Glacier Financial THE PLAN ON ONE PAGE

Sam and Anna · September 11, 2026

WHY WE BUILT THIS PLAN. YOUR WORDS.

"We saved about 2.3 million dollars and we want it to pay us for the rest of our lives, without ever running out. We do not want to lie awake worrying about the next market crash. And we want what is left to go to our daughter, not to the tax bill."

Your goals, in order

Ranked by what you would most regret missing.

1. Sam stops work at the end of 2026, Anna at the end of 2027, and the paycheque never runs out.
2. Stop worrying about a market crash. Know you are fine even if one comes.
3. Leave a strong legacy to your daughter, with as little tax taken as possible.
4. Keep your life the same. About $100,000 a year to 2036, then about $92,000, in today's dollars.

Your money outlasts you in every version we tested, including the one where markets drop 30 percent the year after Sam stops working.

176% funded for the record

WHAT THIS PLAN IS WORTH

This plan leaves your family about

$5.86 million

after all tax, in 2056. Next to doing nothing at the same spending, the tax bill at death drops from $1,237,190 to $147,815. Both numbers come from your own projections, not a guess.

Your next moves, in order

Five moves. The first four start in the next 90 days. The key one switches on in January.

Open Sam's TFSA and deposit the $40,000 catch-up. Start the RRSP withdrawals, $15,000 to $20,000 to begin is fine.	**September 2026**
Wills and powers of attorney, both of you, with your estate lawyer. Video or in London.	**September to October**
Name each other on the TFSA, RRSP and LIRA. One bank visit.	**October 2026**
Move the accounts to the new dealer and spread the single-theme tech book before the drawdown speeds up.	**October to December**

IF YOU DO NOTHING ELSE, DO THIS

Turn on the retirement paycheque: $8,934 a month from the RRSP, $107,205 for the year, holding taxable income at $105,000. Anna keeps working through December 2027. — **January 2027**

One thing not to do. Do not rush to pay off the line of credit. It is your bridge to 65, and keeping it costs less than paying it back from your accounts.

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Your full plan explains every number on this page. The back page shows your timeline.

Plan model September 11, 2026 · document version 2.0

Glacier Financial YOUR TIMELINE

Sam and Anna · September 11, 2026

Every important date, on one picture

Start at today on the left and read to the right. The big number on each card is Sam's age. The plan runs to 2056, when Sam is 92 and Anna is 90.

2026
62 yrs
Today. Sam's TFSA opens with $40,000. The RRSP withdrawals start. Sam retires in December.

JANUARY 2027
63 yrs
Your retirement paycheque switches on: $8,934 a month from the RRSP.

END OF 2027
63 yrs
Anna's last working year. She retires in December.

2028
64 yrs
The gap year. One draw of $39,000 on the line of credit. Paycheque steps to $9,121 a month.

MARCH 2029
65 yrs
CPP starts. Half the LIRA unlocks. The RRSP becomes a RRIF. Income splitting with Anna begins.

2032 AND 2034
68 yrs
OAS starts. Sam in 2032, Anna in 2034. Bigger cheques for life.

2037
73 yrs
Spending eases to about $92,000 a year in today's dollars.

2056
92 yrs
The plan horizon. Anna is 90. Money still there.

How to read this page. Every deadline in your plan sits on this one line. Nothing on it should ever surprise you. We check it together every year and move the flags when life moves.

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Dates come from your plan and your projections. We update this picture at every review.
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