

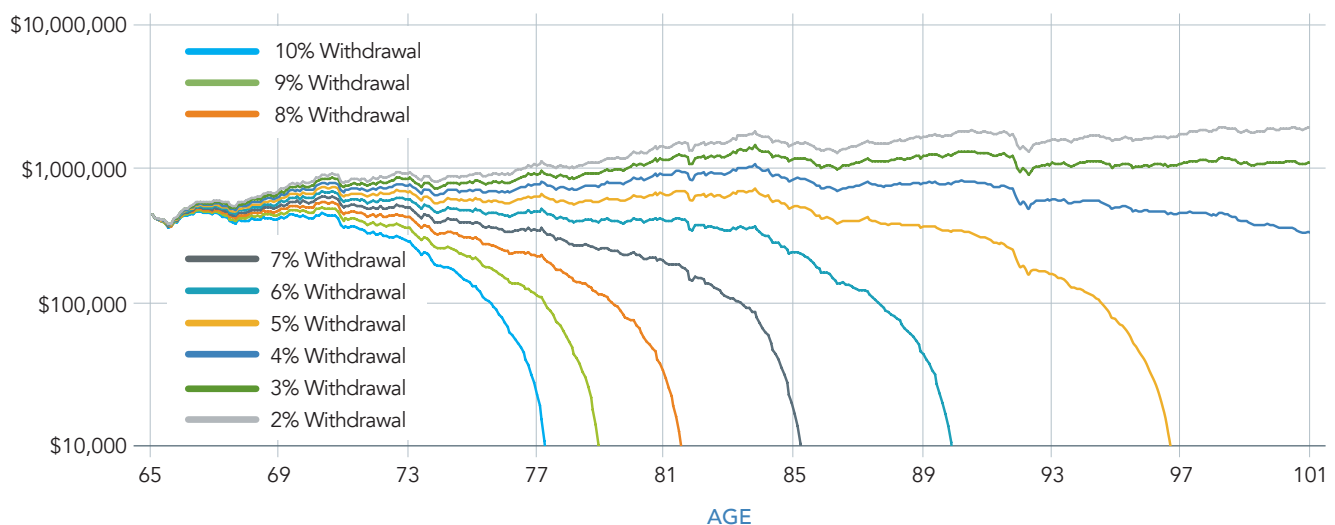
Planning for retirement income

FIVE KEY RISKS

#4: Withdrawal rate

If you withdraw funds too quickly and too early from your retirement savings plan, you could put yourself in danger of running out of money.

THE IMPACT OF VARYING WITHDRAWAL RATES



Source: Fidelity Investments Canada ULC. Hypothetical value of assets held in an untaxed account of \$500,000 invested in a portfolio of 30% Canadian stocks, 10% US stocks, 10% Overseas stocks, 35% bonds and 15% short-term investments with inflation-adjusted withdrawal rates as specified. This hypothetical illustration uses historical monthly performance from January 1982 through December 2017: Canadian stocks, US stocks, Overseas stocks, Bonds and Short-term investments are represented by S&P/TSE, S&P 500, EAFE, FTSE TMX Canadian Universe Bonds and FTSE TMX 91-Day T-Bills, respectively. This chart is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.

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FIC-44960 07/18 68701-v201895

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