

Sample Plan Annuity Table for Single Life Pension, 60 Months Certain¹
(retirement in 2020)

Age in 2020	Base Rate								
	1.00%	1.25%	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%
55	28.2672	27.1152	26.0325	25.0139	24.0550	23.1516	22.2999	21.4961	20.7372
56	27.5839	26.4867	25.4539	24.4811	23.5640	22.6989	21.8821	21.1104	20.3808
57	26.8982	25.8546	24.8709	23.9430	23.0671	22.2397	21.4575	20.7176	20.0171
58	26.2103	25.2192	24.2836	23.3998	22.5644	21.7741	21.0261	20.3176	19.6461
59	25.5202	24.5803	23.6917	22.8512	22.0555	21.3020	20.5877	19.9103	19.2675
60	24.8281	23.9381	23.0955	22.2974	21.5409	20.8233	20.1424	19.4958	18.8814
61	24.1311	23.2899	22.4923	21.7358	21.0178	20.3358	19.6878	19.0717	18.4855
62	23.4316	22.6378	21.8843	21.1685	20.4882	19.8412	19.2256	18.6395	18.0812
63	22.7298	21.9823	21.2716	20.5956	19.9522	19.3395	18.7558	18.1994	17.6687
64	22.0262	21.3235	20.6546	20.0174	19.4101	18.8311	18.2787	17.7515	17.2480
65	21.3209	20.6618	20.0335	19.4341	18.8622	18.3161	17.7944	17.2958	16.8191
66	20.6083	19.9916	19.4029	18.8406	18.3032	17.7895	17.2981	16.8278	16.3776
67	19.8945	19.3189	18.7685	18.2421	17.7385	17.2563	16.7945	16.3520	15.9278
68	19.1798	18.6438	18.1306	17.6391	17.1681	16.7167	16.2838	15.8684	15.4698
69	18.4648	17.9669	17.4896	17.0319	16.5927	16.1711	15.7663	15.3775	15.0038
70	17.7499	17.2888	16.8461	16.4209	16.0125	15.6199	15.2424	14.8794	14.5301
71	17.0273	16.6016	16.1925	15.7990	15.4205	15.0562	14.7056	14.3678	14.0425

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);
 Single life pension, 60 months certain¹
 Mortality based on U of Manitoba special modifications to CPM projected generationally;
 Retirement assumed in 2020;
 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 April 2020 is 1.75%.)</p>	<p style="text-align: center;">Age 60 @ 1.75% = 22.2974</p>
<p>3. Determine your Monthly Pension for a Single Life, 60 Months Certain.*</p>	<p style="text-align: center;">$\\$325,000 \div 22.2974 \div 12$ = \$1,214.64 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.