

February, 2012

### **Updates to the Product Allocation Tool**

The annuity payouts and GMWB insurance fee have been updated on the Product Allocation Tool to better reflect the current financial markets.

Within the Tool, these changes may impact the Optimal Investment Portfolio and Retirement Sustainability Quotient (RSQ).

The new settings can be found on the 'Assumptions' page of the client report as well as under 'Resources' on the Product Allocation Tool (under 'Assumptions').

CPP/QPP and OAS benefit amounts have also been updated for 2012.