What This Plan Found

$222,000
MORE FOR THE KIDS

Each item is one move and what it is worth, biggest first. Every dollar figure is in today's dollars.

Your money lasts until Greg is 95 and Linda is 93, in every version we tested. Greg can stop at the end of 2026.

Every year

About $800 more a month you can choose to spend. $14,000 a year into your TFSAs, never taxed again. No OAS clawback.

One time, at the end

The tax bill at the end goes from about $100,000 to $0. About $222,000 more for the kids. These overlap, and they are never added to the yearly items.

1. **More for the kids.** About $222,000 more in today's dollars, after tax.
   This is what your family keeps at the end with The Plan, compared with doing nothing. Part of it is the tax in the next item that never gets paid, so never add the two.
   ONE TIME, AT THE END

2. **The big tax bill at the end goes to $0.** About $100,000 in today's dollars, one time.
   If you did nothing, about $100,000 in today's dollars would go to tax at the end. With the plan, that bill is $0. The plan pays out the RRSPs slowly while your tax rate is low, so nothing is left for the CRA to take at once.
   ONE TIME, AT THE END

3. **Less tax over your lives.** About $72,000 in today's dollars.
   Each of you reports a steady taxable income of about $56,000 a year, rising with prices. Greg's pension is split with Linda at tax time, so neither of you lands in a high bracket.
   OVER YOUR LIFETIMES

4. **You can spend more.** About $800 a month, every month, for life.
   You can spend about $800 more a month, every month, for life. In 1,000 random markets that still works about 9 times out of 10. It is your choice to make; Your Choices (Reference folder) shows it side by side.
   EVERY MONTH · YOUR CHOICE

A MADE-UP COUPLE · Not a real client. Every name and number is invented, to show what a Glacier plan looks like.

What This Plan Found, continued

The smaller moves that make the big ones work.

10 moves
SMALL MOVES, BIG RESULTS

5 **CPP and OAS later, and bigger.** Bigger government cheques, for life.
Greg's CPP and OAS start at 70. Linda's OAS starts at 67 and her CPP at 70. Waiting makes each cheque bigger for life, and the RRSPs pay the bills in the meantime.
ONE-TIME CHOICE

6 **Keep topping up both TFSAs.** $14,000 a year.
$7,000 each every January, from your joint account and Linda's investment account. Money in a TFSA is never taxed again, not even at the end. In a bad market year, skip it (Retirement Handbook).
EVERY JANUARY

7 **Greg can stop, even in a bad start.** Never short in any year.
We tested markets dropping 30% the year Greg stops. Your savings fall from about $1.1 million to about $849,000 at the end of 2027, and you still never run short, with no cut to spending.
TESTED

8 **No OAS clawback.** $0 in every year of The Plan.
The plan keeps both of you well under the clawback line in every year.
EVERY YEAR

9 **Split Greg's pension at tax time.** Lower tax every year.
Greg's pension can be split with Linda on your tax returns, so the income is taxed in two lower brackets instead of one. Your accountant does it each April. No money moves.
EVERY APRIL

10 **Get the names on every account right.** Skips Ontario probate of about 1.5%.
On the TFSAs, name each other as **successor holder**, not only beneficiary, so the TFSA simply carries on. Then add the kids next in line, so the money reaches them directly, without probate.
THIS FALL

The honest part: in 1,000 random markets, The Plan worked 99 times out of 100, and doing nothing worked 93. The Plan wins on the tax bill at the end and more for the kids. Spending $800 more a month brings it to about 9 in 10. The four paths, side by side, are in Your Choices, in the Reference folder.

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