

Income and Tax Strategy

Client Name

Average Annual Tax Rate: 25%

Estimated Total Taxes: \$15,960

| Source | Gross | Taxes | Net |
|----------------------|-----------------|-----------------|-----------------|
| RRIF | \$1,500 | \$375 | \$1,125 |
| LIF | \$2,500 | \$625 | \$1,875 |
| CPP | \$750 | \$188 | \$563 |
| OAS | \$570 | \$143 | \$428 |
| Non-Registered | \$800 | | \$800 |
| | | | |
| Monthly Total | \$6,120 | \$1,330 | \$4,790 |
| Annual Total | \$73,440 | \$15,960 | \$57,480 |

Client Name

Average Annual Tax Rate: 25%

Estimated Total Taxes: \$7,500

| Source | Gross | Taxes | Net |
|--------------------------------|------------------|-----------------|-----------------|
| Pension | \$1,500 | \$375 | \$1,125 |
| RRIF | \$200 | \$50 | \$150 |
| CPP | \$500 | \$125 | \$375 |
| OAS | \$300 | \$75 | \$225 |
| | | | |
| Monthly Total | \$2,500 | \$625 | \$1,875 |
| Annual Total | \$30,000 | \$7,500 | \$22,500 |
| | | | |
| Household Monthly Total | \$8,620 | \$1,955 | \$6,665 |
| Household Annual Total | \$103,440 | \$23,460 | \$79,980 |

Concepts and illustrations are for planning purposes only. Values are based on assumptions that are believed to be reasonable. Actual results may vary.



ROB-LYN
FINANCIAL