



# Comparison of net income before and after retirement

Use this form to help you calculate what you can expect to receive after you retire, based on your income before retirement.

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## SECTION 1 - BEFORE RETIREMENT

Per Year

**Annual Salary**

Minus: Canada Pension Plan contributions

OMERS contributions

Employment Insurance contributions

Income tax

Other

**Net income before retirement**

## SECTION 2 - AFTER RETIREMENT

Per Year

**OMERS Pension**

Plus: Canada Pension Plan\* (available as early as age 60)

Old Age Security\* (available at age 65)

RRSP

Other Income

**Total retirement income**

Minus: Income tax\*\*

**Net income after retirement**

**Percentage of your income you will receive after you retire:**

\* For information about this amount, please contact your local Human Resources Development Canada office.

\*\*For information about this amount, please contact your local Canada Revenue Agency office.