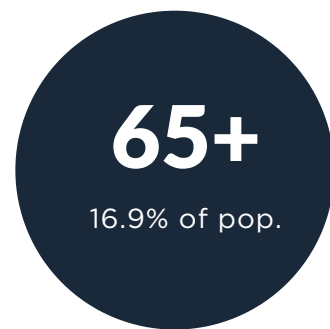
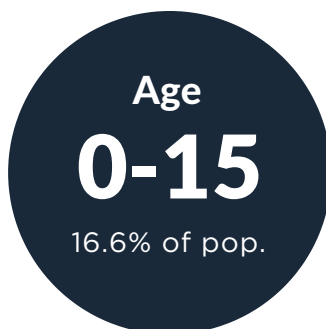




# MILESTONES

## RETIREMENT INSIGHTS



As of 2016 people 65 and older out number those 15 and younger for the first time in Canada



### An Opportunity

59.2% of a seniors income comes from their private savings

This means \$25,500 is the median income from their private savings

It takes \$510,000 of capital to generate this perpetual retirement income at 5%



Does it matter which retirement savings you draw from first, and which you draw from last?

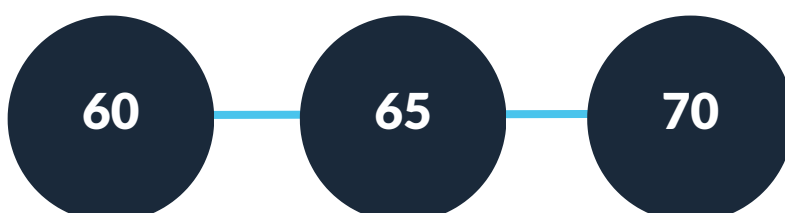
**Yes, it does.**

**Why?**

TAXES  
PROBATE  
LONGEVITY  
VOLATILE MARKETS  
COMPLEX TAX CODES

### WHEN SHOULD YOU TAKE YOUR GOVERNMENT PENSIONS ?

(Monthly Maximums)



CPP	36% Less	\$1,154.58	42% More
OAS	Not Available	\$601.45	36% More



# MILESTONES

## RETIREMENT INSIGHTS

Managing these various retirement income sources is difficult, due to many factors including:

Pension Credits, Income Splitting, Old Age Security Clawback, Age Amount Credit, Pension Bridges, Estate Fees, Probate Tax

### INCOME SOURCES

#### Employment



#### Retirement

Employment Income  
Corporate Dividends  
Investment Income  
Rental Income

Canada Pension Plan  
Old Age Security  
Defined Benefit Pension  
Defined Contribution Pension  
Registered Annuity  
Life Income Fund  
Registered Income Fund  
Foreign Pension  
Inheritance  
Tax Free Savings Account  
Capital Gains  
Interest  
Investment Dividends  
Corporate Dividends  
Sale Of Business



### The Problem

Too many variables exist to plan for an all inclusive retirement income using pen and paper or spreadsheets.

Existing software is cumbersome to use, and lacks the ability to easily compare withdrawal strategies.

### THE SOLUTION

Milestones demonstrates the value of planning advice.



Our patent pending algorithm calculates a maximum all- inclusive retirement income, and compares three competing withdrawal strategies. It clearly highlights which accounts should be drawn down first and which are better left last. After that, it analyzes the data and presents key planning strategies for consideration.