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## RETIREMENT INCOME OPTIONS

FEBRUARY 2011

Monthly Income Based on \$100,000

REGISTERED RETIREMENT INCOME FUND (RRIF)							
	AGE	55	60	65	71	75	80
Male	100	\$238	\$273	\$333	\$615	\$654	\$729
Female	100	\$190,449	\$172,839	\$157,234	\$140,847	\$134,242	\$125,254
Male	5	\$1,810					\$108,572
Female	5	\$979					\$117,494
Male	10	\$705					\$126,864
Female	10						
Male	15						
Female	15						

\*Based on best current GIC of 3.30%. Returns will vary depending on investment vehicle.

LIFE ANNUITIES							
	AGE	55	60	65	71	75	80
Male	10	\$540	\$586	\$668	\$813	\$918	\$1,138
Female	10	\$529	\$568	\$630	\$722	\$784	\$899
Male	5	\$496	\$534	\$596	\$700	\$817	\$989
Female	5	\$492	\$527	\$581	\$666	\$734	\$850
Male	10	\$451	\$483	\$529	\$605	\$669	\$778
Female	10						

Various options concerning guarantee periods and survivor benefits available. Annuities derived from non-registered capital have tax preferred treatment.



J. Howard

Life Income Fund (LIF)

Registered Retirement Income Fund (RRIF)

Registered Education Savings Grant (RESP)

Registered Disability Savings Grant (RDSG)

Registered Disability Savings Incentive (RDSI)

Registered Disability Savings Plan (RDSP)

Your Guide to RRIFs and Annuities

#520 - 645 FORT STREET VICTORIA BC V8W 1G2

PHONE (250) 385-3636

## C

All faculty and staff are invited to attend the President's Distinguished Service Awards presentation March 3 from 4–5:30 p.m. in the Ceremonial Hall, First Peoples House. These annual awards celebrate the outstanding contributions of university employees to the betterment of the university and its community. Award categories include: Award for Excellence in Service OR Excellence in Leadership (two awards); First Five Years—Outstanding Service Award (one award); and Team Award for Innovation (one award). Light refreshments will be served. RSVP to <http://web.uvic.ca/hr/p>

Events free unless otherwise indicated. For a complete list of events, visit the online calendar at [calendar.uvic.ca](#).

### WEDNESDAY, FEBRUARY 16

**M** 12:30 p.m. *Lieder at Lunch with Sharon & Harald Krebs.* MacLaurin B037. 250-721-8634

**L /S** 2:30 p.m. *Reflections on a Trilogy.* Prof. Emeritus Patricia E. Roy (UVic). Clearihue B215. 250-721-7382

**S R & S**  
**L** 4 p.m. *Conceptual Hurdles for Bringing Religious Values into the Public Square.* G. Elijah Dann (SFU). Social Sciences & Mathematics A104. 250-721-6325

**C** 7 p.m. *Taught @ UVic.* Six UVic psychology professors presenting their latest research. Earth & Ocean Science Bldg. B150. 250-813-2349

**O** 8 p.m. *Astronomy Open House.* And Feb. 23, March 2 & 9. Wright Centre Observatory. 250-721-8480

### FRIDAY, FEBRUARY 11

**M** 12:30 p.m. *Fridaymusic.* School of Music guitar students. MacLaurin B125. 250-721-8634

**L /S** 3 p.m. *Aging and Health: A Public Policy Apocalypse or an Age-Friendly 21st Century?* Mark W. Rosenberg (Queen's Univ.). Strong 108. 250-472-5697

**M** 8 p.m. University of Victoria Wind Symphony. *Italian and American Influences.* Gerald King conductor. University Centre Farquhar Auditorium. Tickets \$5-\$17.50. 250-721-8480

### MONDAY, FEBRUARY 14

**A C**  
11:30 a.m. *Charles Darwin and the Human Fossil Record.* Dr. Ian Tattersall (American Museum of Natural History). Cornett A225. 250-721-7047

**T F M F L**  
12 p.m. *Taking a Rights-Based Approach to the Practice of Law: How to Inject Human Dignity and Justice into Your Career.* Alison Brewin. Fraser 158. 250-721-8162

### TUESDAY, FEBRUARY 15

**H L** 4:30 p.m. *Dialogues Across the Continent: Encountering Eastern Europe in the West.* Dr. Magdalena Kay, UVic Humanities Faculty Fellow. Clearihue A212.

**L L** 7:30 p.m. *Becoming Human.* Dr. Ian Tattersall. (American Museum of Natural History). Social Sciences & Mathematics A120. 250-472-4496 or 240-721-7046

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