

Annotated Report Guide: Retirement Cash Flow Timeline

Retirement Cash Flow Timeline

Use this timeline table to audit your clients' retirement goal and gain further insight into how the goal will progress.

1 **Total Needs** represent any and all outflows. This includes the needs defined in the plan, any outstanding liability payments, insurance premiums, surpluses that were saved, and account reinvestments.

2 **CPP/QPP/OAS** will increase at the rate specified in **Plan Settings**.

3 **Surplus = Total Needs – (CPP/QPP/OAS + Income + Withdrawals From Assets) + Taxes.**

4 **EOY Assets (x) = EOY Assets (x-1) – Withdrawal from Assets (x) + Growth & Reinvestments (x)**

*(x) denotes the year you are looking at.

Retirement Cash Flow Timeline

This report shows your annual inflows and outflows during the retirement period. Positive inflows are shown in bold whereas negative values are shown in red and in parenthesis. Other Incomes will include such things as Earned Salary, Pension, and Investment incomes. Withdrawals from Assets include RMDs, Registered proceeds and Non-Registered proceeds. Growth & Reinvestments include growth, reinvestments and annual contributions made to all

Year	Age	Total Needs	CPP/QPP / OAS	Other Income	Withdrawal from Assets	Taxes	Surplus/ (Shortfall)	Growth & Reinvestments	EOY Assets ¹
2035	*65/63	\$182,698	\$17,276	\$229,828	\$0	\$64,407	\$0	\$78,095	\$447,749
2036	66/64	\$168,901	\$23,726	\$204,852	\$0	\$59,677	\$0	\$44,479	\$492,228
2037	67/65*	\$121,875	\$44,803	\$44,811	\$38,787	\$6,526	\$0	\$20,322	\$453,440
2038	68/66	\$124,580	\$50,342	\$27,206	\$49,417	\$2,385	\$0	\$19,089	\$404,024
2039	69/67	\$128,317	\$51,852	\$24,241	\$53,688	\$1,464	\$0	\$17,121	\$350,336
2040	70/68	\$132,167	\$53,407	\$21,020	\$58,542	\$803	\$0	\$14,814	\$291,794
2041	71/69	\$136,132	\$55,010	\$17,508	\$63,748	\$134	\$0	\$12,338	\$228,045
2042	72/70	\$140,216	\$56,660	\$13,683	\$69,856	(\$17)	\$0	\$8,959	\$158,190
2043	73/71	\$144,422	\$58,360	\$9,491	\$76,571	\$0	\$0	\$6,689	\$81,619
2044	74/72	\$148,755	\$60,111	\$4,897	\$81,619	\$0	(\$2,128)	\$3,451	\$0
2045	75/73	\$153,218	\$61,914	\$0	\$0	\$0	(\$91,304)	\$0	\$0
2046	76/74	\$157,814	\$63,771	\$0	\$0	\$0	(\$94,043)	\$0	\$0
2047	77/75	\$162,548	\$65,684	\$0	\$0	\$0	(\$96,864)	\$0	\$0
2048	78/76	\$167,425	\$67,655	\$0	\$0	\$0	(\$99,770)	\$0	\$0
2049	79/77	\$172,448	\$69,685	\$0	\$0	\$0	(\$102,763)	\$0	\$0
2050	80/78	\$177,621	\$71,775	\$0	\$0	\$0	(\$105,846)	\$0	\$0
2051	81/79	\$182,950	\$73,928	\$0	\$0	\$0	(\$109,021)	\$0	\$0

¹This represents the balance of all your assets at the end of each year.

Important: The calculations or other information generated by NaviPlan® version 15.1 regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. These calculations are shown for illustrative purposes only because they utilize return data that may not include fees or operating expenses, and are not available for investment. If included, fees and other operating expenses would materially reduce these calculations.

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