

Annotated Report Guide for...

What are my Retirement Goal Options?

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1 This age represents when you start running out of assets. How far into retirement will your clients' savings last?

2 The future value of all shortfalls during the retirement period.

3 This graph shows year-over-year what retirement will look like. CPP/QPP/OAS and Other Income are your fixed income sources. After this your client will rely on their savings to cover the remaining needs. Will your client have all the income they need when they retire?

4 To help solve for your clients' retirement goal there are a few options to choose from. Any of these implemented on its own will get the client to 100% goal coverage. Things to consider when choosing one: can they live on less than their goal? Do they have surplus cash flow today they can put towards the goal? Are there hidden away assets they haven't disclosed that could help? Are they willing to delay retirement a few years? Doing one option may not be feasible so a combination of two or three may have to be implemented.

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Current Assessment

1 The graph below shows that you will start to run out of assets by age 74. **The accumulated shortfall for retirement is \$1,977,135.** To obtain the desired retirement income needs, the analysis suggests additional capital will be needed at retirement age 65. Altering your retirement spending, saving more each month, saving a lump sum, retiring at a different age, and increasing return by taking on more risk are all strategies that can help you reach your retirement goal. Consider using any of these options alone, or a combination of several to reach 100% goal coverage.

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Alter Spending	Save Monthly	Save a Lump Sum	Retire In
Change annual spending to \$41,261.	Increase your monthly savings by \$2,568.	Save a lump sum of \$473,798 today.	Eric retires at age 80. Sarah retires at age 80.
OR	OR	OR	OR

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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