



# PRE-AUTHORIZED CHEQUING PLAN (PAC)

Investing regularly by following a consistent investment plan can provide investors the benefit of compounding growth. The chart below shows sample monthly PACs over 20 years, at various rates of return every two years.

Year	\$100 PAC			\$200 PAC			\$400 PAC			\$500 PAC			\$1,000 PAC		
	3%	5%	7%	3%	5%	7%	3%	5%	7%	3%	5%	7%	3%	5%	7%
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2	\$2,469	\$2,516	\$2,563	\$4,939	\$5,032	\$5,125	\$9,877	\$10,064	\$10,251	\$12,347	\$12,579	\$12,814	\$24,693	\$25,159	\$25,627
4	\$5,089	\$5,290	\$5,497	\$10,178	\$10,579	\$10,994	\$20,356	\$21,159	\$21,987	\$25,445	\$26,448	\$27,484	\$50,890	\$52,896	\$54,968
6	\$7,868	\$8,348	\$8,856	\$15,737	\$16,695	\$17,712	\$31,473	\$33,391	\$35,424	\$39,341	\$41,739	\$44,280	\$78,683	\$83,477	\$88,560
8	\$10,817	\$11,719	\$12,702	\$21,633	\$23,438	\$25,404	\$43,267	\$46,877	\$50,808	\$54,084	\$58,596	\$63,510	\$108,167	\$117,192	\$127,019
10	\$13,945	\$15,436	\$17,105	\$27,890	\$30,873	\$34,210	\$55,779	\$61,745	\$68,421	\$69,724	\$77,182	\$85,526	\$139,448	\$154,363	\$171,052
12	\$17,263	\$19,534	\$22,146	\$34,527	\$39,069	\$44,293	\$69,053	\$78,138	\$88,586	\$86,317	\$97,672	\$110,732	\$172,634	\$195,344	\$221,464
14	\$20,784	\$24,053	\$27,918	\$41,568	\$48,105	\$55,836	\$83,136	\$96,210	\$111,673	\$103,920	\$120,263	\$139,591	\$207,840	\$240,526	\$279,182
16	\$24,519	\$29,034	\$34,526	\$49,038	\$58,068	\$69,052	\$98,076	\$116,135	\$138,105	\$122,596	\$145,169	\$172,631	\$245,191	\$290,338	\$345,262
18	\$28,482	\$34,526	\$42,092	\$56,963	\$69,051	\$84,184	\$113,927	\$138,103	\$168,367	\$142,408	\$172,628	\$210,459	\$284,817	\$345,257	\$420,918
20	\$32,686	\$40,580	\$50,754	\$65,371	\$81,161	\$101,507	\$130,742	\$162,322	\$203,015	\$163,428	\$202,902	\$253,768	\$326,855	\$405,804	\$507,536

Source: Globe HySales. PAC contributions are every year over the period. Only every other year is shown for illustrative purposes. Based on hypothetical returns.





# SYSTEMATIC WITHDRAWAL PLAN

Many investors have a need for regular cash flow from their investments. An easy way to do this is by setting up a Systematic Withdrawal Plan (SWP). The effects of compounding growth and various rates of return can help sustain these cash flow needs over the long term.

The chart below shows various rates of return and the resulting cash flow for 20 years. In each scenario there is still money left over at the end of each of the 20 years, based on a \$100,000 investment.

	Withdrawal	3%	5%	7%	Withdrawal	3%	5%	7%	Withdrawal	3%	5%	7%
Year		Value				Value				Value		
0		\$100,000	\$100,000	\$100,000		\$100,000	\$100,000	\$100,000		\$100,000	\$100,000	\$100,000
2	\$6,000	\$93,743	\$97,671	\$101,676	\$2,400	\$99,917	\$103,960	\$108,083	\$1,200	\$103,621	\$107,734	\$111,927
4	\$6,000	\$87,106	\$95,102	\$103,596	\$2,400	\$99,828	\$108,327	\$117,338	\$1,200	\$107,462	\$116,261	\$125,583
6	\$6,000	\$80,064	\$92,271	\$105,793	\$2,400	\$99,735	\$113,140	\$127,933	\$1,200	\$111,537	\$125,662	\$141,217
8	\$6,000	\$72,593	\$89,149	\$108,309	\$2,400	\$99,635	\$118,448	\$140,064	\$1,200	\$115,860	\$136,026	\$159,117
10	\$6,000	\$64,668	\$85,708	\$111,189	\$2,400	\$99,530	\$124,299	\$153,952	\$1,200	\$120,447	\$147,453	\$179,610
12	\$6,000	\$56,259	\$81,914	\$114,487	\$2,400	\$99,418	\$130,750	\$169,853	\$1,200	\$125,313	\$160,051	\$203,073
14	\$6,000	\$47,339	\$77,730	\$118,263	\$2,400	\$99,299	\$137,862	\$188,058	\$1,200	\$130,475	\$173,941	\$229,935
16	\$6,000	\$37,875	\$73,118	\$122,585	\$2,400	\$99,173	\$145,703	\$208,901	\$1,200	\$135,952	\$189,254	\$260,690
18	\$6,000	\$27,835	\$68,033	\$127,534	\$2,400	\$99,040	\$154,348	\$232,764	\$1,200	\$141,762	\$206,136	\$295,901
20	\$6,000	\$17,184	\$62,428	\$133,200	\$2,400	\$98,898	\$163,879	\$260,084	\$1,200	\$147,926	\$224,749	\$336,215
<b>Total</b>	<b>\$120,000</b>				<b>\$48,000</b>				<b>\$24,000</b>			

Source: Globe HySales. SWP is taken out every year over the time period. Only every other year is shown for illustrative purposes. Based on hypothetical returns.

The information contained in this material is based on material believed to be reliable and is provided as a general source of information, and should not be considered personal investment advice. Every effort has been made to ensure accuracy at the time of publication, however accuracy cannot be guaranteed. Investors should consult with their financial and tax advisors before making any investment decisions.



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