

Mark & Maria Green Current Scenario

Description	Owned	NPV	2008	2009	2010	2011	2012	2013	2014	2015
Mark's Age	C		49	50	51	52	53	54	55	56
Maria's Age	S		48	49	50	51	52	53	54	55
Capital										
Mark's Registered	C	0	61,324	70,529	80,477	91,220	102,814	115,316	128,791	136,957
Maria's Registered	S	0	30,000	34,561	39,490	44,814	50,560	56,758	63,438	67,460
Education capital	T	0	10,156	13,352	16,827	4,482	2,789	2,872	0	0
Mark's Non-Registered	C	0	49,943	55,099	49,957	49,529	48,972	47,229	45,101	41,362
Maria's Non-Registered	S	0	49,943	54,099	48,057	46,666	45,175	42,616	39,762	37,660
Total Capital		0	201,366	227,640	234,809	236,712	250,310	264,792	277,093	283,439
Salaries, Pensions & Other Revenues										
Mark's Salary	C	572,145	100,000	103,000	106,090	109,273	112,551	115,927	0	0
Mark's CPP/QPP	C	141,785	0	0	0	0	0	0	0	0
Mark's OAS	C	91,530	0	0	0	0	0	0	0	0
Maria's Salary	S	330,623	50,000	51,500	53,045	54,636	56,275	57,964	59,703	0
Maria's CPP/QPP	S	139,084	0	0	0	0	0	0	0	0
Maria's OAS	S	89,787	0	0	0	0	0	0	0	0
Mark's Pension	C	584,254	0	0	0	0	0	0	29,851	30,747
Mark's Inheritance	C	53,034	0	0	0	0	0	0	0	0
Maria's Sale of Business	S	43,702	0	0	0	0	0	0	0	61,494
Education Savings	D	1,925	400	412	424	437	450	0	0	0
Life Insurance	S	3,382	0	0	0	0	0	0	0	0
Life Insurance	S	1,288	0	0	0	0	0	0	0	0
Total Salaries, Pensions & Other Revenues		2,052,540	150,400	154,912	159,559	164,346	169,277	173,891	89,554	92,241
Investment Income										
Mark's Investment Income	C	18,419	2,464	2,716	2,463	2,442	2,414	2,328	2,223	2,039
Mark's Dividend Income	C	745	98	110	100	99	98	94	90	83
Maria's Investment Income	S	16,729	2,464	2,667	2,369	2,301	2,227	2,101	1,960	1,857
Maria's Dividend Income	S	676	98	108	96	93	90	85	80	75
Total Investment Income		36,569	5,123	5,602	5,028	4,935	4,830	4,609	4,353	4,054
Withdrawals from Capital										
Mark's Registered Withdrawals	C	101,178	0	0	0	0	0	0	0	0
Maria's Registered Withdrawals	S	49,837	0	0	0	0	0	0	0	0
Education funds	T	22,166	0	0	15,158	4,482	2,789	2,872	0	0
Mark's Non-Registered Withdrawals	C	72,155	0	7,869	3,154	3,342	4,587	5,019	4,284	9,232
Maria's Non-Registered Withdrawals	S	54,449	0	7,726	3,034	3,149	4,231	4,528	3,777	8,406
Total Withdrawals From Capital		299,786	0	15,596	21,346	10,973	11,607	12,419	8,062	17,639
Taxes Payable										
Taxes Payable Mark	C	315,689	27,678	29,032	29,871	30,550	31,539	32,599	4,614	4,767
Taxes Payable Maria	S	84,565	9,847	10,200	10,529	10,736	11,034	11,347	12,577	4,627
Total Taxes Payable		400,255	37,526	39,233	40,401	41,286	42,574	43,946	17,191	9,394
Net Income		1,988,640	117,998	136,877	145,532	138,968	143,139	146,974	84,778	104,539
Savings										
Mark's RSP Savings	C	28,607	5,000	5,150	5,305	5,464	5,628	5,796	0	0
Maria's RSP Savings	S	14,304	2,500	2,575	2,652	2,732	2,814	2,898	0	0
Mark's Planned Other Savings	C	11,443	2,000	2,060	2,122	2,185	2,251	2,319	0	0
Mark's Unplanned Other Savings	C	22,682	2,554	0	0	0	0	0	0	0
Maria's Planned Other Savings	S	6,612	1,000	1,030	1,061	1,093	1,126	1,159	1,194	0
Maria's Unplanned Other Savings	S	8,341	2,554	0	0	0	0	0	0	0
Education savings	C	11,552	2,400	2,472	2,546	2,623	2,701	0	0	0
Total Savings		103,541	18,007	13,287	13,686	14,096	14,519	12,172	1,194	0
Life Goals										
Current Lifestyle	J	573,905	99,990	102,990	106,080	109,259	112,539	118,238	0	0
Retirement Lifestyle (After Tax)	J	1,667,121	0	0	0	0	0	0	83,584	86,091
David's Education	J	53,444	0	0	15,158	15,613	16,081	16,564	0	0
Kitchen Renovations	J	19,619	0	20,600	0	0	0	0	0	0
Roof on House	J	9,623	0	0	10,609	0	0	0	0	0
Retirement Cruise	J	13,111	0	0	0	0	0	0	0	18,448
Total Life Goals		2,336,823	99,990	123,590	131,847	124,872	128,620	134,801	83,584	104,539
Total Outflows		2,440,363	117,998	136,877	145,532	138,968	143,139	146,974	84,778	104,539
Shortfall to Achieve Objectives		-451,723	0	0	0	0	0	0	0	0

Mark & Maria Green Current Scenario

Description	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Mark's Age	57	58	59	60	61	62	63	64	65	66	67
Maria's Age	56	57	58	59	60	61	62	63	64	65	66
Capital											
Mark's Registered	145,640	154,873	111,484	59,057	6,709	0	0	0	0	0	0
Maria's Registered	71,737	76,285	54,915	29,093	3,310	0	0	0	0	0	0
Education capital	0	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered	32,630	2,252	0	0	0	0	37,954	0	0	0	0
Maria's Non-Registered	29,710	2,050	0	0	0	0	10,912	0	0	0	0
Total Capital	279,717	235,461	166,398	88,150	10,019	0	48,866	0	0	0	0
Salaries, Pensions & Other Revenues											
Mark's Salary	0	0	0	0	0	0	0	0	0	0	0
Mark's CPP/QPP	0	0	0	10,286	10,594	10,912	11,239	11,576	11,924	12,281	12,650
Mark's OAS	0	0	0	0	0	0	0	0	9,672	9,962	10,261
Maria's Salary	0	0	0	0	0	0	0	0	0	0	0
Maria's CPP/QPP	0	0	0	0	10,594	10,912	11,239	11,576	11,924	12,281	12,650
Maria's OAS	0	0	0	0	0	0	0	0	0	9,962	10,261
Mark's Pension	31,669	32,619	33,598	34,606	35,644	36,713	37,815	38,949	40,118	41,321	42,561
Mark's Inheritance	0	0	0	0	0	100,000	0	0	0	0	0
Maria's Sale of Business	0	0	0	0	0	0	0	0	0	0	0
Education Savings	0	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0	0
Total Salaries, Pensions & Other Revenues	31,669	32,619	33,598	44,891	56,832	158,537	60,293	62,102	73,637	85,808	88,382
Investment Income											
Mark's Investment Income	1,609	111	0	0	0	0	1,871	0	0	0	0
Mark's Dividend Income	65	5	0	0	0	0	76	0	0	0	0
Maria's Investment Income	1,465	101	0	0	0	0	538	0	0	0	0
Maria's Dividend Income	59	4	0	0	0	0	22	0	0	0	0
Total Investment Income	3,198	221	0	0	0	0	2,507	0	0	0	0
Withdrawals from Capital											
Mark's Registered Withdrawals	0	50,036	55,947	52,748	6,709	0	0	0	0	0	0
Maria's Registered Withdrawals	0	24,645	27,556	25,980	3,310	0	0	0	0	0	0
Education funds	0	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered Withdrawals	30,773	2,252	0	0	0	0	37,954	0	0	0	0
Maria's Non-Registered Withdrawals	28,019	2,050	0	0	0	0	10,912	0	0	0	0
Total Withdrawals From Capital	58,792	78,983	83,503	78,729	10,019	0	48,866	0	0	0	0
Taxes Payable											
Taxes Payable Mark	4,985	15,560	19,977	24,057	14,539	7,200	8,019	7,930	9,070	9,358	9,655
Taxes Payable Maria	0	4,929	3,050	2,667	287	-327	189	180	196	821	861
Total Taxes Payable	4,985	20,489	23,027	26,724	14,826	6,873	8,208	8,109	9,266	10,179	10,516
Net Income	88,674	91,334	94,074	96,896	52,025	151,664	103,458	53,993	64,371	75,630	77,867
Savings											
Mark's RSP Savings	0	0	0	0	0	0	0	0	0	0	0
Maria's RSP Savings	0	0	0	0	0	0	0	0	0	0	0
Mark's Planned Other Savings	0	0	0	0	0	0	0	0	0	0	0
Mark's Unplanned Other Savings	0	0	0	0	0	37,954	0	0	0	0	0
Maria's Planned Other Savings	0	0	0	0	0	0	0	0	0	0	0
Maria's Unplanned Other Savings	0	0	0	0	0	10,912	0	0	0	0	0
Education savings	0	0	0	0	0	0	0	0	0	0	0
Total Savings	0	0	0	0	0	48,866	0	0	0	0	0
Life Goals											
Current Lifestyle	0	0	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	88,674	91,334	94,074	96,896	99,803	102,797	105,881	109,058	112,329	115,699	119,170
David's Education	0	0	0	0	0	0	0	0	0	0	0
Kitchen Renovations	0	0	0	0	0	0	0	0	0	0	0
Roof on House	0	0	0	0	0	0	0	0	0	0	0
Retirement Cruise	0	0	0	0	0	0	0	0	0	0	0
Total Life Goals	88,674	91,334	94,074	96,896	99,803	102,797	105,881	109,058	112,329	115,699	119,170
Total Outflows	88,674	91,334	94,074	96,896	99,803	151,664	105,881	109,058	112,329	115,699	119,170
Shortfall to Achieve Objectives	0	0	0	0	-47,778	0	-2,423	-55,065	-47,959	-40,070	-41,303

Mark & Maria Green Current Scenario

Description	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Mark's Age	68	69	70	71	72	73	74	75	76	77	78
Maria's Age	67	68	69	70	71	72	73	74	75	76	77
Capital											
Mark's Registered	0	0	0	0	0	0	0	0	0	0	0
Maria's Registered	0	0	0	0	0	0	0	0	0	0	0
Education capital	0	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered	0	0	0	0	0	0	0	0	0	0	0
Maria's Non-Registered	0	0	0	0	0	0	0	0	0	0	0
Total Capital	0	0	0	0	0	0	0	0	0	0	0
Salaries, Pensions & Other Revenues											
Mark's Salary	0	0	0	0	0	0	0	0	0	0	0
Mark's CPP/QPP	13,029	13,420	13,823	14,238	14,665	15,105	15,558	16,024	16,505	17,000	17,510
Mark's OAS	10,569	10,886	11,212	11,549	11,895	12,252	12,620	12,998	13,388	13,790	14,204
Maria's Salary	0	0	0	0	0	0	0	0	0	0	0
Maria's CPP/QPP	13,029	13,420	13,823	14,238	14,665	15,105	15,558	16,024	16,505	17,000	17,510
Maria's OAS	10,569	10,886	11,212	11,549	11,895	12,252	12,620	12,998	13,388	13,790	14,204
Mark's Pension	43,838	45,153	46,507	47,903	49,340	50,820	52,344	53,915	55,532	57,198	58,914
Mark's Inheritance	0	0	0	0	0	0	0	0	0	0	0
Maria's Sale of Business	0	0	0	0	0	0	0	0	0	0	0
Education Savings	0	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0	0
Total Salaries, Pensions & Other Revenues	91,034	93,765	96,578	99,475	102,460	105,533	108,699	111,960	115,319	118,779	122,342
Investment Income											
Mark's Investment Income	0	0	0	0	0	0	0	0	0	0	0
Mark's Dividend Income	0	0	0	0	0	0	0	0	0	0	0
Maria's Investment Income	0	0	0	0	0	0	0	0	0	0	0
Maria's Dividend Income	0	0	0	0	0	0	0	0	0	0	0
Total Investment Income	0	0	0	0	0	0	0	0	0	0	0
Withdrawals from Capital											
Mark's Registered Withdrawals	0	0	0	0	0	0	0	0	0	0	0
Maria's Registered Withdrawals	0	0	0	0	0	0	0	0	0	0	0
Education funds	0	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0	0
Maria's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0	0
Total Withdrawals From Capital	0	0	0	0	0	0	0	0	0	0	0
Taxes Payable											
Taxes Payable Mark	9,960	10,275	10,599	10,932	11,287	11,669	12,063	12,469	12,887	13,317	13,761
Taxes Payable Maria	902	945	989	1,035	1,082	1,130	1,180	1,231	1,283	1,338	1,393
Total Taxes Payable	10,863	11,220	11,588	11,967	12,369	12,799	13,243	13,700	14,170	14,655	15,154
Net Income	80,171	82,545	84,990	87,508	90,091	92,734	95,456	98,261	101,149	104,124	107,188
Savings											
Mark's RSP Savings	0	0	0	0	0	0	0	0	0	0	0
Maria's RSP Savings	0	0	0	0	0	0	0	0	0	0	0
Mark's Planned Other Savings	0	0	0	0	0	0	0	0	0	0	0
Mark's Unplanned Other Savings	0	0	0	0	0	0	0	0	0	0	0
Maria's Planned Other Savings	0	0	0	0	0	0	0	0	0	0	0
Maria's Unplanned Other Savings	0	0	0	0	0	0	0	0	0	0	0
Education savings	0	0	0	0	0	0	0	0	0	0	0
Total Savings	0	0	0	0	0	0	0	0	0	0	0
Life Goals											
Current Lifestyle	0	0	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	122,745	126,428	130,221	134,127	138,151	142,296	146,564	150,961	155,490	160,155	164,960
David's Education	0	0	0	0	0	0	0	0	0	0	0
Kitchen Renovations	0	0	0	0	0	0	0	0	0	0	0
Roof on House	0	0	0	0	0	0	0	0	0	0	0
Retirement Cruise	0	0	0	0	0	0	0	0	0	0	0
Total Life Goals	122,745	126,428	130,221	134,127	138,151	142,296	146,564	150,961	155,490	160,155	164,960
Total Outflows	122,745	126,428	130,221	134,127	138,151	142,296	146,564	150,961	155,490	160,155	164,960
Shortfall to Achieve Objectives	-42,574	-43,883	-45,231	-46,619	-48,060	-49,562	-51,108	-52,701	-54,341	-56,031	-57,772

Mark & Maria Green Current Scenario

Description	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047
Mark's Age	79	80	81	82	83	84	85	86	87	88
Maria's Age	78	79	80	81	82	83	84	85	86	87
Capital										
Mark's Registered	0	0	0	0	0	0	0	0	0	0
Maria's Registered	0	0	0	0	0	0	0	0	0	0
Education capital	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered	0	0	0	0	0	0	0	0	0	0
Maria's Non-Registered	0	0	0	0	0	0	0	0	0	0
Total Capital	0	0	0	0	0	0	0	0	0	0
Salaries, Pensions & Other Revenues										
Mark's Salary	0	0	0	0	0	0	0	0	0	0
Mark's CPP/QPP	18,036	18,577	19,134	19,708	20,299	20,908	21,536	22,182	22,847	23,533
Mark's OAS	14,630	15,069	15,521	15,986	16,466	16,960	17,469	17,993	18,532	19,088
Maria's Salary	0	0	0	0	0	0	0	0	0	0
Maria's CPP/QPP	18,036	18,577	19,134	19,708	20,299	20,908	21,536	22,182	22,847	23,533
Maria's OAS	14,630	15,069	15,521	15,986	16,466	16,960	17,469	17,993	18,532	19,088
Mark's Pension	60,682	62,502	64,377	66,308	68,298	70,347	72,457	74,631	76,870	79,176
Mark's Inheritance	0	0	0	0	0	0	0	0	0	0
Maria's Sale of Business	0	0	0	0	0	0	0	0	0	0
Education Savings	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0
Life Insurance	0	0	0	0	0	0	0	0	0	0
Total Salaries, Pensions & Other Revenues	126,012	129,793	133,686	137,697	141,828	146,083	150,465	154,979	159,629	164,417
Investment Income										
Mark's Investment Income	0	0	0	0	0	0	0	0	0	0
Mark's Dividend Income	0	0	0	0	0	0	0	0	0	0
Maria's Investment Income	0	0	0	0	0	0	0	0	0	0
Maria's Dividend Income	0	0	0	0	0	0	0	0	0	0
Total Investment Income	0	0	0	0	0	0	0	0	0	0
Withdrawals from Capital										
Mark's Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Education funds	0	0	0	0	0	0	0	0	0	0
Mark's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Maria's Non-Registered Withdrawals	0	0	0	0	0	0	0	0	0	0
Total Withdrawals From Capital	0	0	0	0	0	0	0	0	0	0
Taxes Payable										
Taxes Payable Mark	14,238	14,771	15,321	15,887	16,469	17,070	17,688	18,325	18,981	19,657
Taxes Payable Maria	1,451	1,510	1,571	1,634	1,699	1,766	1,835	1,905	1,978	2,053
Total Taxes Payable	15,689	16,282	16,892	17,521	18,169	18,836	19,523	20,230	20,959	21,710
Net Income	110,323	113,511	116,794	120,176	123,659	127,247	130,943	134,749	138,669	142,707
Savings										
Mark's RSP Savings	0	0	0	0	0	0	0	0	0	0
Maria's RSP Savings	0	0	0	0	0	0	0	0	0	0
Mark's Planned Other Savings	0	0	0	0	0	0	0	0	0	0
Mark's Unplanned Other Savings	0	0	0	0	0	0	0	0	0	0
Maria's Planned Other Savings	0	0	0	0	0	0	0	0	0	0
Maria's Unplanned Other Savings	0	0	0	0	0	0	0	0	0	0
Education savings	0	0	0	0	0	0	0	0	0	0
Total Savings	0	0	0	0	0	0	0	0	0	0
Life Goals										
Current Lifestyle	0	0	0	0	0	0	0	0	0	0
Retirement Lifestyle (After Tax)	169,908	175,006	180,256	185,663	191,233	196,970	202,879	208,966	215,235	221,692
David's Education	0	0	0	0	0	0	0	0	0	0
Kitchen Renovations	0	0	0	0	0	0	0	0	0	0
Roof on House	0	0	0	0	0	0	0	0	0	0
Retirement Cruise	0	0	0	0	0	0	0	0	0	0
Total Life Goals	169,908	175,006	180,256	185,663	191,233	196,970	202,879	208,966	215,235	221,692
Total Outflows	169,908	175,006	180,256	185,663	191,233	196,970	202,879	208,966	215,235	221,692
Shortfall to Achieve Objectives	-59,585	-61,495	-63,462	-65,487	-67,574	-69,723	-71,937	-74,217	-76,566	-78,985

Mark & Maria Green Current Scenario

Description	2048	2049	2050	2051
Mark's Age	89	90	91	92
Maria's Age	88	89	90	91
Capital				
Mark's Registered	0	0	0	0
Maria's Registered	0	0	0	0
Education capital	0	0	0	0
Mark's Non-Registered	0	0	0	0
Maria's Non-Registered	0	0	0	0
Total Capital	0	0	0	0
Salaries, Pensions & Other Revenues				
Mark's Salary	0	0	0	0
Mark's CPP/QPP	24,238	24,966	0	0
Mark's OAS	19,661	20,251	0	0
Maria's Salary	0	0	0	0
Maria's CPP/QPP	24,238	24,966	25,715	0
Maria's OAS	19,661	20,251	20,858	0
Mark's Pension	81,551	83,997	0	0
Mark's Inheritance	0	0	0	0
Maria's Sale of Business	0	0	0	0
Education Savings	0	0	0	0
Life Insurance	0	25,000	0	0
Life Insurance	0	0	10,000	0
Total Salaries, Pensions & Other Revenues	169,350	199,430	56,573	0
Investment Income				
Mark's Investment Income	0	0	0	0
Mark's Dividend Income	0	0	0	0
Maria's Investment Income	0	0	0	0
Maria's Dividend Income	0	0	0	0
Total Investment Income	0	0	0	0
Withdrawals from Capital				
Mark's Registered Withdrawals	0	0	0	0
Maria's Registered Withdrawals	0	0	0	0
Education funds	0	0	0	0
Mark's Non-Registered Withdrawals	0	0	0	0
Maria's Non-Registered Withdrawals	0	0	0	0
Total Withdrawals From Capital	0	0	0	0
Taxes Payable				
Taxes Payable Mark	20,353	21,069	0	0
Taxes Payable Maria	2,131	2,210	2,292	0
Total Taxes Payable	22,483	23,280	2,292	0
Net Income	146,867	176,151	54,281	0
Savings				
Mark's RSP Savings	0	0	0	0
Maria's RSP Savings	0	0	0	0
Mark's Planned Other Savings	0	0	0	0
Mark's Unplanned Other Savings	0	0	0	0
Maria's Planned Other Savings	0	0	0	0
Maria's Unplanned Other Savings	0	0	0	0
Education savings	0	0	0	0
Total Savings	0	0	0	0
Life Goals				
Current Lifestyle	0	0	0	0
Retirement Lifestyle (After Tax)	228,343	235,193	242,249	0
David's Education	0	0	0	0
Kitchen Renovations	0	0	0	0
Roof on House	0	0	0	0
Retirement Cruise	0	0	0	0
Total Life Goals	228,343	235,193	242,249	0
Total Outflows	228,343	235,193	242,249	0
Shortfall to Achieve Objectives	-81,476	-59,042	-187,968	0