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

Four ways your retirement could go.

Your money lasts until Greg is 95 and Linda is 93, in every version we tested. Same accounts, same goals. Every amount is in today's dollars.

	Do Nothing CPP and OAS at 65. RRSPs left alone until 71.	The Plan What we recommend. ✓ The path you chose	Spend More The Plan, plus about $800 a month.	Markets Drop 30% The Plan, with stocks down 30% in 2027.
Ever short of money?	Never	Never	Never	Never
Money to spend each month	$7,500 about	$7,500 about	$8,200 about	$7,500 about, not one dollar cut
Tax bill at the end	$100,000 about	$0	$0	$0
Left to the kids	$853K about	$1.1M about	$494K about	$564K about
Worked in 1,000 random markets	93 of 100	99 of 100	88 of 100	This is the bad market

How to read this. Monthly money is what lands in your chequing in 2027, after tax. "Left to the kids" is what is there at the end of the plan, when Greg would be 95 and Linda 93, after all tax.

The Plan is safer than doing nothing (99 of 100, against 93). It also wins on the tax bill at the end and more for the kids. Spending about $800 more a month costs 11 points of safety: it works about 88 times out of 100.

Marc Pineault · Retirement Planner · Glacier Financial · marc@glacierfinancial.ca

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

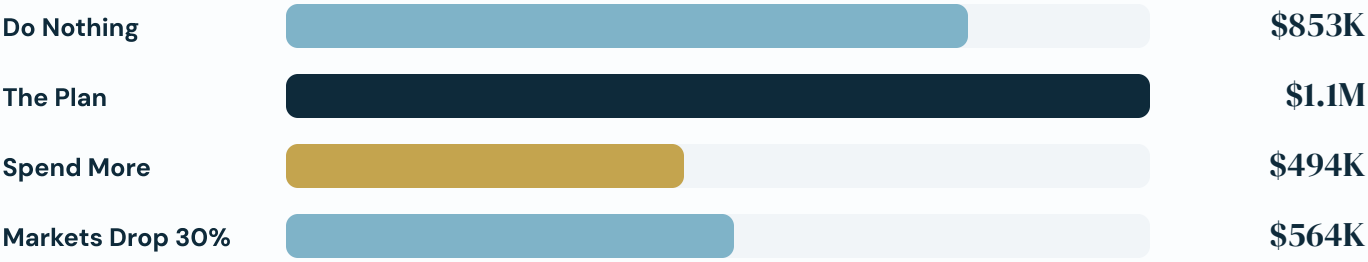
WHAT WE RECOMMEND

Follow The Plan. Spend More is yours to choose. Your plan holds either way.

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**, against 99 for The Plan.

Left to the kids at the end, in today's dollars

Every path leaves money at the end.



What each path means for you

Do Nothing	You would be fine. But about $100,000 in today's dollars goes to tax at the end, a bill the plan avoids.
The Plan	Same life, smarter order. The tax bill at the end drops to $0 and the family keeps about $222,000 more.
Spend More	About $800 more a month for the two of you, for life. The kids still get about $494,000.
Markets Drop 30%	The bad start you asked about. Savings fall from about $1.1 million to about $849,000, and you still never run short or cut a dollar.

Your choice to make. The Plan or Spend More. You can start with The Plan and move to Spend More any year; we look at it together at every review.