

SUMMARY OF INCOME UPON RETIREMENT

IF YOU ARE UNDER 60 YEARS OF AGE



It is impossible for you to receive a retirement pension from the public plans at this time. However, the complementary pension plans may allow for early retirement. The construction industry's pension plan offers such a pension, with or without reduction, depending on whether you have accumulated enough hours. This plan also enables you to receive a higher pension up to age 65 and a reduced pension afterward. This reduction may be compensated for, in whole or in part, by money received from the Québec Pension Plan and the Old Age Security. You must, however, count mainly on your personal income, which will have to be sufficient to ensure you of a decent standard of living.

1 INCOME FROM PUBLIC PLANS

MONTHLY INCOME

	YEAR 1	YEAR 2	65 YEARS OLD
Old Age Security (OAS) (Canada) See the guide <i>Calculating your income</i> – page 9.	\$	\$	\$
Guaranteed Income Supplement (GIS) (Canada) See the guide <i>Calculating your income</i> – page 10.	\$	\$	\$
Spouse's allowance Old Age Security (Canada) See the guide <i>Calculating your income</i> – page 11.	\$	\$	\$
Québec Pension Plan See the guide <i>Calculating your income</i> – pages 12 and 13.	\$	\$	\$
Surviving Spouse's Pension (Québec) See the guide <i>Calculating your income</i> – page 14.	\$	\$	\$
Employment Insurance See the guide <i>Calculating your income</i> – page 15.	\$	\$	\$
Foreign Public Plans See the guide <i>Calculating your income</i> – page 8.	\$	\$	\$

2 INCOME FROM GROUP PLANS

MONTHLY INCOME

Régime de retraite de l'industrie de la construction (CCQ) Consultez le guide <i>Calculer vos revenus</i> – pages 16 to 19.	\$	\$	\$
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NOTE: If you are on partial retirement and are applying to receive your second pension, don't forget to write in the amount of the pension that you are already receiving.

If you have chosen the increased-reduced pension option, don't forget to write the amount of the reduced pension in the "65 years" column.

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.

Régime complémentaire de retraite (other than the construction plan))
See the guide *Calculating your income* – page 20.

NAME	MONTHLY AMOUNT			
_____	_____			
_____	_____			
		TOTAL	\$	\$
			\$	\$

3 PERSONAL INCOME

MONTHLY INCOME

		YEAR 1	YEAR 2	65 YEARS OLD
Registered Retirement Savings Plan (RRSP) See the guide <i>Calculating your income</i> – page 21.		\$	\$	\$
Life insurance You may be able to convert your personal life insurance into a monthly pension. See the guide <i>Calculating your income</i> – page 22.		\$	\$	\$
Salary See the guide <i>Calculating your income</i> – page 23.		\$	\$	\$
Rental income See the guide <i>Calculating your income</i> – page 23.				
BUILDINGS OR OTHER	MONTHLY AMOUNT			
	TOTAL	\$	\$	\$
Spouse's income See the guide <i>Calculating your income</i> – page 24.		\$	\$	\$
Dividends and interest (from shares, stock savings, mutual funds, bonds, investments, savings accounts) See the guide <i>Calculating your income</i> – page 24.				
DESCRIPTION	MONTHLY AMOUNT			
	TOTAL	\$	\$	\$
Other income See the guide <i>Calculating your income</i> – page 25.				
SOURCE	MONTHLY AMOUNT			
	TOTAL	\$	\$	\$

4 VALUE OF YOUR ASSETS

REVENU MENSUEL

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

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