

**Required Minimum Payments as a Per Cent of  
RRIF Assets Existing at Beginning of Year**

| Age at Beginning of Year | Percentage Withdrawal (%) |
|--------------------------|---------------------------|
| 66                       | 4.17                      |
| 67                       | 4.35                      |
| 68                       | 4.55                      |
| 69                       | 4.76                      |
| 70                       | 5                         |
| 71                       | 5.28                      |
| 72                       | 5.4                       |
| 73                       | 5.53                      |
| 74                       | 5.67                      |
| 75                       | 5.82                      |
| 76                       | 5.98                      |
| 77                       | 6.17                      |
| 78                       | 6.36                      |
| 79                       | 6.58                      |
| 80                       | 6.82                      |
| 81                       | 7.08                      |
| 82                       | 7.38                      |
| 83                       | 7.71                      |
| 84                       | 8.08                      |
| 85                       | 8.51                      |
| 86                       | 8.99                      |
| 87                       | 9.55                      |
| 88                       | 10.21                     |
| 89                       | 10.99                     |
| 90                       | 11.92                     |
| 91                       | 13.06                     |
| 92                       | 14.49                     |
| 93                       | 16.34                     |
| 94                       | 18.79                     |
| 95+                      | 20                        |

Under age 69:  $1 / (90 - Y)$  where Y = the age of the annuitant  
at the beginning of the year