SENTRYGROUP
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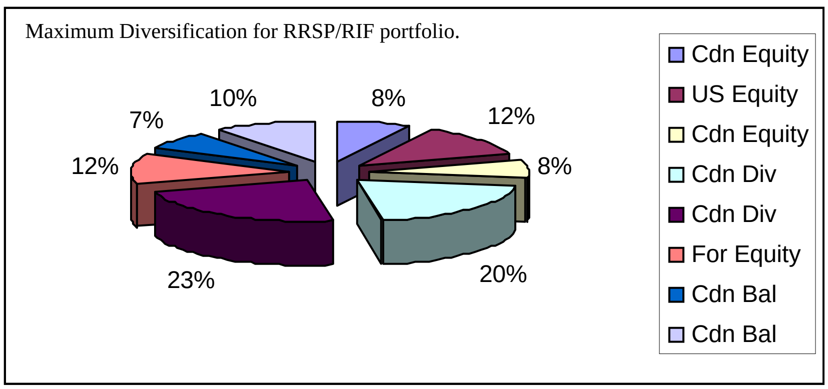
CASE #6

A couple retires in 1998 with $ 625,000 of RRSP assets. They have no other cash assets. They do have a principle residence worth $ 400,000. The husband is 65 at time of retirement and the wife is 59. For over the 30 years the clients have diligently saved in equity accumulation plans using both private funds and through employee incentive plans. During this time they have invested approximately $ 150,000 of their own capital.

At retirement the clients consolidated all assets and financial affairs with one of the Principles of Sentry Group. The RSP assets are diversified with a conservative equity based portfolio. The couples cash flow needs do not exceed RRIF minimums required by CRA, the portfolio is transferred to a RRIF and subsequently begins to pay out lifestyle income based on the age of the wife.



The portfolio has two strong performance years and then is subject to a one time decline of approximately 16% on September 11, 2001.

The PORTFOLIO is not changed. The assets remain invested and by October of 2002 exceed the market value of September 12, 2001. Note, the portfolio has continued monthly lifestyle payments to the client.

Here is the approximate data:

	Nov-98	**Nov-02**	**Jan-05**	**Nov-05**	**Jan-06**
Cdn Equity				$ 56,152.03	$ 61,180.00
US Equity				$ 97,072.20	$ 98,167.00
Cdn Equity				$ 57,003.79	$ 62,451.00
Cdn Div				$ 155,376.82	$ 162,879.00
Cdn Div				$ 171,841.71	$ 185,901.00
For Equity				$ 90,508.64	$ 95,325.00
Cdn Bal				$ 57,614.98	$ 59,746.00
Cdn Bal				$ 82,358.80	$ 84,219.00
Account Value	$ 625,000.00	$ 628,725.00	$ 750,109.00	$ 767,928.97	$ 809,868.00
Withdrawals Cum		$ 115,000.00	$ 183,750.00	$ 216,750.00	$ 219,500.00