

Pension Benefits Worksheet

Defined Benefit Plans - Benefit Formula

(Attach pension statements or obtain information from the client's company pension administrator. The calculations may be overridden and the pension benefits may be entered under the **Benefit Payments** tab.)

General

	Pension 1	Pension 2	Pension 3
Owner (client, co-client):			
Description:			
Formula type (benefit formula or defined benefit)			
Linked Incomes (income to which the pension applies):			
Pension Participation Date (eligibility or enrolment date):			
Pension Benefits Formula (Number of Years Average Salary): (percent per year of service): (% of final salary or estimated amount):			
Accrue Pension Credits while Disabled (yes / no):			
Is Pension Integrated? (With CPP/QPP, OAS)			

Benefit Calculation

	Pension 1	Pension 2	Pension 3
Benefits Begin (age, date, at retirement or when disabled):			
Percent Payable to Survivor (If applicable):			
Benefit Reduction for Survivor Coverage (if applicable):			
Benefit Indexing (specify maximum indexing if applicable): Indexed to Inflation (yes / no)			
Normal Retirement Age (as specified by the pension plan):			
Qualifying Factor (as specified by the pension plan):			
Percent Penalty for Early Retirement (per year):			
Minimum Retirement Age for Unreduced Benefit:			

CPP/QPP Benefits

Owner (client, co-client)	Benefits Start Age	Start at Retirement? (Yes / No)	CPP/QPP Benefit Eligibility (percentage)	Estimated Monthly Benefit (if known)	Split CPP? (Yes / No)

Applicable Benefits to be included in plan:

Retirement Benefits:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Survivor Benefits:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Disability Benefits:	Yes <input type="checkbox"/>	No <input type="checkbox"/>

OAS Benefits

	Client	Co-client
OAS Benefit Eligibility:		
Monthly Benefit (if known):		

(The OAS Clawback will be automatically calculated by the program)

Historical Information

RRSP Contributions

	Client	Co-client
Amount of any regular contributions:		
Previous Year's Earned Income		
Previous Year's Pension Adjustment		
RRSP Overcontribution Balance:		
RRSP Deduction Carryforward:		

RESP (Contributions as of the End of the Previous Year) - As Beneficiary

Member (Client, Co-Client, Dependant)	Total RESP Contributions	CESG Eligibility Carryforward	Total CESG Payments Received

Capital Loss Carryovers

	Client	Co-client
Date and amount:		

Business Entity Details:

Sole Proprietor
 Partnership
 Corporation
 Other

Private Company Shareholdings

	Client	Co-client
Number of shares held (%)		
Details of other shareholders		
Structure:		
Is there a buy/sell agreement?		

Capital gains exemption used? _____

Investment Risk Profile

The following illustrations provide an asset distribution overview for investors based on age, investment objectives and the type of investor they are:

<i>Investor</i>			<i>Asset Distribution</i>		
Age	Primary Objective	Secondary Objective	GICs or Money Market	Bonds or Mortgages	Equity
Conservative					
20 – 35	Liquidity	Growth	45% - 60%	20% - 30%	10% - 25%
35 – 45	Growth	Tax Minimization	25% - 40 %	25% - 40%	25% - 45%
45 – 55	Growth	Tax Minimization	25% - 45%	30% - 45%	10% - 45%
55 – 65	Safety	Growth	35% - 70%	25% - 50%	0% - 35%
65 and up	Safety	Income	45% - 100%	0% - 50%	0% - 25%
Moderate					
20 – 35	Liquidity	Growth	35% - 50%	20% - 35%	20% - 35%
35 – 45	Growth	Tax Minimization	10% - 30%	15% - 25%	50% - 70%
45 – 55	Growth	Tax Minimization	10% - 35%	25% - 35%	45% - 70%
55 – 65	Growth	Safety	20% - 50%	30% - 45%	20% - 50%
65 and up	Safety	Income	30% - 60%	35% - 50%	0% - 35%
Aggressive					
20 – 35	Liquidity	Growth	25% - 40%	20% - 30%	30% - 45%
35 – 45	Growth	Tax Minimization	10% - 20%	15% - 25%	65% - 80%
45 – 55	Growth	Tax Minimization	10% - 25%	20% - 30%	60% - 80%
55 – 65	Safety	Growth	10% - 30%	25% - 35%	35% - 65%
65 and up	Safety	Income	20% - 50%	25% - 45%	10% - 35%
Client Profile					