

# SUMMARY OF INCOME UPON RETIREMENT

IF YOU ARE 65 YEARS OLD OR OVER



You are eligible for most government plans and also for complementary pension plans to which you have contributed. Your personal income will supplement your purchasing power.

## 1 INCOME FROM PUBLIC PLANS

### MONTHLY INCOME

	YEAR 1	YEAR 2
<b>Old Age Security (OAS)</b> (Canada) See the guide <i>Calculating your income</i> – page 9.	\$	\$
<b>Guaranteed Income Supplement (GIS)</b> (Canada) See the guide <i>Calculating your income</i> – page 10.	\$	\$
<b>Allocation au conjoint</b> Sécurité de la vieillesse (Canada) See the guide <i>Calculating your income</i> – page 11.	\$	\$
<b>Québec Pension Plan</b> See the guide <i>Calculating your income</i> – pages 12 and 13.	\$	\$
<b>Surviving Spouse's Pension</b> (Québec) See the guide <i>Calculating your income</i> – page 14.	\$	\$
<b>Employment Insurance</b> See the guide <i>Calculating your income</i> – page 15.	\$	\$
<b>Foreign Public Plans</b> See the guide <i>Calculating your income</i> – page 8.	\$	\$

## 2 INCOME FROM GROUP PLANS

### MONTHLY INCOME

<b>Construction Industry's Pension Plan (CCQ)</b> See the guide <i>Calculating your income</i> – pages 16 to 19.	\$	\$
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**REIMBURSEMENT OF CONTRIBUTIONS:** The Commission reimburses contributions made to the complementary account received for active participants over 65 years of age or for retired participants who work after their retirement.

**Complementary Pension Plan** (other than the construction plan)  
See the guide *Calculating your income* – page 20.

NAME	MONTHLY AMOUNT	
<b>TOTAL</b>	\$	\$

### 3 PERSONAL INCOME

### MONTHLY INCOME

		YEAR 1	YEAR 2
<b>Registered Retirement Savings Plan (RRSP)</b> See the guide <i>Calculating your income</i> – page 21.		\$	\$
<b>Life insurance</b> You may be able to convert your personal life insurance into a monthly pension. See the guide <i>Calculating your income</i> – page 22.		\$	\$
<b>Salary</b> See the guide <i>Calculating your income</i> – page 23.		\$	\$
<b>Rental income</b> See the guide <i>Calculating your income</i> – page 23.			
BUILDINGS OR OTHER	MONTHLY AMOUNT		
	<b>TOTAL</b>	\$	\$
<b>Spouse's income</b> See the guide <i>Calculating your income</i> – page 24.		\$	\$
<b>Dividends and interest</b> (from shares, stock savings, mutual funds, bonds, investments, savings accounts) See the guide <i>Calculating your income</i> – page 24.			
DESCRIPTION	MONTHLY AMOUNT		
	<b>TOTAL</b>	\$	\$
<b>Other income</b> See the guide <i>Calculating your income</i> – page 25.			
SOURCE	MONTHLY AMOUNT		
	<b>TOTAL</b>	\$	\$

### 4 VALUE OF YOUR ASSETS

### MONTHLY INCOME

<b>The sale of some of your property</b> (examples: cottage, car, stocks, etc.) can provide you with additional income. See the guide <i>Calculating your income</i> – page 26.			
DESCRIPTION	MONTHLY AMOUNT		
	<b>TOTAL MONTHLY INCOME FROM SALE OF YOUR ASSETS</b>	\$	\$
		<b>TOTAL MONTHLY INCOME</b>	\$
			\$

Review your anticipated income with an expert and don't forget to plan for the share going to income tax.