411,962	\$0	\$5,306,282
2053	75/71	\$1,900,000	\$1,724,790	\$1,259,806	\$399,281	\$0	\$5,283,876
2054	76/72	\$1,900,000	\$1,668,594	\$1,310,198	\$389,239	\$0	\$5,268,031
2055	77/73	\$1,900,000	\$1,603,778	\$1,362,606	\$376,243	\$0	\$5,242,627
2056	78/74	\$1,900,000	\$1,534,346	\$1,417,110	\$361,542	\$0	\$5,212,998
2057	79/75	\$1,900,000	\$1,462,114	\$1,473,795	\$345,637	\$0	\$5,181,546
2058	80/76	\$1,900,000	\$1,385,591	\$1,532,747	\$328,106	\$0	\$5,146,444
2059	81/77	\$1,900,000	\$1,304,010	\$1,594,056	\$308,530	\$0	\$5,106,597
2060	82/78	\$1,900,000	\$1,218,394	\$1,657,819	\$287,194	\$0	\$5,063,406
2061	83/79	\$1,900,000	\$1,127,792	\$1,724,131	\$263,739	\$0	\$5,015,663
2062	84/80	\$1,900,000	\$1,031,837	\$1,793,097	\$238,040	\$0	\$4,962,974
2063	85/81	\$1,900,000	\$930,240	\$1,864,821	\$210,156	\$0	\$4,905,217
2064	86/82	\$1,900,000	\$822,720	\$1,939,413	\$180,051	\$0	\$4,842,185
2065	87/83	\$1,900,000	\$708,457	\$2,016,990	\$147,574	\$0	\$4,773,020
2066	88/84	\$1,900,000	\$586,943	\$2,097,670	\$114,086	\$0	\$4,698,698
2067	89/85	\$1,900,000	\$452,150	\$2,181,576	\$83,391	\$0	\$4,617,118
2068	90/86	\$1,900,000	\$288,951	\$2,268,839	\$60,350	\$0	\$4,518,140
2069	91/87	\$1,900,000	\$118,550	\$2,359,593	\$36,860	\$0	\$4,415,002
2070	92/88	\$1,900,000	\$37,394	\$2,356,440	\$27,542	\$0	\$4,321,376
2071	93/89	\$1,900,000	\$20,725	\$2,314,606	\$27,542	\$0	\$4,262,873
2072	94/90	\$1,900,000	\$4,155	\$2,268,064	\$27,542	\$0	\$4,199,760
2073	95/91	\$1,900,000	\$4,257	\$2,196,441	\$27,542	\$0	\$4,128,240
2074	—/92	\$1,900,000	\$4,427	\$2,049,450	\$27,542	\$0	\$3,981,419

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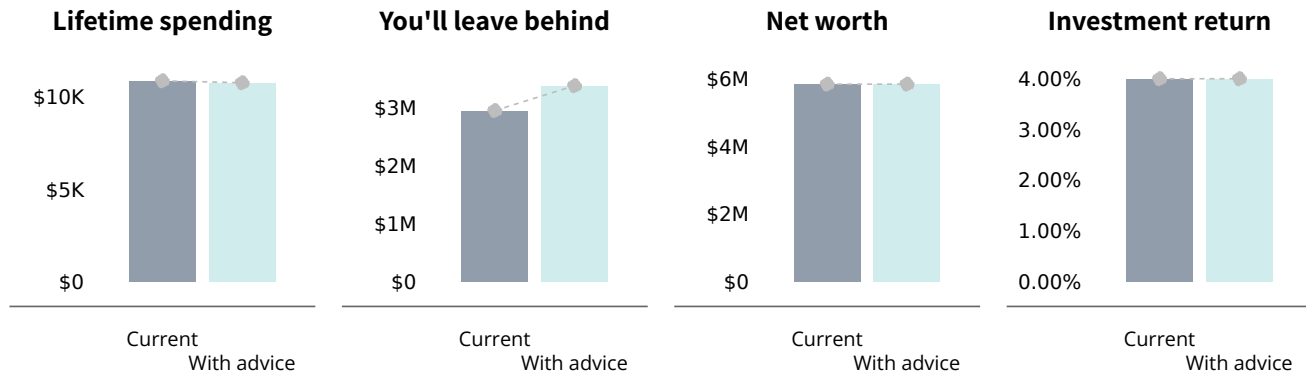
Year	Ages	Lifestyle assets	Registered	TFSA	Non-registered	Liabilities	Total
2075	—/93	\$1,900,000	\$4,604	\$1,884,415	\$27,542	\$0	\$3,816,561
2076	—/94	\$1,900,000	\$4,788	\$1,701,285	\$27,542	\$0	\$3,633,615
2077	—/95	\$1,900,000	\$4,980	\$1,512,476	\$27,542	\$0	\$3,444,998

GOAL PROGRESS



Your financial path

An important part of your financial story is to understand the impact of the advice strategies provided on your current plan. This page is intended to provide some context as to where you currently are; and where you could be; if you took action on the advice provided.



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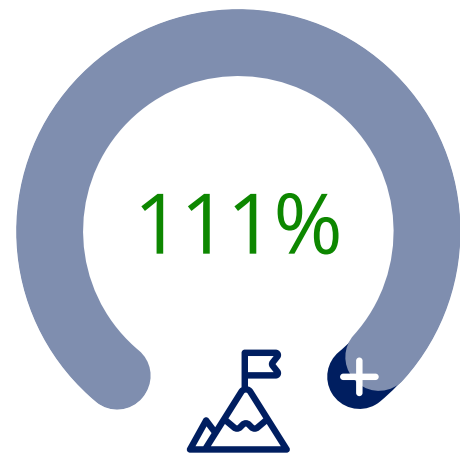
RETIREMENT

Your retirement to-do list

- Pay off credit card
- Term policies
- Plan for Jason to receive OAS at Age 70 and Sarah at Age 65

Jason and Sarah Smith, you have indicated that you would like to retire at age 65 and 61 respectively.

Through collaboration with your advisor, you've built a plan to help you achieve your retirement goal. Planning for retirement takes a multi-faceted approach where you work towards meeting your target retirement date and lifestyle by implementing many types of strategies. Implementing your recommended strategies now will help you achieve your goal and lifestyle through the latter period of your lifetime.



● Current ● Recommended

Monthly need

\$10.9K \$10.8K

Monthly ability

\$10.9K \$10.8K

Retirement shortfalls

0 Years 0 Years

Net estate

\$2.95M \$3.38M

CPP

\$3.23K \$3.23K

OAS

\$1.4K \$1.65K

EDUCATION

Your education goal to-do list

- Save \$100 monthly for 3 years to RESP for your Education goal.

Education costs tend to continue to rise over time and saving for future education costs takes discipline and a plan. Through collaboration with your advisor, you've built a plan with a number of strategies to help you achieve your education goal.



● Current ● Recommended

Need

\$89.2K \$89.2K

Abilities

\$84.4K \$89.2K

Goal shortfall

(\$4.85K) \$0

Rate of return

4.00% 4.00%

Savings shortfall

\$41/mo \$0/mo

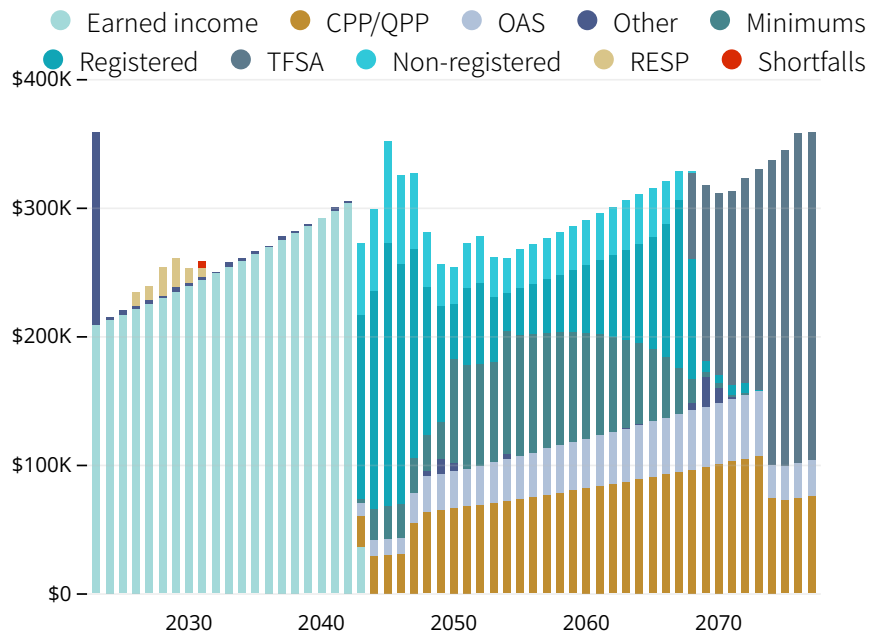
LIFETIME CASH FLOW

The abilities graphs on this page are showing the net amount of cash inflows required over your lifetime to meet your needs. The first abilities graph represents your current plan. The second graph represents your potential cash inflows if the strategy suggestions are implemented (see the action plan for the strategies and how they can be implemented).

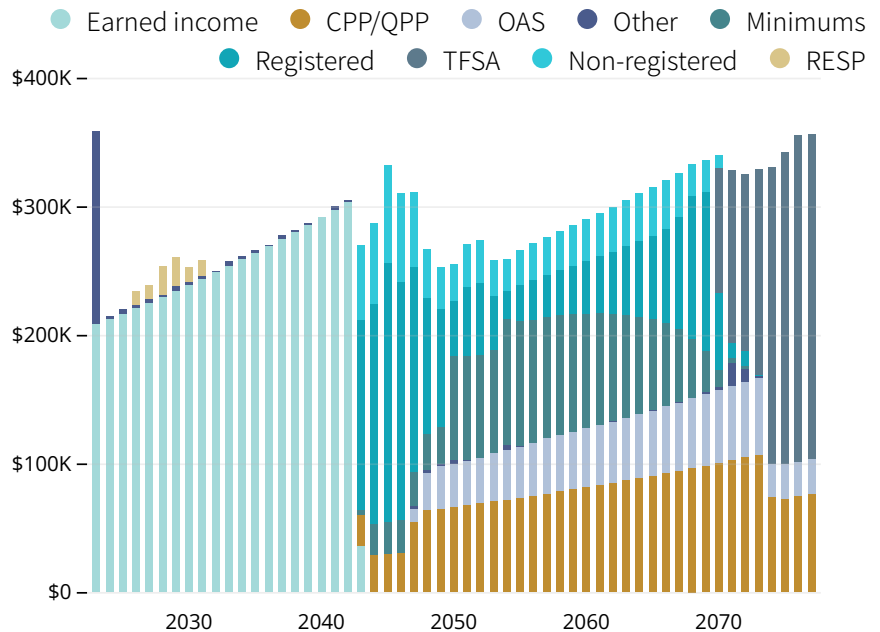
Acting on, and implementing the strategy suggestions in this illustration will provide a greater chance of having cash flow available to meet your needs through your lifetime.

NOTE: Cash inflows can be earned income (such as your employment income), government or personal pensions, investment income or withdrawals from your investment accounts.

Current plan abilities



Recommended plan abilities

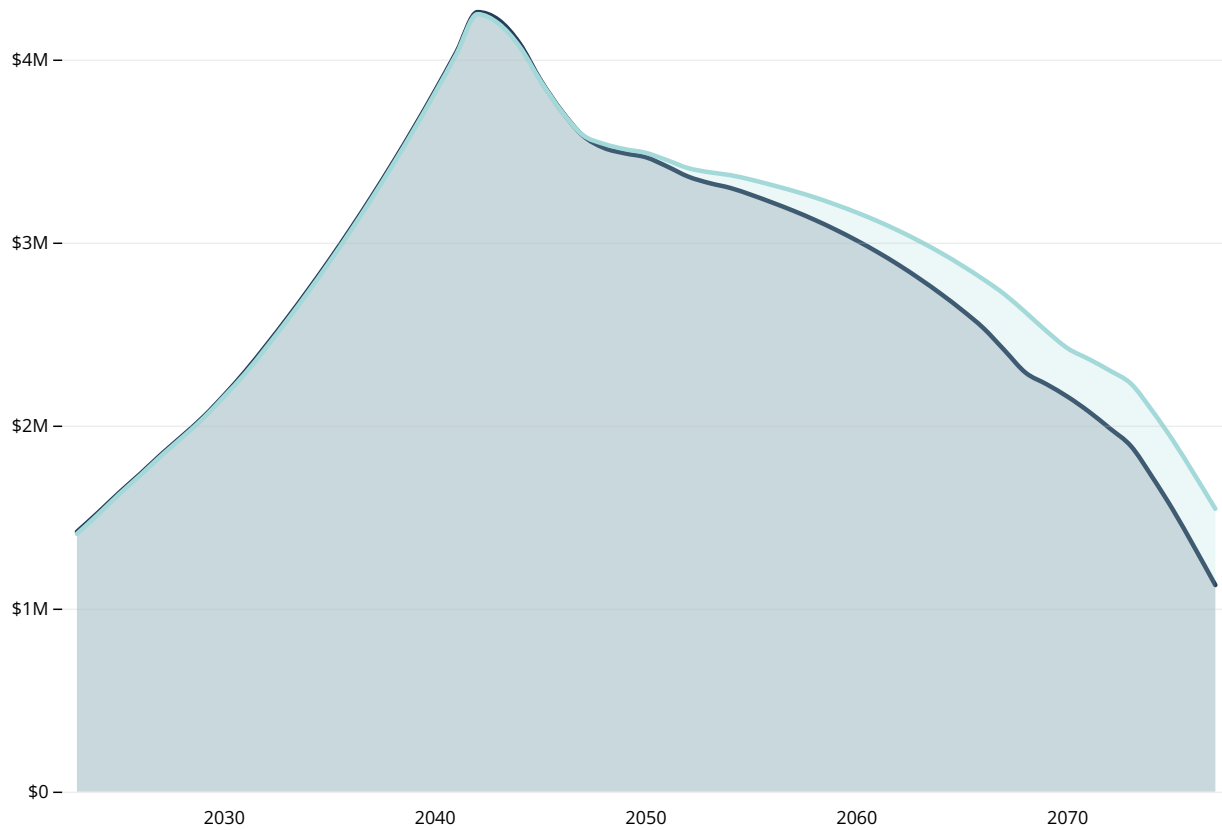


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AVAILABLE INVESTMENTS

The chart below shows the value of your accounts over the life of the analysis.

● Current ● Recommended



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NET WORTH OVERVIEW PROJECTION (ALL)

Current

Year	Ages	Balance start	Savings and contributions	Payments	Growth	Proceeds and withdrawals	Interest and fees	Balance end
2023	45/41	\$2,327,161	\$25,800	\$59,976	\$40,116	\$0	(\$45,904)	\$2,407,149
2024	46/42	\$2,407,149	\$47,800	\$71,448	\$56,452	\$0	(\$53,656)	\$2,529,194
2025	47/43	\$2,529,194	\$48,208	\$71,448	\$60,633	\$0	(\$52,614)	\$2,656,869
2026	48/44	\$2,656,869	\$48,624	\$71,448	\$64,855	(\$10,612)	(\$51,510)	\$2,779,674
2027	49/45	\$2,779,674	\$49,049	\$71,448	\$68,976	(\$10,824)	(\$50,342)	\$2,907,981
2028	50/46	\$2,907,981	\$49,482	\$71,448	\$73,125	(\$22,082)	(\$49,105)	\$3,030,849
2029	51/47	\$3,030,849	\$49,923	\$71,448	\$77,150	(\$22,523)	(\$47,795)	\$3,159,052
2030	52/48	\$3,159,052	\$50,374	\$71,448	\$81,487	(\$11,487)	(\$46,408)	\$3,304,467
2031	53/49	\$3,304,467	\$50,833	\$71,448	\$86,373	(\$6,862)	(\$44,940)	\$3,461,319
2032	54/50	\$3,461,319	\$51,302	\$71,448	\$91,686	\$0	(\$43,384)	\$3,632,371
2033	55/51	\$3,632,371	\$51,780	\$71,448	\$97,418	\$0	(\$41,738)	\$3,811,279
2034	56/52	\$3,811,279	\$52,267	\$71,448	\$103,396	\$0	(\$39,994)	\$3,998,397
2035	57/53	\$3,998,397	\$52,765	\$71,448	\$109,633	\$0	(\$38,148)	\$4,194,096
2036	58/54	\$4,194,096	\$53,272	\$71,448	\$116,139	\$0	(\$36,192)	\$4,398,762
2037	59/55	\$4,398,762	\$53,790	\$71,448	\$122,928	\$0	(\$34,122)	\$4,612,806
2038	60/56	\$4,612,806	\$54,317	\$71,448	\$130,008	\$0	(\$31,929)	\$4,836,650
2039	61/57	\$4,836,650	\$54,856	\$71,448	\$137,393	\$0	(\$29,607)	\$5,070,739
2040	62/58	\$5,070,739	\$55,405	\$71,448	\$145,093	\$0	(\$27,149)	\$5,315,536
2041	63/59	\$5,315,536	\$55,965	\$71,448	\$153,127	\$0	(\$24,545)	\$5,571,531
2042	64/60	\$5,571,531	\$56,536	\$71,448	\$161,503	\$0	(\$21,787)	\$5,839,231
2043	65/61	\$5,839,231	\$18,277	\$71,448	\$165,443	(\$226,578)	(\$18,866)	\$5,848,955
2044	66/62	\$5,848,955	\$0	\$71,448	\$161,057	(\$289,410)	(\$15,774)	\$5,776,276
2045	67/63	\$5,776,276	\$0	\$71,448	\$155,085	(\$356,646)	(\$12,498)	\$5,633,665
2046	68/64	\$5,633,665	\$0	\$71,448	\$147,845	(\$316,273)	(\$9,029)	\$5,527,657
2047	69/65	\$5,527,657	\$0	\$71,448	\$141,651	(\$275,376)	(\$5,355)	\$5,460,026
2048	70/66	\$5,460,026	\$0	\$14,360	\$137,580	(\$204,910)	(\$2,702)	\$5,404,354
2049	71/67	\$5,404,354	\$0	\$2,616	\$135,693	(\$165,402)	(\$2,616)	\$5,374,645
2050	72/68	\$5,374,645	\$0	\$2,616	\$134,722	(\$156,359)	(\$2,616)	\$5,353,008
2051	73/69	\$5,353,008	\$0	\$2,616	\$133,430	(\$183,538)	(\$2,616)	\$5,302,901
2052	74/70	\$5,302,901	\$0	\$2,616	\$131,377	(\$186,859)	(\$2,616)	\$5,247,420
2053	75/71	\$5,247,420	\$0	\$2,616	\$129,809	(\$164,931)	(\$2,616)	\$5,212,299
2054	76/72	\$5,212,299	\$0	\$2,616	\$128,534	(\$155,323)	(\$2,616)	\$5,185,509
2055	77/73	\$5,185,509	\$0	\$2,616	\$127,315	(\$165,415)	(\$2,616)	\$5,147,409
2056	78/74	\$5,147,409	\$0	\$2,616	\$125,755	(\$168,075)	(\$2,616)	\$5,105,090
2057	79/75	\$5,105,090	\$0	\$2,616	\$124,042	(\$168,839)	(\$2,616)	\$5,060,292

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Year	Ages	Balance start	Savings and contributions	Payments	Growth	Proceeds and withdrawals	Interest and fees	Balance end
2058	80/76	\$5,060,292	\$0	\$2,616	\$122,214	(\$171,449)	(\$2,616)	\$5,011,057
2059	81/77	\$5,011,057	\$0	\$2,616	\$120,200	(\$174,302)	(\$2,616)	\$4,956,955
2060	82/78	\$4,956,955	\$0	\$2,616	\$117,999	(\$177,055)	(\$2,616)	\$4,897,898
2061	83/79	\$4,897,898	\$0	\$2,616	\$115,584	(\$179,919)	(\$2,616)	\$4,833,563
2062	84/80	\$4,833,563	\$0	\$2,616	\$112,965	(\$182,899)	(\$2,616)	\$4,763,629
2063	85/81	\$4,763,629	\$0	\$2,616	\$110,113	(\$186,521)	(\$2,616)	\$4,687,221
2064	86/82	\$4,687,221	\$0	\$2,616	\$107,042	(\$188,745)	(\$2,616)	\$4,605,518
2065	87/83	\$4,605,518	\$0	\$2,616	\$103,730	(\$192,277)	(\$2,616)	\$4,516,971
2066	88/84	\$4,516,971	\$0	\$2,616	\$100,121	(\$197,387)	(\$2,616)	\$4,419,704
2067	89/85	\$4,419,704	\$0	\$2,616	\$95,957	(\$217,136)	(\$2,616)	\$4,298,525
2068	90/86	\$4,298,525	\$0	\$2,616	\$90,831	(\$213,246)	(\$2,616)	\$4,176,110
2069	91/87	\$4,176,110	\$0	\$2,616	\$87,166	(\$150,406)	(\$2,616)	\$4,112,870
2070	92/88	\$4,112,870	\$0	\$2,616	\$84,605	(\$153,106)	(\$2,616)	\$4,044,369
2071	93/89	\$4,044,369	\$0	\$2,616	\$81,632	(\$162,386)	(\$2,616)	\$3,963,614
2072	94/90	\$3,963,614	\$0	\$2,616	\$78,217	(\$170,440)	(\$2,616)	\$3,871,392
2073	95/91	\$3,871,392	\$0	\$2,616	\$74,543	(\$171,352)	(\$2,616)	\$3,774,583
2074	—/92	\$3,774,583	\$0	\$2,616	\$69,512	(\$236,730)	(\$2,616)	\$3,607,365
2075	—/93	\$3,607,365	\$0	\$2,616	\$62,608	(\$245,123)	(\$2,616)	\$3,424,850
2076	—/94	\$3,424,850	\$0	\$2,616	\$55,180	(\$256,490)	(\$2,616)	\$3,223,541
2077	—/95	\$3,223,541	\$40,000	\$2,616	\$47,153	(\$294,869)	(\$2,616)	\$3,015,825
2078	—/—	\$3,015,825	\$0	\$12,458	\$0	(\$1,900,000)	\$0	\$1,128,283

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NET WORTH OVERVIEW PROJECTION (ALL)

Recommended

Year	Ages	Balance start	Savings and contributions	Payments	Growth	Proceeds and withdrawals	Interest and fees	Balance end
2023	45/41	\$2,327,161	\$26,700	\$72,434	\$15,395	\$12,458	(\$45,904)	\$2,408,244
2024	46/42	\$2,408,244	\$49,000	\$68,832	\$56,763	\$0	(\$51,040)	\$2,531,800
2025	47/43	\$2,531,800	\$49,408	\$68,832	\$61,004	\$0	(\$49,998)	\$2,661,046
2026	48/44	\$2,661,046	\$48,924	\$68,832	\$65,095	(\$10,612)	(\$48,894)	\$2,784,391
2027	49/45	\$2,784,391	\$49,049	\$68,832	\$69,165	(\$10,824)	(\$47,726)	\$2,912,886
2028	50/46	\$2,912,886	\$49,482	\$68,832	\$73,321	(\$22,082)	(\$46,489)	\$3,035,950
2029	51/47	\$3,035,950	\$49,923	\$68,832	\$77,354	(\$22,523)	(\$45,179)	\$3,164,357
2030	52/48	\$3,164,357	\$50,374	\$68,832	\$81,700	(\$11,487)	(\$43,792)	\$3,309,984
2031	53/49	\$3,309,984	\$50,833	\$68,832	\$86,530	(\$11,717)	(\$42,323)	\$3,462,139
2032	54/50	\$3,462,139	\$51,302	\$68,832	\$91,719	\$0	(\$40,768)	\$3,633,224
2033	55/51	\$3,633,224	\$51,780	\$68,832	\$97,452	\$0	(\$39,122)	\$3,812,166
2034	56/52	\$3,812,166	\$52,267	\$68,832	\$103,432	\$0	(\$37,378)	\$3,999,319
2035	57/53	\$3,999,319	\$52,765	\$68,832	\$109,670	\$0	(\$35,532)	\$4,195,054
2036	58/54	\$4,195,054	\$53,272	\$68,832	\$116,177	\$0	(\$33,576)	\$4,399,759
2037	59/55	\$4,399,759	\$53,790	\$68,832	\$122,968	\$0	(\$31,506)	\$4,613,843
2038	60/56	\$4,613,843	\$54,317	\$68,832	\$130,050	\$0	(\$29,313)	\$4,837,729
2039	61/57	\$4,837,729	\$54,856	\$68,832	\$137,436	\$0	(\$26,991)	\$5,071,861
2040	62/58	\$5,071,861	\$55,405	\$68,832	\$145,138	\$0	(\$24,532)	\$5,316,703
2041	63/59	\$5,316,703	\$55,965	\$68,832	\$153,173	\$0	(\$21,928)	\$5,572,745
2042	64/60	\$5,572,745	\$56,536	\$68,832	\$161,551	\$0	(\$19,171)	\$5,840,493
2043	65/61	\$5,840,493	\$18,277	\$68,832	\$165,405	(\$235,299)	(\$16,250)	\$5,841,458
2044	66/62	\$5,841,458	\$0	\$68,832	\$160,946	(\$287,017)	(\$13,157)	\$5,771,061
2045	67/63	\$5,771,061	\$0	\$68,832	\$155,123	(\$343,888)	(\$9,882)	\$5,641,247
2046	68/64	\$5,641,247	\$0	\$68,832	\$148,166	(\$314,293)	(\$6,413)	\$5,537,539
2047	69/65	\$5,537,539	\$0	\$68,832	\$142,108	(\$270,358)	(\$2,738)	\$5,475,383
2048	70/66	\$5,475,383	\$0	\$11,744	\$138,463	(\$186,857)	(\$86)	\$5,438,647
2049	71/67	\$5,438,647	\$0	\$0	\$137,133	(\$165,950)	\$0	\$5,409,830
2050	72/68	\$5,409,830	\$0	\$0	\$136,176	(\$156,538)	\$0	\$5,389,467
2051	73/69	\$5,389,467	\$0	\$0	\$135,074	(\$175,053)	\$0	\$5,349,488
2052	74/70	\$5,349,488	\$0	\$0	\$133,451	(\$176,657)	\$0	\$5,306,282
2053	75/71	\$5,306,282	\$0	\$0	\$132,365	(\$154,771)	\$0	\$5,283,876
2054	76/72	\$5,283,876	\$0	\$0	\$131,561	(\$147,407)	\$0	\$5,268,031
2055	77/73	\$5,268,031	\$0	\$0	\$130,796	(\$156,200)	\$0	\$5,242,627
2056	78/74	\$5,242,627	\$0	\$0	\$129,737	(\$159,366)	\$0	\$5,212,998
2057	79/75	\$5,212,998	\$0	\$0	\$128,534	(\$159,986)	\$0	\$5,181,546

Year	Ages	Balance start	Savings and contributions	Payments	Growth	Proceeds and withdrawals	Interest and fees	Balance end
2058	80/76	\$5,181,546	\$0	\$0	\$127,243	(\$162,345)	\$0	\$5,146,444
2059	81/77	\$5,146,444	\$0	\$0	\$125,791	(\$165,639)	\$0	\$5,106,597
2060	82/78	\$5,106,597	\$0	\$0	\$124,177	(\$167,368)	\$0	\$5,063,406
2061	83/79	\$5,063,406	\$0	\$0	\$122,401	(\$170,145)	\$0	\$5,015,663
2062	84/80	\$5,015,663	\$0	\$0	\$120,447	(\$173,135)	\$0	\$4,962,974
2063	85/81	\$4,962,974	\$0	\$0	\$118,296	(\$176,053)	\$0	\$4,905,217
2064	86/82	\$4,905,217	\$0	\$0	\$115,953	(\$178,985)	\$0	\$4,842,185
2065	87/83	\$4,842,185	\$0	\$0	\$113,382	(\$182,546)	\$0	\$4,773,020
2066	88/84	\$4,773,020	\$0	\$0	\$110,601	(\$184,924)	\$0	\$4,698,698
2067	89/85	\$4,698,698	\$0	\$0	\$107,577	(\$189,157)	\$0	\$4,617,118
2068	90/86	\$4,617,118	\$0	\$0	\$104,117	(\$203,095)	\$0	\$4,518,140
2069	91/87	\$4,518,140	\$0	\$0	\$100,107	(\$203,245)	\$0	\$4,415,002
2070	92/88	\$4,415,002	\$0	\$0	\$96,040	(\$189,666)	\$0	\$4,321,376
2071	93/89	\$4,321,376	\$0	\$0	\$92,945	(\$151,447)	\$0	\$4,262,873
2072	94/90	\$4,262,873	\$0	\$0	\$90,579	(\$153,692)	\$0	\$4,199,760
2073	95/91	\$4,199,760	\$0	\$0	\$87,977	(\$159,498)	\$0	\$4,128,240
2074	—/92	\$4,128,240	\$0	\$0	\$83,830	(\$230,651)	\$0	\$3,981,419
2075	—/93	\$3,981,419	\$0	\$0	\$77,649	(\$242,506)	\$0	\$3,816,561
2076	—/94	\$3,816,561	\$0	\$0	\$70,927	(\$253,874)	\$0	\$3,633,615
2077	—/95	\$3,633,615	\$32,522	\$0	\$63,635	(\$284,774)	\$0	\$3,444,998
2078	—/—	\$3,444,998	\$0	\$0	\$0	(\$1,900,000)	\$0	\$1,544,998

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MULTI-YEAR CASH FLOW 2023 - 2028

Current

Type	Item	2023	2024	2025	2026	2027	2028
Tax free	Inheritance (Sarah)	\$150,000	\$0	\$0	\$0	\$0	\$0
Salary	Salary (Jason)	\$159,224	\$162,275	\$165,382	\$168,696	\$172,075	\$175,524
Salary	Salary (Sarah)	\$49,169	\$50,156	\$51,162	\$52,190	\$53,238	\$54,307
RESP	RESP account (Jason/Sarah)	\$0	\$0	\$0	\$10,612	\$10,824	\$22,082
Government	Income tax refund (Jason)	\$0	\$1,546	\$3,523	\$2,468	\$2,393	\$1,131
Government	Income tax refund (Sarah)	\$0	\$383	\$329	\$202	\$165	\$36
Total inflows		\$358,393	\$214,360	\$220,396	\$234,169	\$238,694	\$253,079
TFSA	TFSA account TFSA Savings (Jason)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)
TFSA	TFSA account TFSA Savings (Sarah)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)
Spousal RRSP	Spousal RRSP account Spousal RRSP Savings (Sarah)	(\$6,000)	(\$6,000)	(\$6,000)	(\$6,000)	(\$6,000)	(\$6,000)
RRSP	RRSP account RRSP Savings (Jason)	(\$4,800)	(\$4,800)	(\$4,800)	(\$4,800)	(\$4,800)	(\$4,800)
RRSP	RRSP account RRSP Savings (Sarah)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)
Non-registered	Non-registered account Non-registered Savings (Jason/Sarah)	(\$150,000)	\$0	\$0	\$0	\$0	\$0
Liabilities	Home Liabilities (Jason/Sarah)	(\$51,708)	(\$51,708)	(\$51,708)	(\$51,708)	(\$51,708)	(\$51,708)

Type	Item	2023	2024	2025	2026	2027	2028
Liabilities	Vacation property Liabilities (Jason/Sarah)	(\$17,124)	(\$17,124)	(\$17,124)	(\$17,124)	(\$17,124)	(\$17,124)
Liabilities	Credit card Liabilities (Sarah)	(\$2,616)	(\$2,616)	(\$2,616)	(\$2,616)	(\$2,616)	(\$2,616)
Government	Income tax payable (Sarah)	\$0	\$0	\$0	\$0	\$0	\$0
Expenses	Education expense (Sydney)	\$0	\$0	\$0	\$0	\$0	(\$11,041)
Expenses	Education expense (Jacob)	\$0	\$0	\$0	(\$10,612)	(\$10,824)	(\$11,041)
Unspecified	Personal and household expenses (Jason/Sarah)	(\$109,545)	(\$115,512)	(\$121,547)	(\$124,708)	(\$129,022)	(\$132,149)
	Total outflows	(\$358,393)	(\$214,360)	(\$220,396)	(\$234,169)	(\$238,694)	(\$253,079)
	Ending balance	\$0	\$0	\$0	\$0	\$0	\$0

MULTI-YEAR CASH FLOW 2029 - 2032

Current

Type	Item	2029	2030	2031	2032
Tax free	Inheritance (Sarah)	\$0	\$0	\$0	\$0
Salary	Salary (Jason)	\$179,039	\$182,625	\$186,286	\$190,017
Salary	Salary (Sarah)	\$55,397	\$56,509	\$57,645	\$58,802
RESP	RESP account (Jason/Sarah)	\$22,523	\$11,487	\$6,862	\$0
Government	Income tax refund (Jason)	\$3,422	\$2,155	\$2,069	\$721
Government	Income tax refund (Sarah)	\$179	\$47	\$4	\$0
	Total inflows	\$260,561	\$252,823	\$252,866	\$249,540
TFSA	TFSA account TFSA Savings (Jason)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)
TFSA	TFSA account TFSA Savings (Sarah)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)
Spousal RRSP	Spousal RRSP account Spousal RRSP Savings (Sarah)	(\$6,000)	(\$6,000)	(\$6,000)	(\$6,000)
RRSP	RRSP account RRSP Savings (Jason)	(\$4,800)	(\$4,800)	(\$4,800)	(\$4,800)
RRSP	RRSP account RRSP Savings (Sarah)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)
Non-registered	Non-registered account Non-registered Savings (Jason/Sarah)	\$0	\$0	\$0	\$0
Liabilities	Home Liabilities (Jason/Sarah)	(\$51,708)	(\$51,708)	(\$51,708)	(\$51,708)
Liabilities	Vacation property Liabilities (Jason/Sarah)	(\$17,124)	(\$17,124)	(\$17,124)	(\$17,124)

Type	Item	2029	2030	2031	2032
Liabilities	Credit card Liabilities (Sarah)	(\$2,616)	(\$2,616)	(\$2,616)	(\$2,616)
Government	Income tax payable (Sarah)	\$0	\$0	\$0	(\$133)
Expenses	Education expense (Sydney)	(\$11,262)	(\$11,487)	(\$11,717)	\$0
Expenses	Education expense (Jacob)	(\$11,262)	\$0	\$0	\$0
Unspecified	Personal and household expenses (Jason/Sarah)	(\$139,189)	(\$142,488)	(\$147,155)	(\$150,559)
	Total outflows	(\$260,561)	(\$252,823)	(\$257,720)	(\$249,540)
	Ending balance	\$0	\$0	(\$4,854)	\$0

MULTI-YEAR CASH FLOW 2023 - 2028

Recommended

Type	Item	2023	2024	2025	2026	2027	2028
Tax free	Inheritance (Sarah)	\$150,000	\$0	\$0	\$0	\$0	\$0
Salary	Salary (Jason)	\$159,224	\$162,275	\$165,382	\$168,696	\$172,075	\$175,524
Salary	Salary (Sarah)	\$49,169	\$50,156	\$51,162	\$52,190	\$53,238	\$54,307
RESP	RESP account (Jason/Sarah)	\$0	\$0	\$0	\$10,612	\$10,824	\$22,082
Government	Income tax refund (Jason)	\$0	\$1,546	\$3,523	\$2,468	\$2,393	\$1,131
Government	Income tax refund (Sarah)	\$0	\$383	\$329	\$202	\$165	\$36
	Total inflows	\$358,393	\$214,360	\$220,396	\$234,169	\$238,694	\$253,079
TFSA	TFSA account TFSA Savings (Jason)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)
TFSA	TFSA account TFSA Savings (Sarah)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)
Spousal RRSP	Spousal RRSP account Spousal RRSP Savings (Sarah)	(\$6,000)	(\$6,000)	(\$6,000)	(\$6,000)	(\$6,000)	(\$6,000)
RRSP	RRSP account RRSP Savings (Jason)	(\$4,800)	(\$4,800)	(\$4,800)	(\$4,800)	(\$4,800)	(\$4,800)
RRSP	RRSP account RRSP Savings (Sarah)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)
RESP	RESP account Savings (Jason/Sarah)	(\$900)	(\$1,200)	(\$1,200)	(\$300)	\$0	\$0
Non-registered	Non-registered account Non-registered Savings (Jason/Sarah)	(\$150,000)	\$0	\$0	\$0	\$0	\$0

Type	Item	2023	2024	2025	2026	2027	2028
Life insurance policies	Term life insurance Premiums (Jason)	(\$2,976)	(\$2,976)	(\$2,976)	(\$2,976)	(\$2,976)	(\$2,976)
Life insurance policies	Term life insurance Premiums (Jason)	(\$1,152)	(\$1,152)	(\$1,152)	(\$1,152)	(\$1,152)	(\$1,152)
Liabilities	Home Liabilities (Jason/Sarah)	(\$51,708)	(\$51,708)	(\$51,708)	(\$51,708)	(\$51,708)	(\$51,708)
Liabilities	Vacation property Liabilities (Jason/Sarah)	(\$17,124)	(\$17,124)	(\$17,124)	(\$17,124)	(\$17,124)	(\$17,124)
Liabilities	Credit card Liabilities (Sarah)	(\$2,616)	\$0	\$0	\$0	\$0	\$0
Government	Income tax payable (Sarah)	\$0	\$0	\$0	\$0	\$0	\$0
Expenses	Education expense (Sydney)	\$0	\$0	\$0	\$0	\$0	(\$11,041)
Expenses	Education expense (Jacob)	\$0	\$0	\$0	(\$10,612)	(\$10,824)	(\$11,041)
Unspecified	Personal and household expenses (Jason/Sarah)	(\$103,573)	(\$111,384)	(\$117,420)	(\$120,681)	(\$124,894)	(\$128,021)
Unspecified	Unused available cash (Jason/Sarah)	(\$944)	(\$1,416)	(\$1,416)	(\$2,216)	(\$2,616)	(\$2,616)
	Total outflows	(\$358,393)	(\$214,360)	(\$220,396)	(\$234,169)	(\$238,694)	(\$253,079)
	Ending balance	\$0	\$0	\$0	\$0	\$0	\$0

MULTI-YEAR CASH FLOW 2029 - 2032

Recommended

Type	Item	2029	2030	2031	2032
Tax free	Inheritance (Sarah)	\$0	\$0	\$0	\$0
Salary	Salary (Jason)	\$179,039	\$182,625	\$186,286	\$190,017
Salary	Salary (Sarah)	\$55,397	\$56,509	\$57,645	\$58,802
RESP	RESP account (Jason/Sarah)	\$22,523	\$11,487	\$11,717	\$0
Government	Income tax refund (Jason)	\$3,422	\$2,155	\$2,069	\$721
Government	Income tax refund (Sarah)	\$179	\$47	\$4	\$0
	Total inflows	\$260,561	\$252,823	\$257,720	\$249,540
TFSA	TFSA account TFSA Savings (Jason)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)
TFSA	TFSA account TFSA Savings (Sarah)	(\$6,500)	(\$6,500)	(\$6,500)	(\$6,500)
Spousal RRSP	Spousal RRSP account Spousal RRSP Savings (Sarah)	(\$6,000)	(\$6,000)	(\$6,000)	(\$6,000)
RRSP	RRSP account RRSP Savings (Jason)	(\$4,800)	(\$4,800)	(\$4,800)	(\$4,800)
RRSP	RRSP account RRSP Savings (Sarah)	(\$3,600)	(\$3,600)	(\$3,600)	(\$3,600)
RESP	RESP account Savings (Jason/Sarah)	\$0	\$0	\$0	\$0
Non-registered	Non-registered account Non-registered Savings (Jason/Sarah)	\$0	\$0	\$0	\$0
Life insurance policies	Term life insurance Premiums (Jason)	(\$2,976)	(\$2,976)	(\$2,976)	(\$2,976)

Type	Item	2029	2030	2031	2032
Life insurance policies	Term life insurance Premiums (Jason)	(\$1,152)	(\$1,152)	(\$1,152)	(\$1,152)
Liabilities	Home Liabilities (Jason/Sarah)	(\$51,708)	(\$51,708)	(\$51,708)	(\$51,708)
Liabilities	Vacation property Liabilities (Jason/Sarah)	(\$17,124)	(\$17,124)	(\$17,124)	(\$17,124)
Liabilities	Credit card Liabilities (Sarah)	\$0	\$0	\$0	\$0
Government	Income tax payable (Sarah)	\$0	\$0	\$0	(\$133)
Expenses	Education expense (Sydney)	(\$11,262)	(\$11,487)	(\$11,717)	\$0
Expenses	Education expense (Jacob)	(\$11,262)	\$0	\$0	\$0
Unspecified	Personal and household expenses (Jason/Sarah)	(\$135,061)	(\$138,360)	(\$143,028)	(\$146,431)
Unspecified	Unused available cash (Jason/Sarah)	(\$2,616)	(\$2,616)	(\$2,616)	(\$2,616)
	Total outflows	(\$260,561)	(\$252,823)	(\$257,720)	(\$249,540)
	Ending balance	\$0	\$0	\$0	\$0

ESTATE REPORT

The following estate report outlines all of your assets and liabilities along with necessary estate transactions to provide your net estate at death for both your current plan and your recommended plan. You'll see your net estate expressed as a dollar value along with your estate shrinkage percentage so you can compare between your current plan and recommended plan. Income tax is payable when settling your estate along with other tax owing if applicable to your situation.

Current estate

Description	Value
Before estate settlement	
Lifestyle assets	\$1,900,000
TFSA's	\$1,088,283
Non-registered investments	\$40,000
Liabilities	(\$12,458)
Total	\$3,015,825

Estate transactions

CPP death benefit (Sarah)	\$2,500
Estate tax owing (Sarah)	(\$525)
Income tax payable (Sarah)	(\$67,022)
T3 trust tax payable (Sarah)	(\$625)
Total	(\$65,672)

Net estate

Net estate	\$2,950,153
Estate shrinkage (\$)	(\$65,672)
Estate shrinkage (%)	-2.18%

Recommended estate

Description	Value
Before estate settlement	
Lifestyle assets	\$1,900,000
TFSA's	\$1,512,476
Non-registered investments	\$27,542
Registered education investments	\$4,980
Total	\$3,444,998

Estate transactions

CPP death benefit (Sarah)	\$2,500
Estate tax owing (Sarah)	(\$525)
Income tax payable (Sarah)	(\$67,022)
T3 trust tax payable (Sarah)	(\$625)
Total	(\$65,672)

Net estate

Net estate	\$3,379,326
Estate shrinkage (\$)	(\$65,672)
Estate shrinkage (%)	-1.91%