



# 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.

Note: It is recommended that you use Internet Explorer or download the form onto your computer and open with Adobe.

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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.