

Sample Plan Annuity Table for Single Life Pension, 60 Months Certain¹
(retirement in 2018)

Age in 2018	Base Rate								
	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%
55	25.9639	24.9501	23.9957	23.0964	22.2484	21.4481	20.6923	19.9781	19.3025
56	25.3845	24.4164	23.5037	22.6426	21.8295	21.0613	20.3349	19.6475	18.9966
57	24.8007	23.8775	23.0059	22.1824	21.4039	20.6674	19.9701	19.3095	18.6832
58	24.2126	23.3334	22.5022	21.7159	20.9716	20.2664	19.5980	18.9640	18.3622
59	23.6201	22.7840	21.9926	21.2429	20.5322	19.8582	19.2185	18.6109	18.0335
60	23.0233	22.2296	21.4772	20.7635	20.0861	19.4428	18.8314	18.2501	17.6970
61	22.4196	21.6674	20.9534	20.2752	19.6306	19.0177	18.4346	17.8794	17.3505
62	21.8111	21.0995	20.4231	19.7798	19.1677	18.5848	18.0295	17.5001	16.9953
63	21.1981	20.5262	19.8867	19.2776	18.6972	18.1439	17.6161	17.1124	16.6315
64	20.5810	19.9477	19.3442	18.7687	18.2196	17.6954	17.1947	16.7164	16.2590
65	19.9599	19.3644	18.7960	18.2533	17.7348	17.2392	16.7654	16.3120	15.8780
66	19.3292	18.7706	18.2367	17.7263	17.2380	16.7707	16.3233	15.8946	15.4839
67	18.6948	18.1720	17.6717	17.1928	16.7340	16.2943	15.8729	15.4686	15.0808
68	18.0569	17.5689	17.1013	16.6529	16.2229	15.8104	15.4143	15.0340	14.6687
69	17.4161	16.9617	16.5257	16.1071	15.7052	15.3190	14.9479	14.5910	14.2478
70	16.7727	16.3508	15.9454	15.5557	15.1810	14.8206	14.4738	14.1399	13.8184
71	16.1191	15.7287	15.3531	14.9917	14.6437	14.3085	13.9855	13.6742	13.3741

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 2018;
 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 June 2018 is 2.50%.)</p>	<p style="text-align: center;">Age 60 @ 2.50% = 20.0861</p>
<p>3. Determine your Monthly Pension for a Single Life, 60 Months Certain.*</p>	<p style="text-align: center;">$\\$325,000 \div 20.0861 \div 12$ = \$1,348.36 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.