

On-Track Document: Retirement Income Plan

Sample Client

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Wealth Management

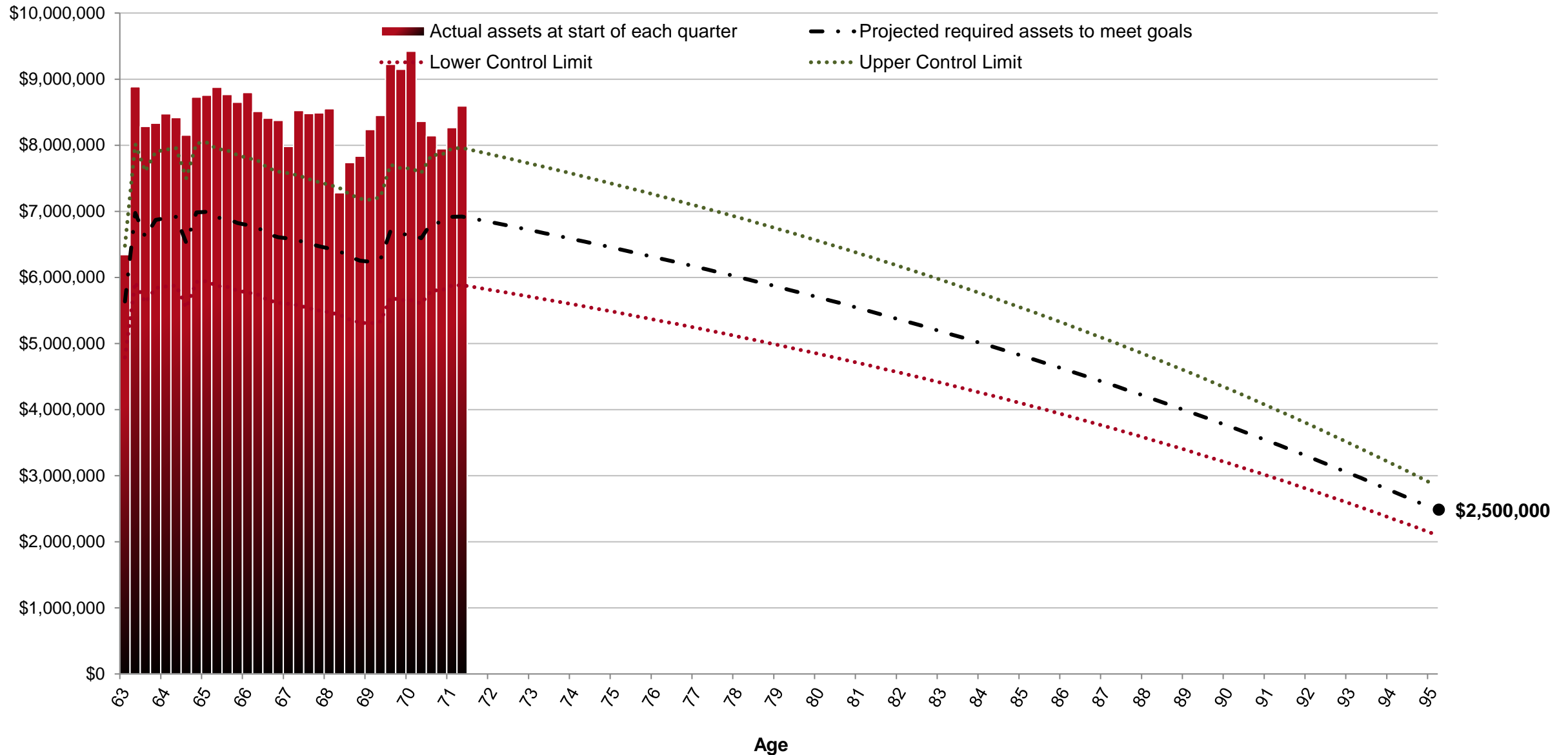
Report Date: Oct. 30, 2023

About this report:

To have confidence in how your wealth is managed you need to work with people who have your interests at heart. When you put your faith in CIBC Wood Gundy, you can be sure that we will work with you to help you achieve all of your financial goals and objectives.

In the following pages, you will find your customized goals based report. This recommendation is a model based on your current financial situation, investment goals, and time horizon as of the date of recommendation. Together, we will review your progress and we will decide together whether you are on track to achieving your savings goals.

Summary of Sample Client's Progress Towards Achievement of Goals for Retirement Savings



Client's Profile		Client's Progress	
Name: Sample Client	Age at start of analysis period: 63	Goal for assets at age 95	\$2,500,000
Age at end of analysis period: 95	Analaysis Type: Full Spectrum	Current assets	\$8,593,552
		Expected annual growth rate during contribution/distribution period	5.0% / 5.0%
		Expected inflation rate	1.5%

Financial Goals Projection Details

Year	Quarter	Age	Required Assets (Beginning)	Required Assets (Lower Limit)	Required Assets (Upper Limit)	Actual Assets (Beginning)	Contributions	Withdrawals
2015	1	63	\$5,633,935	\$4,788,845	\$6,479,025	\$6,343,953	\$1,351,160	\$60,000
2015	2	63	\$6,973,758	\$5,927,694	\$8,019,821	\$8,883,938	\$0	\$420,755
2015	3	63	\$6,613,238	\$5,621,252	\$7,605,224	\$8,284,346	\$274,925	\$75,648
2015	4	63	\$6,869,636	\$5,839,191	\$7,900,082	\$8,333,082	\$15,500	\$46,972
2016	1	64	\$6,897,500	\$5,862,875	\$7,932,126	\$8,475,030	\$0	\$40,000
2016	2	64	\$6,917,077	\$5,879,516	\$7,954,639	\$8,417,965	\$0	\$458,000
2016	3	64	\$6,518,823	\$5,541,000	\$7,496,647	\$8,152,526	\$406,110	\$0
2016	4	64	\$6,981,239	\$5,934,053	\$8,028,425	\$8,728,072	\$0	\$49,230
2017	1	65	\$6,992,309	\$5,943,463	\$8,041,156	\$8,756,724	\$0	\$146,000
2017	2	65	\$6,906,705	\$5,870,699	\$7,942,711	\$8,876,887	\$26,010	\$101,173
2017	3	65	\$6,891,198	\$5,857,518	\$7,924,878	\$8,767,103	\$0	\$126,145
2017	4	65	\$6,824,576	\$5,800,889	\$7,848,262	\$8,650,391	\$0	\$93,645
2018	1	66	\$6,789,877	\$5,771,396	\$7,808,359	\$8,797,178	\$0	\$94,598
2018	2	66	\$6,753,927	\$5,740,838	\$7,767,016	\$8,510,852	\$0	\$156,930
2018	3	66	\$6,655,333	\$5,657,033	\$7,653,633	\$8,408,862	\$0	\$103,903
2018	4	66	\$6,608,915	\$5,617,578	\$7,600,253	\$8,375,639	\$0	\$76,803
2019	1	67	\$6,589,197	\$5,600,817	\$7,577,576	\$7,981,720	\$72	\$87,151
2019	2	67	\$6,559,031	\$5,575,176	\$7,542,886	\$8,524,626	\$366	\$104,514
2019	3	67	\$6,511,537	\$5,534,806	\$7,488,267	\$8,479,567	\$0	\$98,046
2019	4	67	\$6,469,734	\$5,499,274	\$7,440,194	\$8,488,994	\$0	\$90,000
2020	1	68	\$6,435,616	\$5,470,273	\$7,400,958	\$8,551,710	\$0	\$95,099
2020	2	68	\$6,396,104	\$5,436,688	\$7,355,519	\$7,280,520	\$0	\$141,599
2020	3	68	\$6,309,751	\$5,363,288	\$7,256,213	\$7,737,581	\$0	\$110,448
2020	4	68	\$6,253,803	\$5,315,733	\$7,191,873	\$7,834,178	\$0	\$70,417
2021	1	69	\$6,237,403	\$5,301,792	\$7,173,013	\$8,237,049	\$0	\$20,256
2021	2	69	\$6,271,022	\$5,330,369	\$7,211,675	\$8,451,209	\$439,040	\$63,029
2021	3	69	\$6,701,199	\$5,696,019	\$7,706,378	\$9,223,452	\$0	\$107,203
2021	4	69	\$6,651,876	\$5,654,095	\$7,649,658	\$9,149,167	\$0	\$57,839
2022	1	70	\$6,651,493	\$5,653,769	\$7,649,217	\$9,422,245	\$0	\$116,926
2022	2	70	\$6,592,019	\$5,603,216	\$7,580,822	\$8,360,559	\$358,039	\$177,707
2022	3	70	\$6,829,289	\$5,804,896	\$7,853,683	\$8,143,067	\$0	\$60,000
2022	4	70	\$6,828,277	\$5,804,035	\$7,852,518	\$7,945,687	\$49,000	\$21,206
2023	1	71	\$6,915,050	\$5,877,792	\$7,952,307	\$8,266,100	\$6,500	\$60,000
2023	2	71	\$6,921,278	\$5,883,086	\$7,959,470	\$8,593,552	\$0	\$90,000
2023	3	71	\$6,891,060	\$5,857,401	\$7,924,719		\$0	\$90,000
2023	4	71	\$6,860,581	\$5,831,494	\$7,889,669		\$0	\$90,000
2024	1	72	\$6,829,839	\$5,805,363	\$7,854,315		\$0	\$90,000
2024	2	72	\$6,798,832	\$5,779,007	\$7,818,656		\$0	\$90,000
2024	3	72	\$6,767,556	\$5,752,423	\$7,782,690		\$0	\$90,000
2024	4	72	\$6,736,011	\$5,725,609	\$7,746,412		\$0	\$90,000
2025	1	73	\$6,704,193	\$5,698,564	\$7,709,821		\$0	\$90,000
2025	2	73	\$6,672,100	\$5,671,285	\$7,672,915		\$0	\$90,000
2025	3	73	\$6,639,730	\$5,643,770	\$7,635,689		\$0	\$90,000
2025	4	73	\$6,607,080	\$5,616,018	\$7,598,142		\$0	\$90,000
2026	1	74	\$6,574,148	\$5,588,026	\$7,560,270		\$0	\$90,000
2026	2	74	\$6,540,932	\$5,559,792	\$7,522,072		\$0	\$90,000
2026	3	74	\$6,507,429	\$5,531,315	\$7,483,543		\$0	\$90,000
2026	4	74	\$6,473,637	\$5,502,591	\$7,444,682		\$0	\$90,000

Financial Goals Projection Details

Year	Quarter	Age	Required Assets (Beginning)	Required Assets (Lower Limit)	Required Assets (Upper Limit)	Actual Assets (Beginning)	Contributions	Withdrawals
2027	1	75	\$6,439,552	\$5,473,619	\$7,405,485		\$0	\$90,000
2027	2	75	\$6,405,174	\$5,444,397	\$7,365,950		\$0	\$90,000
2027	3	75	\$6,370,498	\$5,414,923	\$7,326,073		\$0	\$90,000
2027	4	75	\$6,335,523	\$5,385,194	\$7,285,851		\$0	\$90,000
2028	1	76	\$6,300,245	\$5,355,209	\$7,245,282		\$0	\$90,000
2028	2	76	\$6,264,663	\$5,324,964	\$7,204,363		\$0	\$90,000
2028	3	76	\$6,228,774	\$5,294,458	\$7,163,090		\$0	\$90,000
2028	4	76	\$6,192,575	\$5,263,689	\$7,121,461		\$0	\$90,000
2029	1	77	\$6,156,063	\$5,232,653	\$7,079,472		\$0	\$90,000
2029	2	77	\$6,119,236	\$5,201,350	\$7,037,121		\$0	\$90,000
2029	3	77	\$6,082,090	\$5,169,777	\$6,994,404		\$0	\$90,000
2029	4	77	\$6,044,624	\$5,137,930	\$6,951,317		\$0	\$90,000
2030	1	78	\$6,006,834	\$5,105,809	\$6,907,859		\$0	\$90,000
2030	2	78	\$5,968,718	\$5,073,410	\$6,864,025		\$0	\$90,000
2030	3	78	\$5,930,272	\$5,040,731	\$6,819,813		\$0	\$90,000
2030	4	78	\$5,891,495	\$5,007,770	\$6,775,219		\$0	\$90,000
2031	1	79	\$5,852,382	\$4,974,525	\$6,730,239		\$0	\$90,000
2031	2	79	\$5,812,932	\$4,940,992	\$6,684,871		\$0	\$90,000
2031	3	79	\$5,773,141	\$4,907,169	\$6,639,112		\$0	\$90,000
2031	4	79	\$5,733,006	\$4,873,055	\$6,592,957		\$0	\$90,000
2032	1	80	\$5,692,524	\$4,838,646	\$6,546,403		\$0	\$90,000
2032	2	80	\$5,651,693	\$4,803,939	\$6,499,447		\$0	\$90,000
2032	3	80	\$5,610,509	\$4,768,933	\$6,452,086		\$0	\$90,000
2032	4	80	\$5,568,970	\$4,733,624	\$6,404,315		\$0	\$90,000
2033	1	81	\$5,527,071	\$4,698,011	\$6,356,132		\$0	\$90,000
2033	2	81	\$5,484,811	\$4,662,090	\$6,307,533		\$0	\$90,000
2033	3	81	\$5,442,186	\$4,625,858	\$6,258,514		\$0	\$90,000
2033	4	81	\$5,399,193	\$4,589,314	\$6,209,071		\$0	\$90,000
2034	1	82	\$5,355,828	\$4,552,454	\$6,159,202		\$0	\$90,000
2034	2	82	\$5,312,088	\$4,515,275	\$6,108,902		\$0	\$90,000
2034	3	82	\$5,267,971	\$4,477,776	\$6,058,167		\$0	\$90,000
2034	4	82	\$5,223,473	\$4,439,952	\$6,006,994		\$0	\$90,000
2035	1	83	\$5,178,591	\$4,401,802	\$5,955,379		\$0	\$90,000
2035	2	83	\$5,133,320	\$4,363,322	\$5,903,318		\$0	\$90,000
2035	3	83	\$5,087,659	\$4,324,510	\$5,850,808		\$0	\$90,000
2035	4	83	\$5,041,604	\$4,285,363	\$5,797,844		\$0	\$90,000
2036	1	84	\$4,995,150	\$4,245,878	\$5,744,423		\$0	\$90,000
2036	2	84	\$4,948,296	\$4,206,051	\$5,690,540		\$0	\$90,000
2036	3	84	\$4,901,036	\$4,165,881	\$5,636,192		\$0	\$90,000
2036	4	84	\$4,853,369	\$4,125,363	\$5,581,374		\$0	\$90,000
2037	1	85	\$4,805,289	\$4,084,496	\$5,526,083		\$0	\$90,000
2037	2	85	\$4,756,795	\$4,043,276	\$5,470,314		\$0	\$90,000
2037	3	85	\$4,707,881	\$4,001,699	\$5,414,063		\$0	\$90,000
2037	4	85	\$4,658,545	\$3,959,764	\$5,357,327		\$0	\$90,000
2038	1	86	\$4,608,783	\$3,917,466	\$5,300,101		\$0	\$90,000
2038	2	86	\$4,558,591	\$3,874,803	\$5,242,380		\$0	\$90,000
2038	3	86	\$4,507,966	\$3,831,771	\$5,184,161		\$0	\$90,000
2038	4	86	\$4,456,903	\$3,788,368	\$5,125,439		\$0	\$90,000

Financial Goals Projection Details

Year	Quarter	Age	Required Assets (Beginning)	Required Assets (Lower Limit)	Required Assets (Upper Limit)	Actual Assets (Beginning)	Contributions	Withdrawals
2039	1	87	\$4,405,400	\$3,744,590	\$5,066,209		\$0	\$90,000

2039	2	87	\$4,353,451	\$3,700,433	\$5,006,469	\$0	\$90,000
2039	3	87	\$4,301,054	\$3,655,896	\$4,946,212	\$0	\$90,000
2039	4	87	\$4,248,204	\$3,610,973	\$4,885,434	\$0	\$90,000
2040	1	88	\$4,194,897	\$3,565,663	\$4,824,132	\$0	\$90,000
2040	2	88	\$4,141,131	\$3,519,961	\$4,762,300	\$0	\$90,000
2040	3	88	\$4,086,899	\$3,473,864	\$4,699,934	\$0	\$90,000
2040	4	88	\$4,032,200	\$3,427,370	\$4,637,030	\$0	\$90,000
2041	1	89	\$3,977,028	\$3,380,474	\$4,573,582	\$0	\$90,000
2041	2	89	\$3,921,379	\$3,333,172	\$4,509,586	\$0	\$90,000
2041	3	89	\$3,865,250	\$3,285,462	\$4,445,037	\$0	\$90,000
2041	4	89	\$3,808,636	\$3,237,340	\$4,379,931	\$0	\$90,000
2042	1	90	\$3,751,533	\$3,188,803	\$4,314,262	\$0	\$90,000
2042	2	90	\$3,693,936	\$3,139,846	\$4,248,027	\$0	\$90,000
2042	3	90	\$3,635,842	\$3,090,466	\$4,181,219	\$0	\$90,000
2042	4	90	\$3,577,247	\$3,040,660	\$4,113,834	\$0	\$90,000
2043	1	91	\$3,518,145	\$2,990,423	\$4,045,867	\$0	\$90,000
2043	2	91	\$3,458,533	\$2,939,753	\$3,977,313	\$0	\$90,000
2043	3	91	\$3,398,406	\$2,888,645	\$3,908,167	\$0	\$90,000
2043	4	91	\$3,337,759	\$2,837,095	\$3,838,423	\$0	\$90,000
2044	1	92	\$3,276,589	\$2,785,101	\$3,768,077	\$0	\$90,000
2044	2	92	\$3,214,890	\$2,732,657	\$3,697,124	\$0	\$90,000
2044	3	92	\$3,152,659	\$2,679,760	\$3,625,558	\$0	\$90,000
2044	4	92	\$3,089,890	\$2,626,406	\$3,553,373	\$0	\$90,000
2045	1	93	\$3,026,578	\$2,572,592	\$3,480,565	\$0	\$90,000
2045	2	93	\$2,962,720	\$2,518,312	\$3,407,128	\$0	\$90,000
2045	3	93	\$2,898,311	\$2,463,564	\$3,333,057	\$0	\$90,000
2045	4	93	\$2,833,345	\$2,408,343	\$3,258,346	\$0	\$90,000
2046	1	94	\$2,767,818	\$2,352,645	\$3,182,990	\$0	\$90,000
2046	2	94	\$2,701,724	\$2,296,466	\$3,106,983	\$0	\$90,000
2046	3	94	\$2,635,060	\$2,239,801	\$3,030,319	\$0	\$90,000
2046	4	94	\$2,567,821	\$2,182,648	\$2,952,994	\$0	\$90,000
2047	1	95	\$2,500,000	\$2,125,000	\$2,875,000	\$0	\$90,000

IMPORTANT DISCLOSURES:

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