

Sample Plan Annuity Table for Single Life Pension, 60 Months Certain¹
(retirement in 2025)

Age in 2025	Base Rate								
	2.75%	3.00%	3.25%	3.5%	3.75%	4.00%	4.25%	4.50%	4.75%
55	21.6079	20.8413	20.1171	19.4323	18.7844	18.1709	17.5896	17.0383	16.5152
56	21.2240	20.4869	19.7896	19.1295	18.5043	17.9116	17.3493	16.8156	16.3085
57	20.8331	20.1251	19.4547	18.8193	18.2166	17.6448	17.1017	16.5856	16.0948
58	20.4349	19.7560	19.1122	18.5014	17.9214	17.3704	16.8465	16.3481	15.8737
59	20.0293	19.3792	18.7620	18.1756	17.6182	17.0881	16.5835	16.1029	15.6450
60	19.6163	18.9947	18.4039	17.8419	17.3070	16.7977	16.3125	15.8498	15.4084
61	19.1938	18.6005	18.0359	17.4982	16.9859	16.4975	16.0316	15.5869	15.1623
62	18.7631	18.1978	17.6592	17.1457	16.6558	16.1882	15.7417	15.3151	14.9073
63	18.3242	17.7867	17.2738	16.7843	16.3167	15.8700	15.4428	15.0342	14.6432
64	17.8773	17.3672	16.8798	16.4140	15.9686	15.5426	15.1347	14.7442	14.3701
65	17.4225	16.9393	16.4771	16.0348	15.6115	15.2060	14.8174	14.4449	14.0876
66	16.9554	16.4988	16.0616	15.6428	15.2413	14.8563	14.4870	14.1326	13.7922
67	16.4802	16.0499	15.6373	15.2415	14.8617	14.4971	14.1469	13.8104	13.4870
68	15.9972	15.5926	15.2041	14.8311	14.4726	14.1281	13.7969	13.4783	13.1716
69	15.5066	15.1271	14.7624	14.4116	14.0743	13.7496	13.4371	13.1362	12.8462
70	15.0087	14.6538	14.3122	13.9834	13.6667	13.3616	13.0676	12.7841	12.5108
71	14.4976	14.1668	13.8481	13.5409	13.2447	12.9589	12.6833	12.4172	12.1603

Factors are estimates only; on retirement, the appropriate factor will be determined and may be higher or lower;

Factor per \$1 of annual pension, payable monthly, on retirement at age indicated (row) by base rate (column);

Mortality based on U of Manitoba special modifications to CPM projected generationally;

Retirement assumed in 2025;

Based on 55% Male/45% Female unisex mix.

Prepared by: Eckler Ltd.

¹ Single Life Pension, 60 Months Certain: Pension is payable at the end of each month for your lifetime, ceasing on your death. If your death occurs within 60 months of pension commencement, however, pension payments will continue to your beneficiary for the balance of the 60 month period.

How to use this table

Steps	Example
1. Estimate your Contribution Account balance.	\$325,000

<p>2. Find the plan annuity factor according to your retirement age and assumed base rate. (The base rate in March 2024 is 3.75%.)</p>	<p style="text-align: center;">Age 60 @ 3.75% = 17.3070</p>
<p>3. Determine your Monthly Pension for a Single Life, 60 Months Certain.*</p>	<p style="text-align: center;">$\\$325,000 \div 17.3070 \div 12$ = \$1,564.88 per month</p>

***Important:** Manitoba pension legislation requires that if you have a spouse/common-law partner when you retire, you must elect a form of pension which continues to be payable to your spouse/common-law partner after your death at a level of at least 60% of the level paid while you were alive. To provide for the continuation of your pension to your spouse/common-law partner after your death, your pension will be reduced from the amount estimated using this table. The reduction in your pension will depend on the ages of your spouse/common-law partner and you at pension commencement.