
Retirement Summary for Proposed Plan

Prepared Exclusively for

Steven and Heather Field

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Prepared By
**Sample Planner
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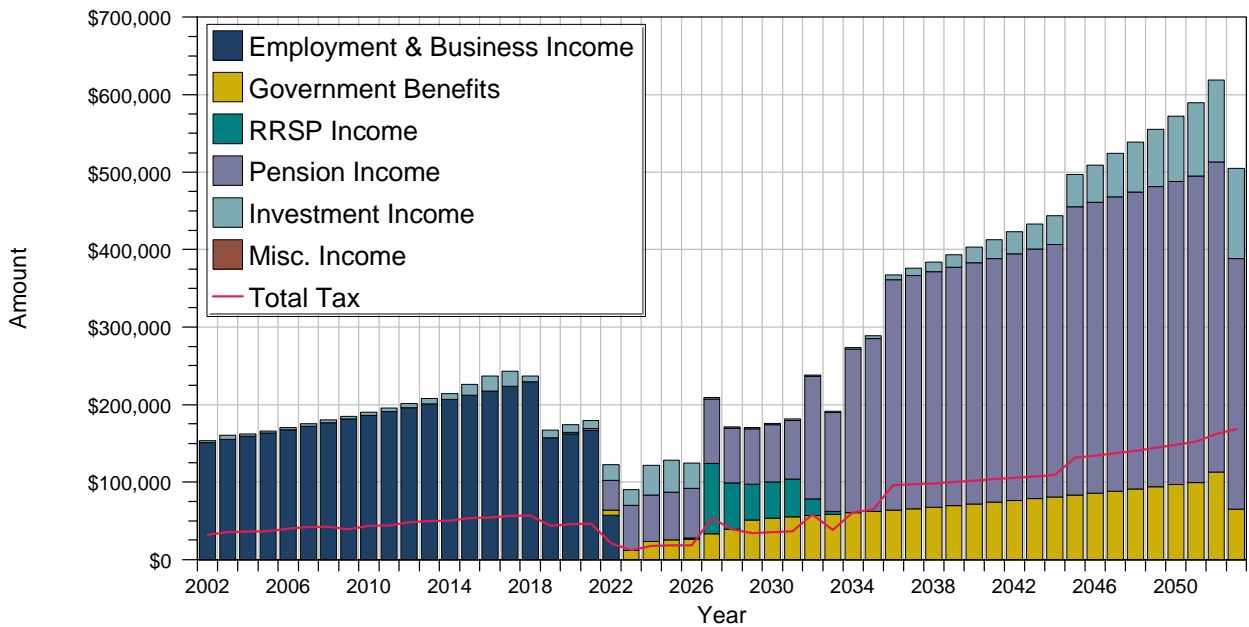
August 20, 2003

Your Income Summary

The following report and graph shows a breakdown of all of your income sources that you may receive during this plan.

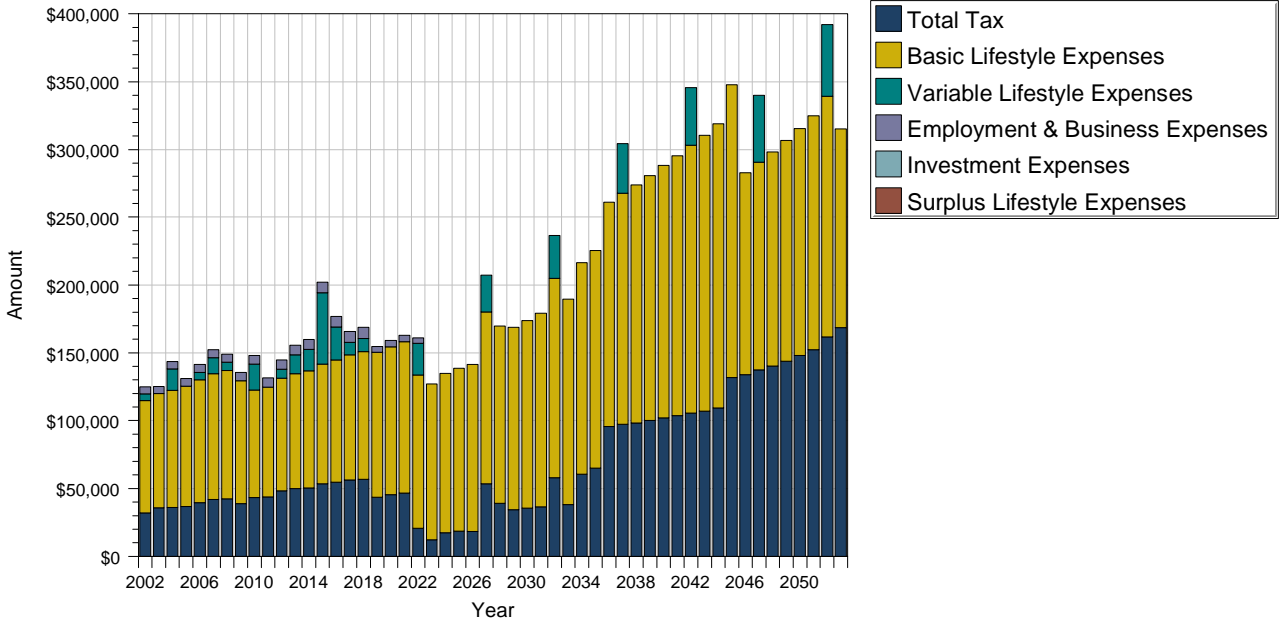
You want to ensure an adequate retirement income to fund your retirement needs which, after taking inflation into consideration, are estimated to be approximately \$116,500 per year starting in 2019 after Steven retires. Your retirement needs starting in 2023 after Heather retires are estimated to be approximately \$127,500 per year.

Year	Age(s)	Government Benefits	Defined Benefit Pension Income	Investment Income	RRSP Income	RRIF Income	LIF/LRIF Income	Annuity Income	Employment & Business Income	Misc. Income	Total Retirement Income
2002	38/40	0	0	2,461	0	0	0	0	151,000	0	153,461
2003	39/41	0	0	5,277	0	0	0	0	154,970	0	160,247
2004	40/42	0	0	2,687	0	0	0	0	159,048	0	161,735
2005	41/43	0	0	2,717	0	0	0	0	163,237	0	165,953
2006	42/44	0	0	2,977	0	0	0	0	167,540	0	170,517
2007	43/45	0	0	3,207	0	0	0	0	171,960	0	175,167
2008	44/46	0	0	3,418	0	0	0	0	176,500	0	179,918
2009	45/47	0	0	3,670	0	0	0	0	181,164	0	184,834
2010	46/48	0	0	4,093	0	0	0	0	185,956	0	190,049
2011	47/49	0	0	4,483	0	0	0	0	190,879	0	195,362
2015	51/53	0	0	14,176	0	0	0	0	211,953	0	226,128
2020	56/58	0	0	10,144	0	0	2,276	0	161,731	0	174,151
2025	61/63	25,244	58,702	41,160	0	0	3,155	0	0	0	128,260
2030	66/68	53,434	68,051	1,716	46,833	0	5,555	0	0	0	175,590
2035	71/73	61,945	78,890	3,817	0	114,846	29,395	0	0	0	288,893
2040	76/78	71,811	91,455	20,095	0	174,860	44,884	0	0	0	403,106
2045	81/83	83,249	106,022	41,977	0	178,123	6,703	80,795	0	0	496,870
2050	86/88	96,508	122,908	83,851	0	180,957	6,802	80,795	0	0	571,821
2052	88/90	113,026	130,393	105,679	0	181,926	6,835	80,795	0	0	618,655
2053	89/91	65,105	53,722	115,910	0	182,332	6,848	80,795	0	0	504,713



Your Expenses

This graph illustrates the expenses that you may make during this plan. Total expenses include day-to-day expenses, semi-regular expenses (such as vacations), lump-sum expenses and taxes.



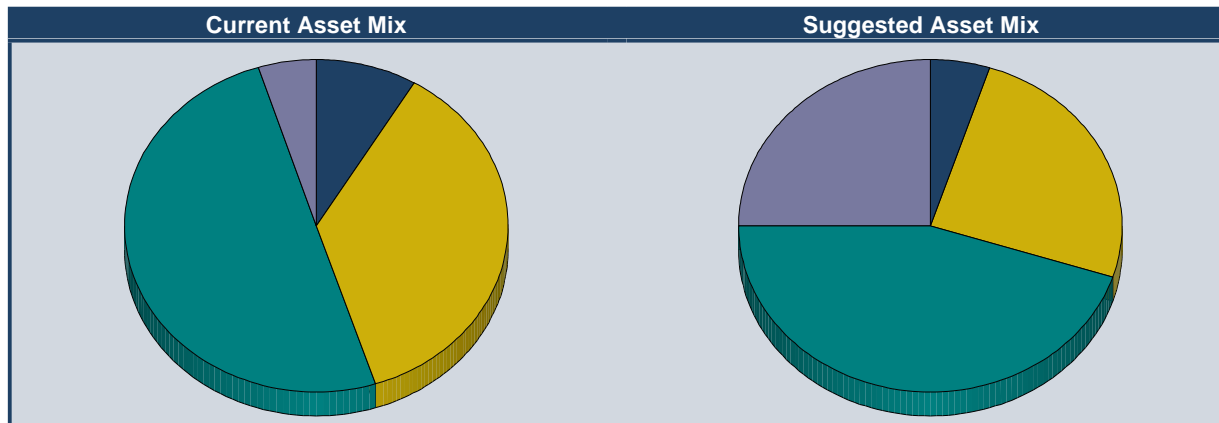
Asset Allocation Recommendations for Retirement

The following graphs and charts below outline the current asset allocation of your entire portfolio. The graph on the left illustrates your current investment weightings. The graph on the right illustrates the suggested asset allocation based on your investment and risk profile.

The table below the graph also illustrates the sells and buys that are required to reach the suggested asset mix.

Asset Allocation Recommendations for Goal: "Retirement"

Profile: Growth
Time Horizon: Jan 1 2019 to Dec 31 2054



	Current Asset Mix	Suggested Asset Mix
Expected Rate of Return	6.67%	8.00%
Expected Standard Deviation	6.84%	9.00%

Asset Class	Current Asset Mix		Change		Suggested Asset Mix	
	%	(\$)	%	(\$)	%	(\$)
Cash	8.5	16,280	-3.5	-6,750	5.0	9,530
Fixed Income	36.5	69,490	-11.5	-21,840	25.0	47,650
Cdn Equity	50.1	95,500	-5.1	-9,730	45.0	85,770
Foreign Equity	4.9	9,330	+20.1	+38,320	25.0	47,650
Total	100.0	190,600			100.0	190,600