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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 | 41 | \$28,200.00 | \$1,025,033 | \$27,733 | \$22,092 | \$29,114 |
| 2 | 42 | 28,200.00 | 1,054,369 | 57,069 | 45,787 | 59,171 |
| 3 | 43 | 28,200.00 | 1,085,330 | 88,030 | 71,107 | 90,201 |
| 4 | 44 | 28,200.00 | 1,117,985 | 120,685 | 98,121 | 122,238 |
| 5* | 45 | 28,200.00 | 1,154,282 | 156,982 | 134,418 | 155,312 |
| 6* | 46 | 28,200.00 | 1,219,589 | 195,646 | 173,082 | 189,458 |
| 7* | 47 | 28,200.00 | 1,318,748 | 236,598 | 219,675 | 224,710 |
| 8* | 48 | 28,200.00 | 1,420,658 | 280,105 | 268,823 | 261,104 |
| 9* | 49 | 28,200.00 | 1,506,142 | 326,264 | 320,623 | 298,677 |
| 10* | 50 | 28,200.00 | 1,586,236 | 375,192 | 375,192 | 337,468 |
| 11* | 51 | 28,200.00 | 1,641,997 | 427,220 | 427,220 | 377,516 |
| 12* | 52 | 28,200.00 | 1,700,486 | 482,659 | 482,659 | 418,861 |
| 13* | 53 | 28,200.00 | 1,761,966 | 541,785 | 541,785 | 461,546 |
| 14* | 54 | 28,200.00 | 1,826,308 | 604,767 | 604,767 | 505,614 |
| 15* | 55 | 28,200.00 | 1,893,991 | 671,979 | 671,979 | 551,109 |
| 16* | 56 | 28,200.00 | 1,965,643 | 743,630 | 743,630 | 598,079 |
| 17* | 57 | 28,200.00 | 2,042,023 | 820,010 | 820,010 | 646,570 |
| 18* | 58 | 28,200.00 | 2,123,438 | 901,425 | 901,425 | 696,633 |
| 19* | 59 | 28,200.00 | 2,210,242 | 988,230 | 988,230 | 748,317 |
| 20* | 60 | 28,200.00 | 2,302,613 | 1,080,600 | 1,080,600 | 801,677 |
| 21* | 61 | 28,200.00 | 2,412,734 | 1,178,765 | 1,178,765 | 856,765 |
| 22* | 62 | 28,200.00 | 2,542,982 | 1,282,680 | 1,282,680 | 913,637 |
| 23* | 63 | 28,200.00 | 2,674,818 | 1,392,483 | 1,392,483 | 972,353 |
| 24* | 64 | 28,200.00 | 2,808,034 | 1,508,195 | 1,508,195 | 1,032,971 |
| 25* | 65 | 28,200.00 | 2,942,778 | 1,630,093 | 1,630,093 | 1,095,553 |
| 26* | 66 | 0.00 | 3,027,300 | 1,728,831 | 1,728,831 | 1,131,049 |
| 27* | 67 | 0.00 | 3,113,697 | 1,832,473 | 1,832,473 | 1,167,695 |
| 28* | 68 | 0.00 | 3,202,062 | 1,941,250 | 1,941,250 | 1,205,528 |
| 29* | 69 | 0.00 | 3,293,855 | 2,056,255 | 2,056,255 | 1,244,587 |
| 30* | 70 | 0.00 | 3,388,225 | 2,177,172 | 2,177,172 | 1,284,912 |
| 31* | 71 | 0.00 | 3,485,925 | 2,304,754 | 2,304,754 | 1,326,543 |
| 32* | 72 | 0.00 | 3,586,920 | 2,439,285 | 2,439,285 | 1,369,523 |

Pension Maximizer - A Universal Life Insurance Plan

| Pension Maximizer | | GIC at 6.000 % | | Bank Loan Rate at 7.000 % | | | |
|-------------------|-----|-----------------------------------|---------------------------|---------------------------|-------------------------|-----------------------------------|---------------------------|
| Year | Age | F | G | H | I | J | K |
| | | Retirement Income After-Tax | After-Tax Estate Value | Accum. Bank Loan | Cancellation Account | Retirement Income After-Tax | After-Tax Estate Value |
| 33* | 73 | \$180,581 | \$3,692,042 | \$180,581 | \$2,581,697 | \$180,581 | \$1,233,314 |
| 34* | 74 | 180,581 | 3,801,464 | 373,803 | 2,732,569 | 180,581 | 1,092,693 |
| 35* | 75 | 180,581 | 3,915,232 | 580,550 | 2,892,574 | 180,581 | 947,515 |
| 36* | 76 | 180,581 | 4,033,324 | 801,769 | 3,062,342 | 180,581 | 797,634 |
| 37* | 77 | 180,581 | 4,155,776 | 1038474 | 3,242,794 | 180,581 | 642,896 |
| 38* | 78 | 180,581 | 4,282,856 | 1291748 | 3,435,193 | 180,581 | 483,145 |
| 39* | 79 | 180,581 | 4,415,404 | 1562752 | 3,641,605 | 180,581 | 318,218 |
| 40* | 80 | 180,581 | 4,553,053 | 1852725 | 3,863,584 | 180,581 | 147,947 |
| 41* | 81 | 180,581 | 4,695,623 | 2162997 | 4,103,270 | 152,740 | 0 |
| 42* | 82 | 180,581 | 4,842,890 | 2494988 | 4,363,395 | 0 | 0 |
| 43* | 83 | 180,581 | 4,994,370 | 2850218 | 4,647,511 | 0 | 0 |
| 44* | 84 | 180,581 | 5,149,142 | 3230314 | 4,959,808 | 0 | 0 |
| 45* | 85 | 180,581 | 5,305,629 | 3637017 | 5,305,629 | 0 | 0 |
| 46* | 86 | 180,581 | 5,692,292 | 4072190 | 5,692,292 | 0 | 0 |
| 47* | 87 | 180,581 | 6,107,144 | 4537824 | 6,107,144 | 0 | 0 |
| 48* | 88 | 180,581 | 6,552,240 | 5036053 | 6,552,240 | 0 | 0 |
| 49* | 89 | 180,581 | 7,029,785 | 5569157 | 7,029,785 | 0 | 0 |
| 50* | 90 | 180,581 | 7,542,144 | 6139579 | 7,542,144 | 0 | 0 |
| 51* | 91 | 180,581 | 8,091,855 | 6749931 | 8,091,855 | 0 | 0 |
| 52* | 92 | 180,581 | 8,681,642 | 7403007 | 8,681,642 | 0 | 0 |
| 53* | 93 | 180,581 | 9,314,425 | 8101798 | 9,314,425 | 0 | 0 |
| 54* | 94 | 180,581 | 9,993,341 | 8849505 | 9,993,341 | 0 | 0 |
| 55* | 95 | 180,581 | 10,721,751 | 9649552 | 10,721,751 | 0 | 0 |
| 56* | 96 | 0 | 11,503,263 | 10325020 | 11,503,263 | 0 | 0 |
| 57* | 97 | 0 | 12,341,751 | 11047772 | 12,341,751 | 0 | 0 |
| 58* | 98 | 0 | 13,241,366 | 11821116 | 13,241,366 | 0 | 0 |
| 59* | 99 | 0 | 14,206,565 | 12648594 | 14,206,565 | 0 | 0 |
| 60* | 100 | 0 | 15,242,131 | 13533996 | 15,242,131 | 0 | 0 |