



# 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.