

RRIF PAYOUT SHEET

This table shows a value and its equivalent monthly payout
The table is based on nothing remaining at age 100

Assumes continuing earnings at the fixed rate of 5.00%

On the Dream Sheet, our example shows that \$203,006 was accumulated in 20 years by saving \$500 per month
Looking at this chart: The monthly level income received if the payments start at 65 could be \$1,024.56

	Amount available to RRIF							
	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$203,006	\$250,000
Monthly Fixed Payment at 55	\$46.60	\$116.51	\$233.01	\$349.52	\$466.03	\$699.04	\$946.06	\$1,165.07
Monthly Fixed Payment at 60	\$48.22	\$120.55	\$241.10	\$361.65	\$482.21	\$723.31	\$978.91	\$1,205.52
Monthly Fixed Payment at 65	\$50.47	\$126.17	\$252.35	\$378.52	\$504.69	\$757.04	\$1,024.56	\$1,261.73
Monthly Fixed Payment at 70	\$53.68	\$134.21	\$268.41	\$402.62	\$536.83	\$805.24	\$1,089.79	\$1,342.07

	Amount available to RRIF							
	\$300,000	\$400,000	\$500,000	\$750,000	\$1,000,000	\$1,500,000	\$2,000,000	\$2,500,000
Monthly Fixed Payment at 55	\$1,398.08	\$1,864.11	\$2,330.13	\$3,495.20	\$4,660.27	\$6,990.40	\$9,320.53	\$11,650.67
Monthly Fixed Payment at 60	\$1,446.62	\$1,928.83	\$2,411.03	\$3,616.55	\$4,822.07	\$7,233.10	\$9,644.13	\$12,055.16
Monthly Fixed Payment at 65	\$1,514.08	\$2,018.77	\$2,523.47	\$3,785.20	\$5,046.94	\$7,570.40	\$10,093.87	\$12,617.34
Monthly Fixed Payment at 70	\$1,610.48	\$2,147.31	\$2,684.13	\$4,026.20	\$5,368.26	\$8,052.39	\$10,736.53	\$13,420.66

This table shows the amount needed to payout a fixed amount per month starting at various ages.

The table is based on nothing remaining at age 100

The minimum monthly payment may be higher than shown after age 70 for a period of years due to minimum RRIF rules. however, the payment would never be less than monthly payout shown.

Assumes continuing earnings at the fixed rate of 5.00%

	Monthly payout							
	\$100	\$250	\$500.00	\$1,000	\$2,000	\$3,000	\$5,000	\$10,000
Payments starting at 55	\$21,458	\$53,645	\$107,290	\$214,580	\$429,160	\$643,740	\$1,072,900	\$2,145,800
Payments starting at 60	\$20,738	\$51,845	\$103,690	\$207,380	\$414,760	\$622,140	\$1,036,900	\$2,073,800
Payments starting at 65	\$19,814	\$49,535	\$99,070	\$198,140	\$396,280	\$594,420	\$990,700	\$1,981,400
Payments starting at 70	\$18,628	\$46,570	\$93,140	\$186,280	\$372,560	\$558,840	\$931,400	\$1,862,800
Approximate value at 80	\$15,152	\$37,880	\$75,760	\$151,520	\$303,040	\$454,560	\$757,600	\$1,515,200
Approximate value at 85	\$12,645	\$31,613	\$63,225	\$126,450	\$252,900	\$379,350	\$632,250	\$1,264,500
Approximate value at 90	\$9,427	\$23,568	\$47,135	\$94,270	\$188,540	\$282,810	\$471,350	\$942,700

How much you will live on will depend on how much you send ahead !