

Mr & Mrs. Sample

Insight 360° Retirement Income Efficiency Assessment



Who Pays the Tax Today

John
\$10,900
(13.7%)

Jane
\$5,600
(11.5%)

Identified Inefficiencies

RRIF / Pension Income Not Split **-\$600 / yr**

Withdrawal Sequencing **-\$2,700 / yr**

Unused Income Deductions **-\$2,000 / yr**

\$111,500

CURRENT INCOME



\$116,800

OPTIMIZED INCOME

-\$5,300

ANNUAL EFFICIENCY GAP

Income by Source & Person

RRIF	John	\$42,000	
Non-Reg	John	\$12,000	
CPP	John	\$16,800	
OAS	John	\$8,700	
Pension	Sally	\$15,000	
RRIF	Sally	\$12,000	
CPP	Sally	\$12,800	
OAS	Sally	\$8,700	

Cost of Doing Nothing

– \$53,000 *over 10 years*