

CAN WE RETIRE, AND WILL THE MONEY LAST?

Your money lasts until Greg is 95 and Linda is 93, in every version we tested.

That includes a 30 percent drop in markets the year Greg stops. You are never short of money in any year. **Greg can stop work at the end of 2026.**

The path you chose The Plan. Spending more is yours to choose any year.

WHAT YOU TOLD US YOU WANT

“We want to travel while we are still healthy enough to enjoy it.”

Linda, goals call

“I don't want to wonder every month if we can afford something.”

Greg, goals call

“Leave something for the kids. Not a tax bill.”

Linda, goals call

“Everyone tells me to take my CPP at 60. Is that right for us?”

Greg, first call

THE THREE THINGS THAT MATTER

ONE

2026

Greg can stop work at the end of 2026.

Your paycheque starts in January 2027, the month after his last day.

His work pension and your RRSPs pay the bills until CPP and OAS start.

TWO

+\$750

You can spend without worry.

The plan pays for \$7,500 a month after tax, every month, until Greg is 75. Then \$6,500 a month, rising with prices.

You can spend about \$750 more a month, every month, for life. In 1,000 random markets that still works about 9 times out of 10.

THREE

\$100K

The big tax bill at the end goes away.

If you did nothing, about \$100,000 in today's dollars would go to tax at the end. With the plan, that bill drops to \$0.

The kids keep about \$222,000 more, in today's dollars.

All amounts are in today's dollars and come from your plan model. In 1,000 random markets, your plan worked 99 times out of 100. Nothing here is a promise about markets.

THE SHORT ANSWERS

Your questions, one line each.

Your own questions first, then the ones most people ask. The answer comes first; the right-hand side says where to read why.

Can I really stop at 60? Greg	Your Questions, page 1
Yes. Greg can stop at the end of 2026.	
Is \$7,500 a month realistic, or are we dreaming? Linda	Your Questions, page 1
\$7,500 a month after tax is exactly the living money in your plan, until Greg is 75.	
Everyone tells me to take my CPP at 60. Is that right for us? Greg	Your Questions, page 1
Not for you. Your plan starts Greg's CPP and OAS at 70.	
Will the money last, even in a bad market?	Your Plan, page 3
Your money lasts until Greg is 95 and Linda is 93, in every version we tested. Even if markets drop 30% the first year, you are never short.	
Where does our monthly paycheck come from?	Money Moves, page 1
About \$2,538 every two weeks, after tax, from Linda's RRSP and Greg's RRSP. Greg's work pension comes monthly on top.	
When do we take CPP and OAS?	Money Moves, page 3
Greg: CPP and OAS in 2036, at 70. Linda: CPP in 2038, at 70; OAS in 2035, at 67.	
Which accounts do we use first?	Money Moves, page 2
In 2027 your spending comes from Linda's RRSP and Greg's RRSP. The TFSAs come last: nothing comes out of them until 2041.	
How do we keep tax low and avoid the OAS clawback?	What This Plan Found
No OAS clawback in any year (OAS you would have to pay back when income is high). About \$72,000 less tax over your lives than doing nothing.	
What happens if one of us dies first? Linda	Your Questions, page 2
The other one carries on. Greg's pension keeps paying Linda, if you pick that option on the forms.	
What do we do this year, and every year?	Your Plan, page 4 and Money Moves, page 3
This year: five moves , the first by November 30, 2026. Every year: TFSA day in January, tax time in April and review with Marc every fall.	

WILL THE MONEY LAST?

Yes. Your money is built to last.

"How can we take money out of the RRSPs now and still have enough later?" Linda said. Here it is in three numbers, for a normal year early on.

YOUR SAVINGS EARN

\$50K

About \$50,000 a year, on about \$1.1 million, at the plan's normal rates.

YOU TAKE OUT

\$85K

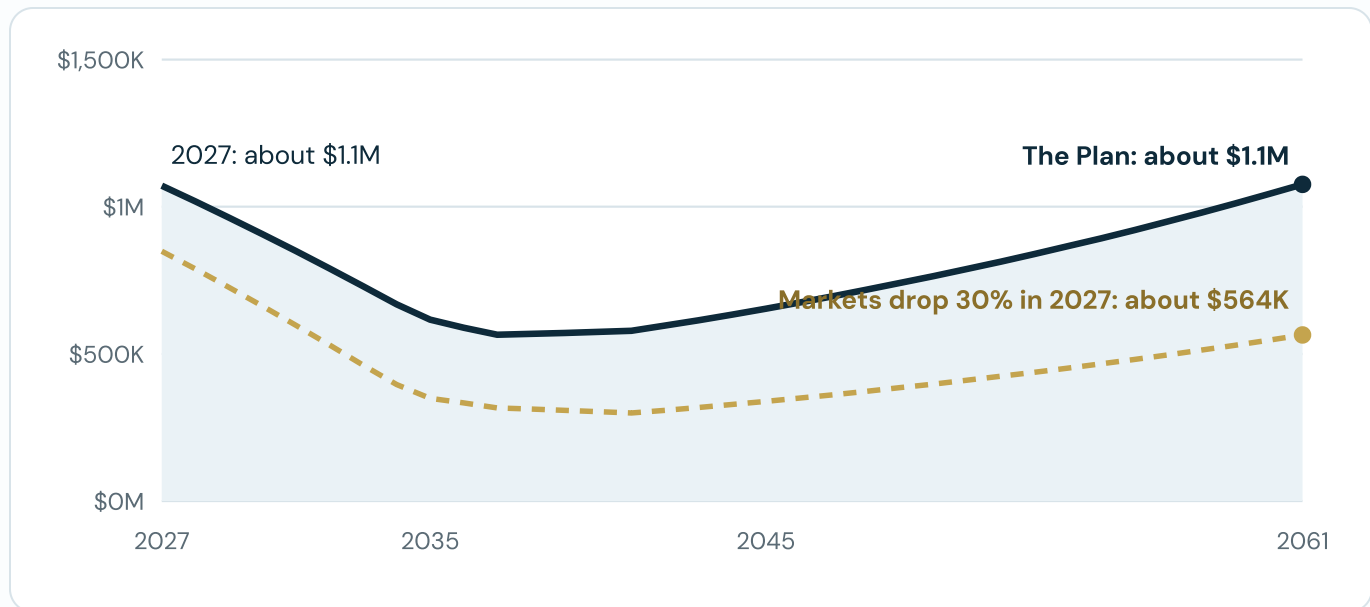
About \$85,000 a year. With Greg's work pension, that pays for all your spending and the tax.

THE GOVERNMENT PAYS,
LATER**2035**

CPP and OAS start between 2035 and 2038, bigger because you waited. They rise with prices and never run out. Until then, the RRSPs and Greg's pension pay the bills.

What if stocks fall 30% in 2027, the year Greg stops?

You are still never short of money in any year. Your savings, year by year, in today's dollars. Solid line: The Plan. Dotted line: stocks fall 30% in 2027, the year Greg stops. The house is not included.



With The Plan, your savings come down slowly in the early years while the RRSPs pay you. Then CPP and OAS start, bigger because you waited, and your savings level off. Even in the bad start, you never run short or cut a dollar of spending.

WHAT DO WE DO THIS YEAR?

Your next five moves

Each one has a date. Your advisor does the paperwork; you just ask.

- 1** By November 30, 2026 Greg signs his pension forms. Choose the option that **keeps paying Linda** if Greg dies first.
- 2** By December 15, 2026 Check the names on every account. On the TFSAs, name each other as **successor holder**. Add the kids as backups.
- 3** By December 31, 2026 **THE ONE THAT MATTERS MOST**
 Set up **regular withdrawals from both RRSPs**, every two weeks from January 2027. About \$27,000 from Greg's and \$55,000 from Linda's in 2027.
- 4** January 2027 Greg's pension and your paycheck start. Put **\$7,000 into each TFSA**, and again every January.
- 5** Not yet **Do not apply for CPP or OAS yet.** Your plan starts both of Greg's at 70. Linda's OAS starts at 67 and her CPP at 70.

\$7,500
a month, in 2027

About **\$7,500 a month lands in your chequing in 2027**. About \$2,538 comes from your advisor every two weeks; Greg's work pension makes up the rest. The tax is set aside separately. Your Money Moves shows every account.

Your years, on one line

Ages are Greg's and Linda's at the end of each year.

