

Review Your Retirement Options - Comparison Table

Cash	Conventional Annuity	Market Based Annuity	RRIF	Combination RRIF/Annuity
Income Tax				
<ul style="list-style-type: none"> The amount you withdraw is taxed as income. Likely to place you in a higher tax bracket. Once you have taken out the tax sheltered assets any interest / investment income are added to your taxable income. 	<ul style="list-style-type: none"> Only the payments you receive are taxed as income. 	<ul style="list-style-type: none"> Only the payments you receive are taxed as income. 	<ul style="list-style-type: none"> Only the payments you receive are taxed as income. 	<ul style="list-style-type: none"> Only the payments you receive are taxed as income.
Investment Options				
<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> You do not make any investment decisions. 	<ul style="list-style-type: none"> You control your investment decisions. 	<ul style="list-style-type: none"> You control your investment decisions. 	<ul style="list-style-type: none"> You do not make any investment decisions under the annuity component. You control your investment decisions under the RRIF component.
Income Protection				
<ul style="list-style-type: none"> You can outlive your income. 	<ul style="list-style-type: none"> You cannot outlive your income with a life or joint life annuity. 	<ul style="list-style-type: none"> You cannot outlive your income with a life or joint life annuity. 	<ul style="list-style-type: none"> You can outlive your income. 	<ul style="list-style-type: none"> You cannot outlive your income with a life or joint life annuity.
Income Options				
<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Several types of registered annuities are available. Provides you with the option to select various guaranteed periods. 	<ul style="list-style-type: none"> Several types of registered annuities are available. Provides you with the option to select various guaranteed periods. 	<ul style="list-style-type: none"> You may increase / decrease your income stream. You must withdraw a minimum amount of income each year. 	<ul style="list-style-type: none"> See RRIF and Conventional Annuity for details.

	<ul style="list-style-type: none"> You cannot alter the payment amount or terms once they commence. 	<ul style="list-style-type: none"> Provides you with an income that increases or decreases to reflect your actual investment return. 	<ul style="list-style-type: none"> Your assets may vary due to market fluctuations. You may purchase an annuity at any time. 	
Income Frequency				
<ul style="list-style-type: none"> You may withdraw all or a portion of your assets. 	<ul style="list-style-type: none"> Monthly, quarterly, semi-annual and annual income frequencies are available. 	<ul style="list-style-type: none"> Monthly, quarterly, semi-annual and annual income frequencies are available. 	<ul style="list-style-type: none"> Monthly, quarterly, semi-annual and annual income frequencies are available (subject to applicable minimum rules). Unscheduled withdrawals are available. 	<ul style="list-style-type: none"> See RRIF and Conventional Annuity for details.