



SECTION: Life Income Fund/Locked-In Retirement Account
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The attached table has been prepared by the Financial Services Commission of Ontario. Additional copies of this table and copies of articles published by the Financial Services Commission of Ontario about the Ontario LIF are available for pick-up from FSCO's reception, 4th. Floor, 5160 Yonge Street, North York, Ontario.

Interest Assumptions Used in Table on Page 2:

- (1) 6.00%, which represents the greater of the CANSIM B14013 rate for December, 1998 (5.08%) and 6.00%, for the first 15 years, and
- (2) 6.00% for the years remaining to the end of the year in which the planholder attains 90 years of age. (Assumption to age 90 is for the purpose of maximum withdrawal calculation only. The balance of a LIF must be used to purchase a life annuity by the end of the year in which the planholder attains 80 years of age.)

Percentages shown must be prorated for the initial fiscal year if less than twelve months. Part of a month is treated as a full month.

1999 Maximum Annual Withdrawal Amount Table for an Ontario Life Income Fund (LIF)

Age at Jan. 1 1999	New Age During 1999	Years to End of Year Age 90 is Attained	Maximum Withdrawal as a Percentage of the LIF Balance at Jan. 1, 1999*
48	49	42	6.19655%
49	50	41	6.23197%
50	51	40	6.26996%
51	52	39	6.31073%
52	53	38	6.35454%
53	54	37	6.40164%
54	55	36	6.45234%
55	56	35	6.50697%
56	57	34	6.56589%
57	58	33	6.62952%
58	59	32	6.69833%
59	60	31	6.77285%
60	61	30	6.85367%
61	62	29	6.94147%
62	63	28	7.03703%
63	64	27	7.14124%
64	65	26	7.25513%
65	66	25	7.37988%
66	67	24	7.51689%
67	68	23	7.66778%
68	69	22	7.83449%
69	70	21	8.01930%
70	71	20	8.22496%
71	72	19	8.45480%
72	73	18	8.71288%
73	74	17	9.00423%
74	75	16	9.33511%
75	76	15	9.71347%
76	77	14	10.14952%
77	78	13	10.65661%
78	79	12	11.25255%
79	80	11	11.96160%

* The maximum annual withdrawal amount percentage is calculated on the basis of a twelve-month fiscal year to December 31, 1999 using the interest assumptions on page 1.