

# PAUL BARBOUR & ASSOCIATES

## HEALTH AND WEALTH MANAGEMENT

3425 Harvester Rd. suite 202

Tel. 905-639-3501

Burlington, Ontario, L7N 3N1

Fax 905-639-3453

e-mail: [barbour@lara.on.ca](mailto:barbour@lara.on.ca)

Pension Maximizer      GIC at 6.000 %      Bank Loan Rate at 7.000 %

Year	Age	A	B	C	D	E
		Annual Deposit	After-Tax Estate Value	Account Value	Cancellation Account	After-Tax Estate Value
1	36	\$22,000.00	\$980,852	\$21,466	\$17,618	\$22,713
2	37	22,000.00	1,003,596	44,210	36,513	46,161
3	38	22,000.00	1,027,694	68,308	56,763	70,370
4	39	22,000.00	1,053,219	93,833	78,439	95,363
5*	40	22,000.00	1,081,715	122,329	106,935	121,165
6*	41	22,000.00	1,142,885	152,862	137,468	147,804
7*	42	22,000.00	1,235,006	185,446	173,901	175,305
8*	43	22,000.00	1,325,212	220,229	212,532	203,698
9*	44	22,000.00	1,404,692	257,287	253,439	233,011
10*	45	22,000.00	1,480,121	296,720	296,720	263,273
11*	46	22,000.00	1,535,585	338,622	338,622	294,516
12*	47	22,000.00	1,592,873	383,188	383,188	326,771
13*	48	22,000.00	1,651,950	430,516	430,516	360,071
14*	49	22,000.00	1,713,310	480,854	480,854	394,450
15*	50	22,000.00	1,776,953	534,339	534,339	429,943
16*	51	22,000.00	1,843,551	591,323	591,323	466,586
17*	52	22,000.00	1,913,285	652,045	652,045	504,417
18*	53	22,000.00	1,986,450	716,802	716,802	543,472
19*	54	22,000.00	2,062,994	785,780	785,780	583,794
20*	55	22,000.00	2,143,406	859,377	859,377	625,421
21*	56	22,000.00	2,261,833	937,824	937,824	668,398
22*	57	22,000.00	2,382,207	1,021,228	1,021,228	712,767
23*	58	22,000.00	2,504,732	1,109,897	1,109,897	758,573
24*	59	22,000.00	2,629,748	1,204,188	1,204,188	805,864
25*	60	22,000.00	2,757,055	1,304,252	1,304,252	854,687
26*	61	22,000.00	2,886,625	1,410,290	1,410,290	905,091
27*	62	22,000.00	3,018,036	1,522,297	1,522,297	957,129
28*	63	22,000.00	3,151,385	1,640,579	1,640,579	1,010,853
29*	64	22,000.00	3,286,406	1,765,129	1,765,129	1,066,317
30*	65	22,000.00	3,423,258	1,896,246	1,896,246	1,123,579
31*	66	0.00	3,521,618	2,011,125	2,011,125	1,159,983
32*	67	0.00	3,622,158	2,131,712	2,131,712	1,197,566
33*	68	0.00	3,724,989	2,258,274	2,258,274	1,236,367
34*	69	0.00	3,831,807	2,392,082	2,392,082	1,276,426
35*	70	0.00	3,941,622	2,532,768	2,532,768	1,317,782

Pension Maximizer - A Universal Life Insurance Plan

Pension Maximizer		GIC at 6.000 %		Bank Loan Rate at 7.000 %			
	F	G	H	I	J	K	
Year	Age	Retirement Income After-Tax	After-Tax Estate Value	Accum. Bank Loan	Cancellation Account	Retirement Income After-Tax	After-Tax Estate Value
38*	73	\$210,098	\$4,295,158	\$210,098	\$3,003,432	\$210,098	\$1,239,967
39*	74	210,098	4,422,486	434,903	3,178,971	210,098	1,070,044
40*	75	210,098	4,554,868	675,444	3,365,137	210,098	894,615
41*	76	210,098	4,692,281	932,823	3,562,661	210,098	713,503
42*	77	210,098	4,834,766	1208219	3,772,617	210,098	526,522
43*	78	210,098	4,982,636	1502892	3,996,472	210,098	333,484
44*	79	210,098	5,136,867	1818193	4,236,631	210,098	134,191
45*	80	210,098	5,297,032	2155564	4,494,902	138,538	0
46*	81	210,098	5,462,923	2516551	4,773,776	0	0
47*	82	210,098	5,634,278	2902808	5,076,428	0	0
48*	83	210,098	5,810,535	3316103	5,406,993	0	0
49*	84	210,098	5,990,622	3758328	5,770,346	0	0
50*	85	210,098	6,172,703	4231509	6,172,703	0	0
51*	86	210,098	6,622,579	4737812	6,622,579	0	0
52*	87	210,098	7,105,251	5279557	7,105,251	0	0
53*	88	210,098	7,623,112	5859224	7,623,112	0	0
54*	89	210,098	8,178,726	6479468	8,178,726	0	0
55*	90	210,098	8,774,845	7143129	8,774,845	0	0
56*	91	210,098	9,414,424	7853246	9,414,424	0	0
57*	92	210,098	10,100,629	8613071	10,100,629	0	0
58*	93	210,098	10,836,861	9426084	10,836,861	0	0
59*	94	210,098	11,626,765	10296008	11,626,765	0	0
60*	95	210,098	12,474,256	11226826	12,474,256	0	0
61*	96	0	13,383,531	12012704	13,383,531	0	0
62*	97	0	14,359,095	12853593	14,359,095	0	0
63*	98	0	15,405,780	13753345	15,405,780	0	0
64*	99	0	16,528,771	14716079	16,528,771	0	0
65*	100	0	17,733,631	15746205	17,733,631	0	0