

**Sample Plan Annuity Table for Single Life Pension, 60 Months Certain<sup>1</sup>**  
(retirement in 2022)

Age in 2022	Base Rate								
	1.50%	1.75%	2.00%	2.25%	2.50%	2.75%	3.00%	3.25%	3.50%
55	26.0983	25.0750	24.1118	23.2045	22.3491	21.5420	20.7800	20.0599	19.3790
56	25.5204	24.5429	23.6216	22.7525	21.9322	21.1571	20.4245	19.7313	19.0751
57	24.9379	24.0055	23.1254	22.2941	21.5084	20.7652	20.0616	19.3953	18.7636
58	24.3511	23.4628	22.6233	21.8293	21.0778	20.3660	19.6915	19.0518	18.4447
59	23.7596	22.9148	22.1151	21.3578	20.6401	19.9595	19.3137	18.7005	18.1179
60	23.1638	22.3614	21.6010	20.8798	20.1955	19.5457	18.9284	18.3414	17.7831
61	22.5610	21.8003	21.0784	20.3929	19.7416	19.1223	18.5332	17.9725	17.4384
62	21.9532	21.2334	20.5493	19.8988	19.2800	18.6908	18.1297	17.5949	17.0850
63	21.3406	20.6607	20.0137	19.3976	18.8107	18.2513	17.7178	17.2087	16.7227
64	20.7237	20.0827	19.4719	18.8895	18.3340	17.8039	17.2976	16.8139	16.3516
65	20.1025	19.4995	18.9240	18.3747	17.8500	17.3486	16.8692	16.4106	15.9718
66	19.4718	18.9060	18.3653	17.8484	17.3540	16.8810	16.4282	15.9945	15.5790
67	18.8373	18.3075	17.8006	17.3154	16.8507	16.4055	15.9788	15.5696	15.1771
68	18.1992	17.7044	17.2303	16.7759	16.3402	15.9223	15.5211	15.1360	14.7661
69	17.5579	17.0969	16.6548	16.2304	15.8229	15.4315	15.0554	14.6939	14.3462
70	16.9139	16.4857	16.0744	15.6791	15.2991	14.9336	14.5820	14.2435	13.9177
71	16.2601	15.8638	15.4825	15.1156	14.7624	14.4223	14.0947	13.7790	13.4747

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 certain<sup>1</sup>

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

Retirement assumed in 2022;

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

prepared by: Eckler Ltd.

<sup>1</sup> 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 2022 is 2.75%.)</p>	<p style="text-align: center;">Age 60 @ 2.75% = 19.5457</p>
<p>3. Determine your Monthly Pension for a Single Life, 60 Months Certain.*</p>	<p style="text-align: center;"><math>\\$325,000 \div 19.5457 \div 12</math> = \$1,385.64 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.