

## HOW MUCH WILL YOU BE PAID?

## YOUR RETIREMENT

## Make sure your future's bright.

Canadians are, on average, living longer. Make sure your savings last your lifetime. Use this simple income calculator to see the amount of savings you may need.

Move the slide ruler up until the indicator on the left points to the number of years you think you may need retirement income. For each of the five different monthly withdrawal (income) amounts, the calculator will show the lump sum you'll need at the start of your retirement to give you the income you want. Depending on the current interest rates, you can choose annual rates of returns from $2 \%$ to 5\% for the investment that will generate your income.

Some call it retirement, others think of it as the start of something new. See how your advisor and
Sun Guaranteed Investments can help you
plan for life after work.


## How much will you need?

|  | \$1,000 monthly withdrawal |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 30 | \$57,172 | \$55,845 | \$54,572 | \$53,350 |
| 25 | 2\% | 3\% | 4\% | 5\% |
| 20 | Annual rate of return |  |  |  |
| 15 |  |  |  |  |
| 10 |  |  |  |  |
| 5 - | \$2,000 monthly withdrawal |  |  |  |
|  | \$114,345 | \$111,691 | \$109,145 | \$106,701 |
| Number | 2\% | 3\% | 4\% | 5\% |
| of years | Annual rate of return |  |  |  |
| you |  |  |  |  |
| require |  |  |  |  |
| income |  |  |  |  |

> \$3,000 monthly withdrawal

| $\mathbf{\$ 1 7 1 , 5 1 7}$ | $\mathbf{\$ 1 6 7 , 5 3 6}$ | $\mathbf{\$ 1 6 3 , 7 1 7}$ | $\mathbf{\$ 1 6 0 , 0 5 1}$ |
| :---: | :---: | :---: | :---: |
| $2 \%$ | $3 \%$ | $4 \%$ | $5 \%$ |
|  | Annual rate of return |  |  |

\$4,000 monthly withdrawal

| $\$ 228,690$ | $\$ 223,382$ | $\$ 218,290$ | $\$ 213,401$ |
| :---: | :---: | :---: | :---: |
| $2 \%$ | $3 \%$ | $4 \%$ | $5 \%$ |
|  | Annual rate of return |  |  |
|  |  |  |  |

\$5,000 monthly withdrawal

| $\$ 285,862$ | \$279,227 | \$272,862 | \$266,752 |
| :--- | :--- | :--- | :--- |
| $2 \%$ | $3 \%$ | $4 \%$ | $5 \%$ |

Annual rate of return

For more information, speak to your advisor or:
Visit sunlifeglobalinvestments.com
Call 1-877-786-5433
These figures aren't adjusted for inflation rates or tax effects, which could affect the income you would receive.
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