

2017 LIFE INCOME FUND MINIMUM AND MAXIMUM WITHDRAWAL PERCENTAGES

Age as of January 1st, 2017	Minimum Withdrawal % <i>(non-qualified)</i>	ON ² , NB ¹ , AB ^{1,6} , SK ³ , NL ³ and BC ^{1,7} Maximum %	QC ¹ , MB ^{1,4} , NS ¹ and BC ^{1,5} Maximum %	Federal/PBSA <i>(LIF & RLIF)</i> Maximum %
50	2.50	6.27	6.10	4.3412
51	2.56	6.31	6.10	4.3758
52	2.63	6.35	6.10	4.4130
53	2.70	6.40	6.10	4.4532
54	2.78	6.45	6.10	4.4966
55	2.86	6.51	6.40	4.5435
56	2.94	6.57	6.50	4.5943
57	3.03	6.63	6.50	4.6494
58	3.13	6.70	6.60	4.7093
59	3.23	6.77	6.70	4.7745
60	3.33	6.85	6.70	4.8456
61	3.45	6.94	6.80	4.9233
62	3.57	7.04	6.90	5.0084
63	3.70	7.14	7.00	5.1019
64	3.85	7.26	7.10	5.2050
65	4.00	7.38	7.20	5.3188
66	4.17	7.52	7.30	5.4451
67	4.35	7.67	7.40	5.5856
68	4.55	7.83	7.60	5.7427
69	4.76	8.02	7.70	5.9192
70	5.00	8.22	7.90	6.1185
71	5.28	8.45	8.10	6.3450
72	5.40	8.71	8.30	6.6041
73	5.53	9.00	8.50	6.9029
74	5.67	9.34	8.80	7.2507
75	5.82	9.71	9.10	7.6597
76	5.98	10.15	9.40	8.1277
77	6.17	10.66	9.80	8.6682
78	6.36	11.25	10.30	9.2993
79	6.58	11.96	10.80	10.0458
80	6.82	12.82	11.50	10.9422

Age as of January 1st, 2017	Minimum Withdrawal % (non-qualified)	ON ² , NB ¹ , AB ^{1,6} , SK ³ , NL ³ and BC ^{1,7} Maximum %	QC ¹ , MB ^{1,4} , NS ¹ and BC ^{1,5} Maximum %	Federal/PBSA (LIF & RLIF) Maximum %
81	7.08	13.87	12.10	12.0387
82	7.38	15.19	12.90	13.4101
83	7.71	16.90	13.80	15.1743
84	8.08	19.19	14.80	17.5277
85	8.51	22.40	16.00	20.8238
86	8.99	27.23	17.30	25.7698
87	9.55	35.29	18.90	34.0153
88	10.21	51.46	20.00	50.5097
89	10.99	100.00	20.00	100.0000
90	11.92	100.00	20.00	100.0000
91	13.06	100.00	20.00	100.0000
92	14.49	100.00	20.00	100.0000
93	16.34	100.00	20.00	100.0000
94	18.79	100.00	20.00	100.0000

Notes:

- ¹ Alberta, Quebec, Manitoba, New Brunswick, Nova Scotia and British Columbia LIF legislation allows LIF clients who start LIF payments in the middle of a year to take out the full maximum for that calendar year.
- ² Ontario LIFs (new, old and LRIFs) maximum calculation is based on the greater of the withdrawal percentage in the table and the previous year's investment returns.
- ³ Saskatchewan and Newfoundland LIFs must be converted to a life annuity at age 80.
- ⁴ Manitoba LIFs maximum calculation is based on the greater of the withdrawal percentage in the table and the previous year's investment returns plus 6% of the value of all transfers in from a LIRA or pension plan during that calendar year.
- ⁵ British Columbia LIFs maximum calculation is based on the greater of the withdrawal percentage in the table and the previous year's investment returns under the same LIF contract.
- ⁶ Alberta LIFs maximum calculation is based on the greater of the withdrawal percentage in the table and the previous year's investment returns. The CANSIM factor is based on a life annuity to age 90. Alberta legislation was brought in to harmonize LIF maximums across the country.
- ⁷ British Columbia LIFs calculation is applicable to a LIF opened on or after September 30, 2015.

CORPORATE HEAD OFFICES: RAYMOND JAMES LTD.
 SUITE 2100 – 925 WEST GEORGIA ST. // VANCOUVER, BC V6C 3L2 // 604-659-8000
 SUITE 5300 – 40 KING STREET WEST // TORONTO, ON M5H 3Y2 // 416-777-7000

LIFEWELLPLANNED.CA

RAYMOND JAMES®

Securities-related products and services are offered through Raymond James Ltd., Member-Canadian Investor Protection Fund.
 Insurance products and services are offered through Raymond James Financial Planning Ltd., which is not a Member-Canadian Investor Protection Fund.
 Data in this chart is from sources believed to be reliable, but accuracy cannot be guaranteed. Prepared by the Wealth Management Solutions Group.