

RBC Retirement Income Illustration

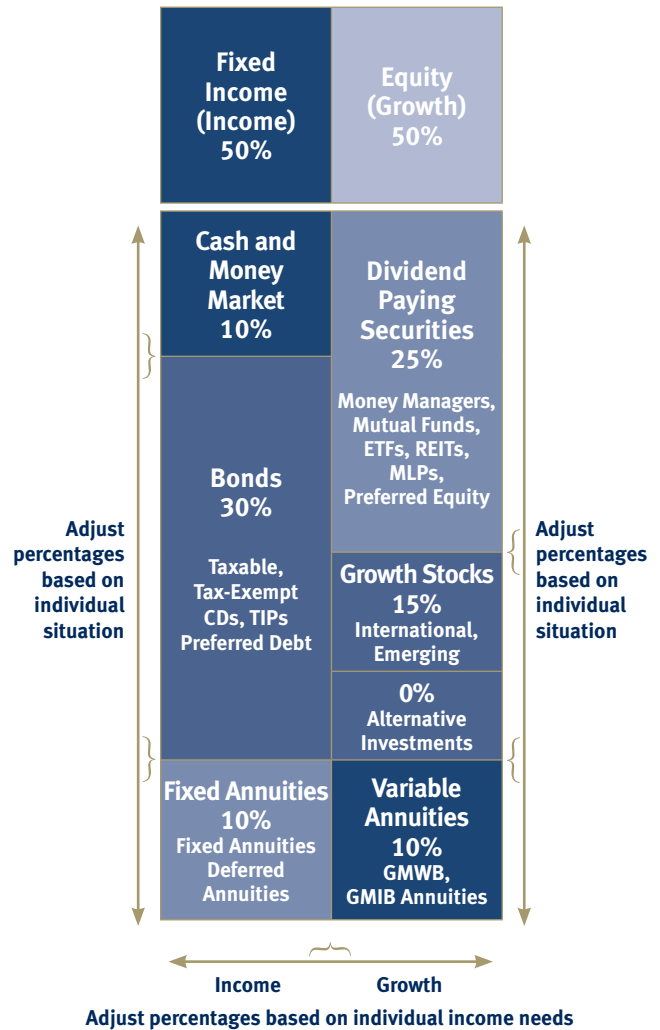
As you transition from working, owning a business or other possible income sources, there will come a time when you will need to determine how you will manage your cash flow needs during retirement. While every individual's and family's needs are truly unique, there are best-in-class solutions that can be used to develop a customized retirement income strategy.

An income plus growth strategy splits assets into an income portfolio and a growth portfolio. The income portion provides income needs from bond interest and return of principal, or from Single Premium Immediate Annuity payments. The growth portfolio is invested in fixed income and equities to provide potential protection against inflation and to help fund future income needs.

RBC Retirement Income Illustration is a model that can be tailored to fit your financial objectives, portfolio size and personal preferences. Most investors will need some percentage of fixed income and equity holdings in their portfolio to live comfortably during retirement. Depending on your lifestyle, projected longevity, health care needs and legacy plans, your Financial Advisor can help you adjust the percentages appropriately over time.

As an illustration, the following RBC Income Illustration solution was developed for a \$2 million household with a lifestyle that required an annual income of \$100,000. With portfolio holdings that included 50% fixed income and 50% equities, this client was able to realize a portfolio

that not only provided the income needed, but also preserved a portion of assets for charitable and family legacy purposes.



A variety of investments are available for each of these strategies, and they can be used in a variety of combinations to help you achieve your desired results.



RBC Wealth Management®

RBC Retirement Income Illustration, continued

Income

- Bond ladders
- Fixed annuities
- Certificates of Deposit
- Structured Products
- Single Premium Immediate Annuity (SPIA)

Growth

- Dividend Paying Stocks
- Structured Products
- Growth Stocks

Annuities

- Deferred Annuities
- Immediate Annuities

Talk to your Financial Advisor about leveraging RBC Income Illustration to develop your custom retirement income strategy.

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