

Retirement Income Need

Complete the fillable PDF and save.



CLIENT NAME

INCOME NEED

Month of birth

Year of birth

Retirement starts at age

NOTE: If you are currently retired, enter your current age

Retirement ends at age

Amount to be left to estate

Current income need (before tax)

Index pre-retirement income at %

What percent of income will you need at retirement?

Index post-retirement at %

CHANGE IN INCOME NEED

NOTE: If a change in income is required, complete this section.

Change income need at age

What percent of income will you need?

Index new income need at %

NOTES:

Retirement

Complete the fillable PDF and save.



CLIENT NAME

NON-REGISTERED INVESTMENTS

Current Value

| | AMOUNT | INDEXED AT | START AGE | END AGE |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| Annual Contributions | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | TYPE | AMOUNT | INDEXED AT | START AGE | END AGE |
|-------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Annual withdrawal during retirement | | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

TFSA INVESTMENTS

Current Value

| | AMOUNT | INDEXED AT | START AGE | END AGE |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| Annual Contributions | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | TYPE | AMOUNT | INDEXED AT | START AGE | END AGE |
|-------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Annual withdrawal during retirement | | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

RRSP INVESTMENTS

Current Value

| | AMOUNT | INDEXED AT | START AGE | END AGE |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| Annual Contributions | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| | TYPE | AMOUNT | INDEXED AT | START AGE | END AGE |
|-------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Annual withdrawal during retirement | | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

CLIENT NAME

RRIF INVESTMENTS

Current value

Start RRIF withdrawals at age

Type of withdrawal

Use Partner's age for minimum amount?

Delay first minimum payment by 1 year?

MONEY PURCHASE PLAN / LIF

Money Purchase Plan Current value

| Annual Salary | Salary % increases | Combined % contribution | Start Age | End Age |
|---|---|---|---|---|
| <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |

Select LIF jurisdiction

LIF Current value

Start LIF withdrawals at age

Type of withdrawal

RATES OF RETURN

Before Retirement %

Non-registered investments

TFSAs

RRSPs / RRIFs

LIFs / Money Purchase Plan

After Retirement %

Non-registered investments

TFSAs

RRSPs / RRIFs

LIFs / Money Purchase Plan

CPP & OAS

CPP

Annual CPP amount

Qualify for what % of max CPP

Age to start

OAS

Annual OAS amount

Qualify for what % of max OAS

Defer start in years

PENSION INCOME

| | AMOUNT | INDEXED % | START AGE | END AGE |
|-----------|---|---|---|---|
| Pension 1 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |
| Pension 2 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |
| Pension 3 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |
| Pension 4 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |
| Pension 5 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |

OTHER INCOME

| | AMOUNT | INDEXED % | START AGE | END AGE |
|---------|---|---|---|---|
| Other 1 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |
| Other 2 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |
| Other 3 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |
| Other 4 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |
| Other 5 | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> |