

Retirement Income Summary

Field

Proposed Plan (2002)

(Steven & Heather)

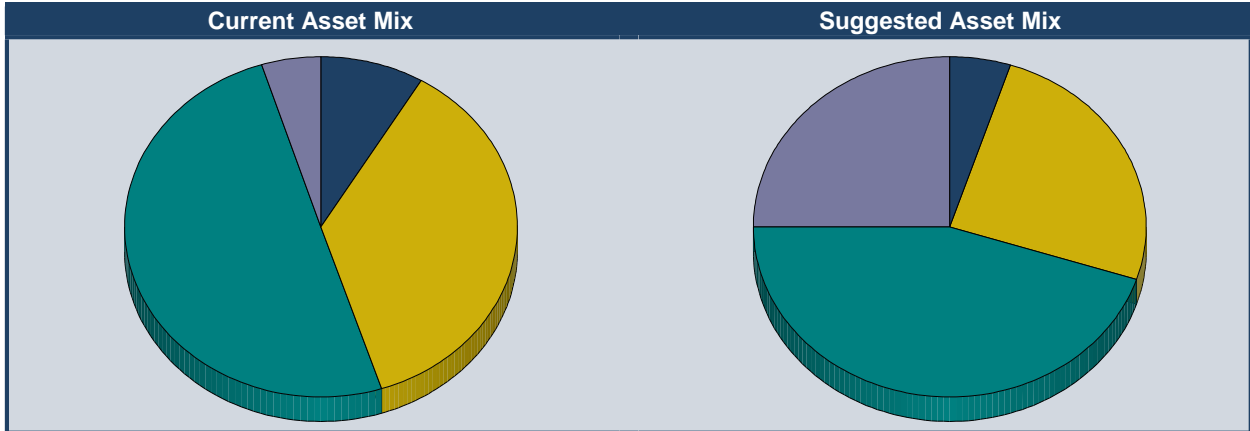
Year	Age(s)	Government Benefits	Defined Benefit Pension Income	Investment Income	RRSP Income	RRIF Income	LIF/LRIF Income	Annuity Income	Employment & Business Income	Misc. Income	Total Retirement Income
2002	38/40	0	0	2,461	0	0	0	0	151,000	0	153,461
2003	39/41	0	0	5,277	0	0	0	0	154,970	0	160,247
2004	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

Asset Allocation Recommendations for Retirement Goal Field

Proposed Plan (2002)

Asset Allocation Recommendations for Goal: "Retirement"

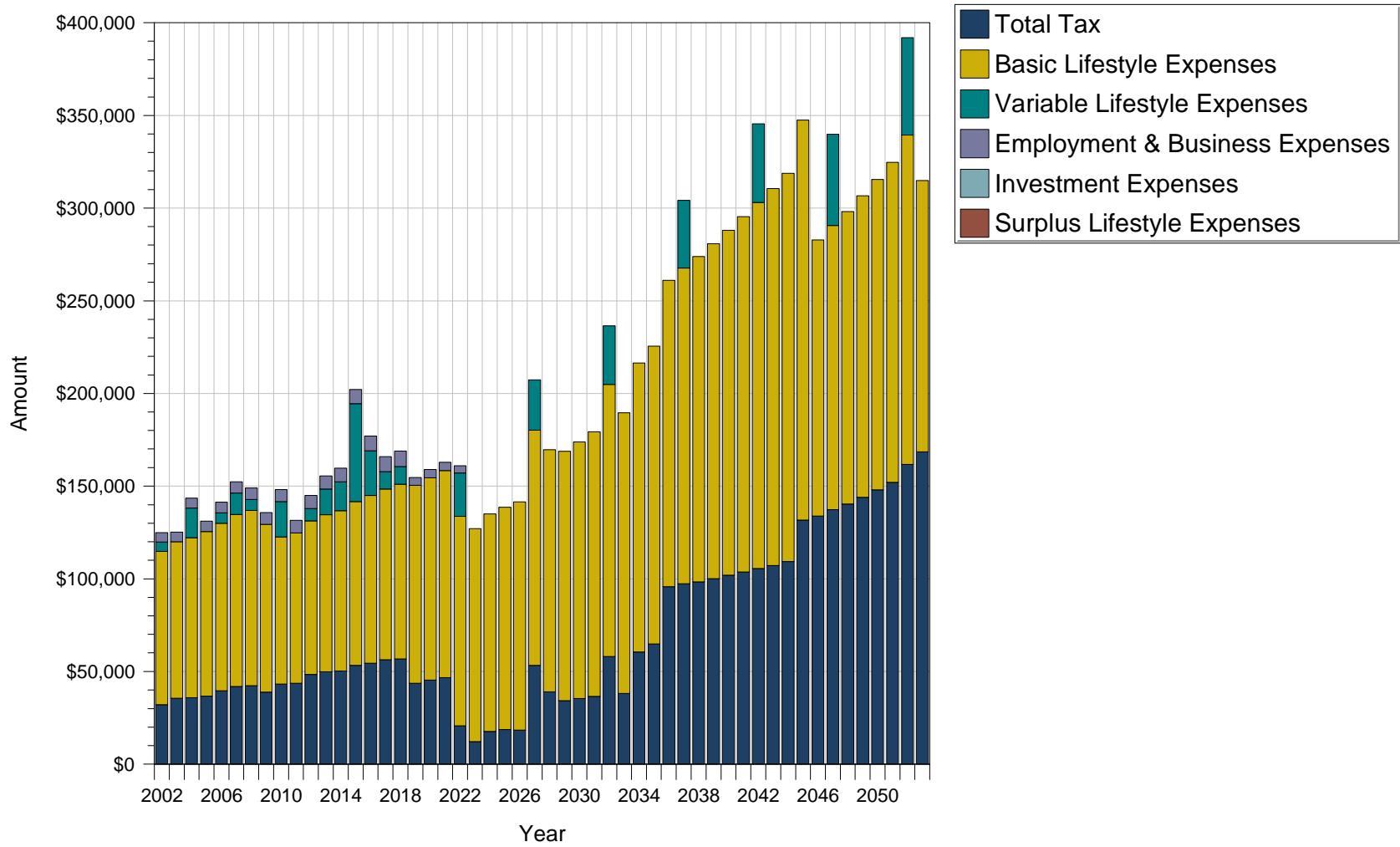
Profile: Growth
Time Horizon: Jan 1 2019 to Dec 31 2054



	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

Basic Expenses
Field
Proposed Plan (2002)
 (Steven & Heather)



Income Sources and Total Tax
Field
Proposed Plan (2002)
 (Steven & Heather)

