

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

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	51	\$40,500.00	\$1,037,081	\$37,971	\$25,456	\$41,812
2	52	40,500.00	1,077,031	77,921	52,891	84,979
3	53	40,500.00	1,119,100	119,990	82,445	129,545
4	54	40,500.00	1,163,331	164,221	114,161	175,554
5*	55	40,500.00	1,212,523	213,413	163,353	223,054
6*	56	40,500.00	1,264,928	265,818	215,758	272,093
7*	57	40,500.00	1,320,748	321,638	284,093	322,721
8*	58	40,500.00	1,385,304	381,092	356,062	374,990
9*	59	40,500.00	1,493,596	444,398	431,883	428,952
10*	60	40,500.00	1,591,593	511,355	511,355	484,662
11*	61	40,500.00	1,662,367	582,129	582,129	542,177
12*	62	40,500.00	1,737,155	656,918	656,918	601,556
13*	63	40,500.00	1,816,162	735,924	735,924	662,858
14*	64	40,500.00	1,899,356	819,118	819,118	726,147
15*	65	40,500.00	1,881,367	906,683	906,683	791,487
16*	66	0.00	1,863,267	957,823	957,823	817,131
17*	67	0.00	1,852,846	1,011,996	1,011,996	843,606
18*	68	0.00	1,849,245	1,069,443	1,069,443	870,939
19*	69	0.00	1,852,687	1,130,957	1,130,957	899,157
20*	70	0.00	1,861,970	1,196,446	1,196,446	928,290
21*	71	0.00	1,915,571	1,266,499	1,266,499	958,366
22*	72	0.00	1,970,983	1,340,367	1,340,367	989,417
23*	73	0.00	2,028,662	1,418,562	1,418,562	1,021,475

Pension Maximizer - A Universal Life Insurance Plan

Pension Maximizer		GIC at 6.000 %		Bank Loan Rate at 7.000 %			
Year	Age	F Retirement Income After-Tax	G After-Tax Estate Value	H Accum. Bank Loan	I Cancellation Account	J Retirement Income After-Tax	K After-Tax Estate Value
24*	74	\$108,141	\$2,088,704	\$108,141	\$1,501,402	\$108,141	\$946,429
25*	75	108,141	2,151,134	223,852	1,589,258	108,141	868,953
26*	76	108,141	2,215,939	347,663	1,682,474	108,141	788,966
27*	77	108,141	2,283,140	480,140	1,781,557	108,141	706,387
28*	78	108,141	2,352,882	621,891	1,887,200	108,141	621,133
29*	79	108,141	2,425,629	773,564	2,000,538	108,141	533,117
30*	80	108,141	2,501,178	935,854	2,122,424	108,141	442,249
31*	81	108,141	2,579,430	1109505	2,254,035	108,141	348,437
32*	82	108,141	2,660,262	1295312	2,396,869	108,141	251,585
33*	83	108,141	2,743,408	1494124	2,552,878	108,141	151,595
34*	84	108,141	2,828,363	1706854	2,724,364	108,141	48,366
35*	85	108,141	2,914,261	1934475	2,914,261	49,933	0
36*	86	108,141	3,126,587	2178029	3,126,587	0	0
37*	87	108,141	3,354,393	2438632	3,354,393	0	0
38*	88	108,141	3,598,806	2717478	3,598,806	0	0
39*	89	108,141	3,861,037	3015842	3,861,037	0	0
40*	90	108,141	4,142,386	3335092	4,142,386	0	0
41*	91	108,141	4,444,246	3676689	4,444,246	0	0
42*	92	108,141	4,768,112	4042199	4,768,112	0	0
43*	93	108,141	5,115,589	4433294	5,115,589	0	0
44*	94	108,141	5,488,398	4851765	5,488,398	0	0
45*	95	108,141	5,888,386	5299530	5,888,386	0	0
46*	96	0	6,317,534	5670497	6,317,534	0	0
47*	97	0	6,777,968	6067431	6,777,968	0	0
48*	98	0	7,271,969	6492152	7,271,969	0	0
49*	99	0	7,801,983	6946602	7,801,983	0	0
50*	100	0	8,370,638	7432864	8,370,638	0	0