Case File: Test Husband and Wife

### Introduction

This test case examines the potential impacts of a Division of Unadjusted Pensionable Earnings (DUPE) action under the Canada Pension Plan (CPP), before either party applies for it. In this case, the couple (known as Husband and Wife) married and started living together on May 1, 1963 and separated on August 1, 2007. They had three children, and the Wife was the primary caregiver and received Family Allowances benefits for all children. The Husband has been receiving his CPP retirement pension since February 2006, and it is believed that the Wife has been receiving her CPP retirement pension since January 2006.

#### Method

All calculations are done in 2006 dollars and then escalated to 2013 dollars. They are guaranteed to be 99.9 per cent accurate, considering the following information:

- The years subject to division are 1966 through 2005 inclusive, based on a marriage date of May 1, 1963, a separation date of August 1, 2007 and an effective date of January 2006 for the Wife's CPP retirement pension.
- The months subject to the Child Rearing Dropout (CRDO) provision are January 1966 (when the CPP started) through February 1977, based on three children from the relationship, born in May 1964, December 1965, and February 1970. It is assumed that the Wife is eligible for the CRDO provision on the basis of having received Family Allowance benefits for this entire period of time, and that she applied for the CRDO when she started receiving her CPP retirement pension, or that she does so now.
- Calculations for the Husband's CPP retirement pension are based on his Unadjusted Pensionable Earnings (UPE) data provided from age 18 through to the date of his retirement (January 2006), with escalation from 2006 to 2013.
- Calculations for the Wife's CPP retirement pension are based on her Unadjusted Pensionable
  Earnings (UPE) data provided from age 18 through to the date of her retirement (presumed to be
  December 2005), with escalation from 2006 to 2013. It is assumed that she applied for the CRDO
  provision at the time that her CPP retirement pension was approved, but if not she can do so now
  with full retroactivity, and these calculations are still applicable.

### **Analysis of DUPE Impacts**

If a DUPE is processed in this case, it will have the following impacts:

- The Husband's CPP retirement pension will decrease by \$161.61 per month.
- The Wife's CPP retirement pension will increase by \$83.24 per month.
- The net loss to the "couple" will be \$78.37 per month.

### **Recommended Action**

- The parties should agree not to proceed with a DUPE action at this time. If the Husband predeceases the Wife, she could apply for a DUPE at that time, because she could then benefit from the increase to her pension without the negative impact to the Husband's pension.
- The Husband should compensate the Wife by the amount of the increase to her retirement pension that she will forgo if she does not apply for a DUPE.
- The Husband should possibly further compensate the Wife by half of the net "savings" of approximately \$78.37 monthly, if the wife foregoes her right to apply for a DUPE as mentioned above.

### **Calculation Summary Sheet**

| Husband               | Pre-DUPE | Post-DUPE | Gain / Loss |
|-----------------------|----------|-----------|-------------|
| Actual CPP retirement | \$869.02 | \$707.41  | - \$161.61  |

| Wife                  | Pre-DUPE | Post-DUPE | Gain / Loss |
|-----------------------|----------|-----------|-------------|
| Actual CPP retirement | \$581.12 | \$664.36  | + \$83.24   |

| Combined              | Pre-DUPE   | Post-DUPE  | Gain / Loss |
|-----------------------|------------|------------|-------------|
| Actual CPP retirement | \$1,450.14 | \$1,371.77 | - \$78.37   |

**Note:** The above amounts are supported by the attached detailed calculation sheets, as follows:

- A-1 Husband's pre-DUPE retirement pension, calculated in 2006 and escalated to 2013
- A-2 Husband's post-DUPE retirement pension, calculated in 2006 and escalated to 2013
- B-1 Wife's pre-DUPE retirement pension, calculated in 2006 and escalated to 2013
- B-2 Wife's post-DUPE retirement pension, calculated in 2006 and escalated to 2013

#### **Abbreviations**

The following abbreviations are used in this document and on the following calculation sheets.

AMPE Average Monthly Pensionable Earnings

APE Adjusted Pensionable Earnings

**AYMPE** Average Year's Maximum Pensionable Earnings

**CPP** Canada Pension Plan

**CRDO** Child Rearing Dropout

**DSB** Disability

**DUPE** Division of Unadjusted Pensionable Earnings

RTR Retirement Pension

Flex RTR Retirement Pension adjusted for taking in earlier or later than age 65

**SVR** Survivor's benefit

TNCM Total Number of Contributory Months

**UPE** Unadjusted Pensionable Earnings

YMPE Year's Maximum Pensionable Earnings

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|              |              |                      |                      |                            |        | Number | of dropout | mont | hs | Total mths | APE                        |
|--------------|--------------|----------------------|----------------------|----------------------------|--------|--------|------------|------|----|------------|----------------------------|
| Year         | Contrib mths | UPE                  | YMPE                 | APE                        | 15-17% |        | CRDO 2     |      |    |            | after dropout              |
| 1966         | 12           |                      | \$5,000              | \$0.00                     | 12     |        |            |      |    | 12         | \$0.00                     |
| 1967         | 12           |                      | \$5,000              | \$0.00                     | 12     |        |            |      |    | 12         | \$0.00                     |
| 1968         | 12           |                      | \$5,100              | \$0.00                     | 12     |        |            |      |    | 12         | \$0.00                     |
| 1969         | 12           | \$3,881              | \$5,200              | \$30,256.87                | 12     |        |            |      |    | 12         | \$0.00                     |
| 1970         | 12           | \$5,300              | \$5,300              | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1971         | 12           | \$5,400              | \$5,400              | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1972         | 12           | \$5,500              | \$5,500              | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1973         | 12           | \$5,600              | \$5,600              | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1974         | 12           | \$6,600              | \$6,600              | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1975<br>1976 | 12<br>12     | \$7,400              | \$7,400              | \$40,540.00<br>\$40,540.00 |        |        |            |      |    | 0          | \$40,540.00                |
| 1977         | 12           | \$8,300<br>\$9,300   | \$8,300<br>\$9,300   | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00<br>\$40,540.00 |
| 1978         | 12           | \$10,400             | \$10,400             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1979         | 12           | \$10,400             | \$10,400             | \$37,580.93                | 1      |        |            |      |    | 1          | \$34,449.18                |
| 1980         | 12           | \$13,100             | \$13,100             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1981         | 12           | \$14,700             | \$14,700             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1982         | 12           | \$16,500             | \$16,500             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1983         | 12           | \$18,500             | \$18,500             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1984         | 12           | \$20,800             | \$20,800             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1985         | 12           | \$23,400             | \$23,400             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1986         | 12           | \$18,444             | \$25,800             | \$28,981.39                | 12     |        |            |      |    | 12         | \$0.00                     |
| 1987         | 12           | \$25,900             | \$25,900             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1988         | 12           | \$25,900             | \$25,900             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1989         | 12           | \$25,900             | \$25,900             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1990         | 12           | \$25,900             | \$25,900             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1991<br>1992 | 12           | \$29,189             | \$30,500             | \$38,797.44                |        |        |            |      |    | 0          | \$38,797.44                |
| 1992         | 12<br>12     | \$32,200<br>\$26,209 | \$32,200<br>\$33,400 | \$40,540.00<br>\$31,811.76 | 12     |        |            |      |    | 0<br>12    | \$40,540.00<br>\$0.00      |
| 1994         | 12           | \$34,400             | \$33,400             | \$40,540.00                | 12     |        |            |      |    | 0          | \$40,540.00                |
| 1995         | 12           | \$34,900             | \$34,900             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1996         | 12           | \$35,400             | \$35,400             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1997         | 12           | \$35,800             | \$35,800             | \$40,540.00                |        |        |            |      |    | Ö          | \$40,540.00                |
| 1998         | 12           | \$36,900             | \$36,900             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 1999         | 12           | \$37,400             | \$37,400             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 2000         | 12           | \$37,600             | \$37,600             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 2001         | 12           | \$38,300             | \$38,300             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 2002         | 12           | \$39,100             | \$39,100             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 2003         | 12           | \$39,900             | \$39,900             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 2004         | 12           | \$40,500             | \$40,500             | \$40,540.00                |        |        |            |      |    | 0          | \$40,540.00                |
| 2005         | 12           | \$41,100             | \$41,100             | \$40,540.00                | -      |        |            |      |    | 0          | \$40,540.00                |
| 2006         | 1            | \$3,508              | \$42,100             | \$3,378.01                 |        |        |            |      |    | 0          | \$3,378.01                 |
| 2007<br>2008 | 0<br>0       |                      | \$43,700<br>\$44,900 | \$0.00<br>\$0.00           |        |        |            | l    |    | 0<br>0     | \$0.00<br>\$0.00           |
| 2008         | 0            |                      | \$46,300             | \$0.00                     |        |        |            | l    |    | 0          | \$0.00<br>\$0.00           |
| 2010         | 0            |                      | \$47,200             | \$0.00                     |        |        |            |      |    | 0          | \$0.00                     |
| 2010         | 0            |                      | \$48,300             | \$0.00                     |        |        |            |      | 1  | 0          | \$0.00                     |
| 2012         | 0            |                      | \$50,100             | \$0.00                     |        |        |            |      |    | 0          | \$0.00                     |
| 2013         | Ö            |                      | \$51,100             | \$0.00                     |        |        |            |      |    | 0          | \$0.00                     |
| 2014         | 0            |                      | \$51,100             | \$0.00                     |        |        |            | l    |    | 0          | \$0.00                     |
| 2015         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |    | 0          | \$0.00                     |
| 2016         | 0            | -                    | \$51,100             | \$0.00                     |        |        |            |      |    | 0          | \$0.00                     |
| 2017         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |    | 0          | \$0.00                     |
| 2018         | 0            |                      | \$51,100             | \$0.00                     |        |        |            | l    |    | 0          | \$0.00                     |
| 2019         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |    | 0          | \$0.00                     |
| 2020         | 0            |                      | \$51,100             | \$0.00                     | -      |        |            |      |    | 0          | \$0.00                     |
| 2021         | 0            |                      | \$51,100<br>\$51,100 | \$0.00<br>\$0.00           |        |        |            |      |    | 0          | \$0.00                     |
| 2022<br>2023 | 0<br>0       |                      | \$51,100<br>\$51,100 | \$0.00<br>\$0.00           |        |        |            | l    |    | 0<br>0     | \$0.00<br>\$0.00           |
| 2023         | 0            |                      | \$51,100             | \$0.00                     |        |        |            | l    |    | 0          | \$0.00                     |
| 2025         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |    | 0          | \$0.00                     |
| Total        | 481          |                      |                      | \$1,468,086.40             | 73     | 0      | 0          | 0    | 0  | 73         | \$1,373,904.64             |
| <u> </u>     |              | 1                    | 1                    | , .,,                      |        |        |            |      |    |            | Ţ . ,                      |

| TNCM after dropouts | 408        |          | Client SIN     |          |                  |
|---------------------|------------|----------|----------------|----------|------------------|
| 15-17% dropout      | 72.15      |          | Client name    | Husband  | # of Flex mths   |
|                     |            |          | Year of birth  | 1942     | -19              |
| AYMPE for year      | \$40,540   |          | Month of birth | 8        | Reduction factor |
| AMPE                | \$3,367.41 |          | Year of RTR    | 2006     | 0.005 /mth       |
| RTR estimate        | \$841.85   |          | Month of RTR   | 2        | Increase factor  |
| "Flex" factor       | 90.50%     | 2013     | "Flex" factor  | 90.50%   | 0.005 /mth       |
| flex RTR            | \$761.88   | \$869.02 | DSB flat-rate  | \$453.52 | % dropout factor |
|                     |            |          | SVR flat-rate  | \$176.95 | 15.0%            |
| DSB Estimate        | \$1,084.91 |          |                |          |                  |
| >65 SVR Estimate    | \$505.11   |          | CRDO start     |          |                  |
| <65 SVR Estimate    | \$492.64   |          | CRDO end       |          |                  |

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|              |              |                      |                      |                            |        | Number | of dropout | mont | hs   | Total mths | APE                        |
|--------------|--------------|----------------------|----------------------|----------------------------|--------|--------|------------|------|--|------------|----------------------------|
| Year         | Contrib mths | UPE                  | YMPE                 | APE                        | 15-17% | CRDO 1 | CRDO 2     | DSB  | over 65  | dropout    | after dropout              |
| 1966         | 12           | \$0                  | \$5,000              | \$0.00                     | 12     |        |            |      |  | 12         | \$0.00                     |
| 1967         | 12           | \$0                  | \$5,000              | \$0.00                     | 12     |        |            |      |  | 12         | \$0.00                     |
| 1968         | 12           | \$0                  | \$5,100              | \$0.00                     | 12     |        |            |      |  | 12         | \$0.00                     |
| 1969         | 12           | \$1,941              | \$5,200              | \$15,128.44                | 12     |        |            |      |  | 12         | \$0.00                     |
| 1970         | 12           | \$2,650              | \$5,300              | \$20,270.00                | 12     |        |            |      |  | 12         | \$0.00                     |
| 1971         | 12           | \$2,700              | \$5,400              | \$20,270.00                | 12     |        |            |      |  | 12         | \$0.00                     |
| 1972         | 12           | \$3,512              | \$5,500              | \$25,886.63                |        |        |            |      |  | 0          | \$25,886.63                |
| 1973         | 12           | \$3,278              | \$5,600              | \$23,726.76                | 1      |        |            |      |  | 1          | \$21,749.53                |
| 1974         | 12           | \$3,995              | \$6,600              | \$24,535.91                |        |        |            |      |  | 0          | \$24,535.91                |
| 1975         | 12<br>12     | \$4,486              | \$7,400              | \$24,573.27                |        |        |            |      |  | 0          | \$24,573.27                |
| 1976<br>1977 | 12           | \$7,329<br>\$8,616   | \$8,300<br>\$9,300   | \$35,794.87<br>\$37,558.35 |        |        |            |      |  | 0<br>0     | \$35,794.87<br>\$37,558.35 |
| 1977         | 12           | \$10,065             | \$10,400             | \$39,232.20                |        |        |            |      |  | 0          | \$39,232.20                |
| 1978         | 12           | \$10,005             | \$10,400             | \$38,940.92                |        |        |            |      |  | 0          | \$39,232.20                |
| 1980         | 12           | \$13,100             | \$13,100             | \$40,540.00                |        |        |            |      |  | 0          | \$40,540.00                |
| 1981         | 12           | \$14,700             | \$14,700             | \$40,540.00                |        |        |            |      |  | 0          | \$40,540.00                |
| 1982         | 12           | \$16,500             | \$16,500             | \$40,540.00                |        |        |            |      |  | 0          | \$40,540.00                |
| 1983         | 12           | \$18,468             | \$18,500             | \$40,468.78                |        |        |            |      |  | 0          | \$40,468.78                |
| 1984         | 12           | \$20,509             | \$20,800             | \$39,972.83                |        |        |            |      |  | Ö          | \$39,972.83                |
| 1985         | 12           | \$22,314             | \$23,400             | \$38,658.53                |        |        |            |      |  | 0          | \$38,658.53                |
| 1986         | 12           | \$18,740             | \$25,800             | \$29,445.71                |        |        |            |      |  | 0          | \$29,445.71                |
| 1987         | 12           | \$22,783             | \$25,900             | \$35,661.11                |        |        |            |      |  | 0          | \$35,661.11                |
| 1988         | 12           | \$21,390             | \$25,900             | \$33,479.94                |        |        |            |      |  | 0          | \$33,479.94                |
| 1989         | 12           | \$24,007             | \$25,900             | \$37,576.20                |        |        |            |      |  | 0          | \$37,576.20                |
| 1990         | 12           | \$24,732             | \$25,900             | \$38,711.79                |        |        |            |      |  | 0          | \$38,711.79                |
| 1991         | 12           | \$24,499             | \$30,500             | \$32,562.92                |        |        |            |      |  | 0          | \$32,562.92                |
| 1992         | 12           | \$24,415             | \$32,200             | \$30,738.01                |        |        |            |      |  | 0          | \$30,738.01                |
| 1993         | 12           | \$23,355             | \$33,400             | \$28,347.05                |        |        |            |      |  | 0          | \$28,347.05                |
| 1994         | 12           | \$26,383             | \$34,400             | \$31,091.47                |        |        |            |      |  | 0          | \$31,091.47                |
| 1995         | 12           | \$28,042             | \$34,900             | \$32,573.72                |        |        |            |      |  | 0          | \$32,573.72                |
| 1996         | 12           | \$26,687             | \$35,400             | \$30,561.32                |        |        |            |      |  | 0          | \$30,561.32                |
| 1997         | 12           | \$29,835             | \$35,800             | \$33,785.22                |        |        |            |      |  | 0          | \$33,785.22                |
| 1998         | 12           | \$30,967             | \$36,900             | \$34,021.19                |        |        |            |      |  | 0          | \$34,021.19                |
| 1999         | 12<br>12     | \$24,399             | \$37,400             | \$26,446.93                |        |        |            |      |  | 0          | \$26,446.93<br>\$26,361.78 |
| 2000<br>2001 | 12           | \$24,450<br>\$26,243 | \$37,600<br>\$38,300 | \$26,361.78<br>\$27,777.84 |        |        |            |      |  | 0          | \$25,361.78                |
| 2001         | 12           | \$25,811             | \$39,100             | \$26,761.58                |        |        |            |      |  | 0          | \$26,761.58                |
| 2002         | 12           | \$29,679             | \$39,900             | \$30,154.55                |        |        |            |      |  | 0          | \$30,154.55                |
| 2003         | 12           | \$31,262             | \$40,500             | \$31,292.38                |        |        |            |      |  | 0          | \$31,292.38                |
| 2005         | 12           | \$29,079             | \$41,100             | \$28,682.79                |        |        |            |      |  | 0          | \$28,682.79                |
| 2006         | 1            | \$3,508              | \$42,100             | \$3,378.01                 |        |        |            |      |  | 0          | \$3,378.01                 |
| 2007         | 0            | **,***               | \$43,700             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2008         | 0            |                      | \$44,900             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2009         | 0            |                      | \$46,300             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2010         | 0            |                      | \$47,200             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2011         | 0            |                      | \$48,300             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2012         | 0            |                      | \$50,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2013         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2014         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2015         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2016         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2017         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2018         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2019         | 0            |                      | \$51,100<br>\$51,100 | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2020         | 0            |                      | \$51,100<br>\$51,100 | \$0.00<br>\$0.00           |        |        | 1          |      | <del>                                     </del> | 0          | \$0.00<br>\$0.00           |
| 2021<br>2022 | 0            |                      | \$51,100<br>\$51,100 | \$0.00<br>\$0.00           |        |        |            |      |  | 0          | \$0.00<br>\$0.00           |
| 2022         | 0            |                      | \$51,100<br>\$51,100 | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2023         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| 2024         | 0            |                      | \$51,100             | \$0.00                     |        |        |            |      |  | 0          | \$0.00                     |
| Total        | 481          |                      | ψο1,100              | \$1,176,048.98             | 73     | 0      | 0          | 0    | 0  | 73         | \$1,118,403.31             |
| 10141        | 701          |                      |                      | +1,110,040.30              |        |        |            |      |  |            | ψ·,·.υ, <del>τυυ.υ</del> ι |

| TNCM after dropouts | 408        |          | Client SIN     |          |                  |
|---------------------|------------|----------|----------------|----------|------------------|
| 15-17% dropout      | 72.15      |          | Client name    | Husband  | # of Flex mths   |
|                     |            |          | Year of birth  | 1942     | -19              |
| AYMPE for year      | \$40,540   |          | Month of birth | 8        | Reduction factor |
| AMPE                | \$2,741.18 |          | Year of RTR    | 2006     | 0.005 /mth       |
| RTR estimate        | \$685.30   |          | Month of RTR   | 2        | Increase factor  |
| "Flex" factor       | 90.50%     | 2013     | "Flex" factor  | 90.50%   | 0.005 /mth       |
| flex RTR            | \$620.19   | \$707.41 | DSB flat-rate  | \$453.52 | % dropout factor |
|                     |            |          | SVR flat-rate  | \$176.95 | 15.0%            |
| DSB Estimate        | \$967.49   |          |                |          |                  |
| >65 SVR Estimate    | \$411.18   |          | CRDO start     |          |                  |
| <65 SVR Estimate    | \$433.94   |          | CRDO end       |          |                  |

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| 1966   |       |              |          |          |              |        |    | of dropout |          |         | Total mths | APE           |
|--|-------|--------------|----------|----------|--------------|--------|----|------------|----------|---------|------------|---------------|
| 1967   12   \$0   \$5,000   \$0.00   12   12   12   \$0.00     1968   12   \$0   \$5,000   \$0.00   12   12   \$0.00     1970   12   \$0   \$5,000   \$0.00   12   12   \$0.00     1970   12   \$0   \$5,000   \$0.00   12   12   \$0.00     1971   12   \$0   \$5,000   \$0.00   12   12   \$0.00     1972   12   \$1,524   \$5.00   \$0.00   \$12   \$12   \$2   \$0.00     1972   12   \$1,524   \$5.00   \$1.00   \$1.00   \$1.2   \$12   \$1.2   \$0.00     1971   12   \$1,524   \$5.00   \$1.00   \$1.00   \$1.2   \$1.2   \$1.2   \$0.00     1972   12   \$1,524   \$5.500   \$1.28,525   \$1.2   \$1.2   \$2   \$0.00     1973   12   \$1,524   \$1.574   \$1.574   \$1.58,52   \$1.2   \$1.2   \$2   \$0.00     1974   12   \$1.574   \$1.574   \$1.575   \$1.574   \$1.575   \$1.574   \$1.575   \$1.574   \$1.575   \$1.574   \$1.575                  |       | Contrib mths | UPE      | YMPE     | APE          | 15-17% |    | CRDO 2     | DSB      | over 65 |            | after dropout |
| 1968   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1969   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1970   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1971   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1972   12   \$1,524   \$5,500   \$11,233.77   12   12   12   (\$0.00)     1973   12   \$1,524   \$5,500   \$6,913.52   12   12   \$1,000     1975   12   \$1,379   \$1,000   \$3,000   \$1,049.73     1976   12   \$6,357   \$8,300   \$3,1049.73     1977   12   \$7,392   \$9,300   \$34,4767.70     1978   12   \$1,671   \$1,170   \$4,4767.70     1978   12   \$1,671   \$1,170   \$4,4767.70     1978   12   \$1,1631   \$1,170   \$4,4767.70     1979   12   \$11,631   \$1,1700   \$40,500.00     1980   12   \$11,310   \$13,100   \$40,540.00     1981   12   \$14,700   \$14,700   \$40,540.00     1983   12   \$16,500   \$16,500   \$40,540.00     1983   12   \$16,500   \$16,500   \$30,405.60     1983   12   \$11,831   \$23,200   \$33,405.66     1985   12   \$21,233   \$23,400   \$33,405.66     1985   12   \$11,831   \$23,200   \$33,405.66     1985   12   \$11,831   \$22,300   \$33,405.66     1986   12   \$11,831   \$22,300   \$33,405.66     1987   12   \$11,831   \$22,300   \$33,405.66     1988   12   \$11,831   \$22,300   \$33,405.66     1989   12   \$21,233   \$23,500   \$33,405.60     1989   12   \$21,233   \$43,400   \$34,412.30     1989   12   \$23,544   \$35,590   \$34,614.32     1990   12   \$16,629   \$32,200   \$33,405.60     1991   12   \$19,806   \$30,500   \$24,323     1994   12   \$19,806   \$30,500   \$24,323     1996   12   \$11,841   \$34,900   \$24,407.43     1996   12   \$11,841   \$34,900   \$24,407.43     1996   12   \$11,841   \$34,900   \$24,407.43     1996   12   \$11,307   \$35,400   \$36,800   \$27,303.44     1996   12   \$11,307   \$35,400   \$36,800   \$27,303.44     1996   12   \$11,307   \$35,400   \$36,000   \$30,000     12   \$11,307   \$35,400   \$30,000   \$30,000     2001   12   \$11,400   \$36,000   \$30,000     2001   12   \$11,400   \$36,000   \$30,000     2001   12   \$11,400   \$36,000   \$30,000     2016   0   \$34,500   \$31,000   \$00,000     2016   0   \$31,000   \$31,000     2017   0   \$31,500   \$31,000   \$00,000     2018   0   \$31,000   \$31,000   \$00,000     2019   0   \$31,000   \$30,000     2010   0   \$31,000   \$00,000     2011   0   \$31,000   \$31,000     2012   0   \$31,000   \$30,000     2013   0  |       |              |          |          |              |        |    |            |          |         |            |               |
| 1973   |       |              |          |          |              |        | 12 | 12         |          |         |            |               |
| 1974   12   \$1,389   \$6,600   \$8,531.83   12   12   \$0.00     1976   12   \$1,571   \$7,400   \$8,606.53   \$12   12   \$1.00     1976   12   \$6,357   \$8,300   \$31,049.73   \$12   \$12   \$0.00     1977   12   \$7,932   \$9,300   \$34,4767.70   \$0   \$34,4767.70     1978   12   \$13,879   \$10,400   \$37,924.39   \$0   \$37,924.39     1979   12   \$11,631   \$11,700   \$40,540.00   \$0   \$40,540.00     1980   12   \$11,310   \$13,100   \$40,540.00   \$0   \$40,540.00     1981   12   \$14,700   \$40,540.00   \$0   \$40,540.00     1982   12   \$16,600   \$16,500   \$40,540.00   \$0   \$40,540.00     1983   12   \$18,435   \$18,500   \$34,907.56   \$0   \$40,540.00     1983   12   \$11,831   \$22,080   \$33,405.66   \$0   \$40,540.00     1983   12   \$11,831   \$22,080   \$33,405.66   \$0   \$40,540.00     1983   12   \$11,831   \$22,080   \$33,405.66   \$0   \$40,540.00     1983   12   \$11,831   \$22,080   \$33,405.66   \$0   \$40,540.00     1983   12   \$11,831   \$22,080   \$33,405.66   \$0   \$33,405.66   \$0   \$33,405.66     1985   12   \$11,803   \$25,800   \$22,910.03   \$0   \$22,910.33   \$1887   \$12   \$19,666   \$25,800   \$32,910.03   \$1887   \$12   \$19,666   \$35,405.66   \$0   \$30,405.66   \$                                      |       |              |          |          |              |        |    |            |          |         |            | (\$0.00)      |
| 1976   | 1974  | 12           | \$1,389  | \$6,600  | \$8,531.83   |        |    | 12         |          |         | 12         |               |
| 1977   12   S7,932   S9,300   S34,676.70   0   S34,676.70   1978   12   S9,729   \$10,400   \$34,056.00   0   \$40,030.92   0   \$40,030.92   1980   12   \$11,631   \$11,700   \$40,300.92   0   \$40,540.00   1982   12   \$15,150   \$51,150   \$51,150   \$51,4700   \$51,4700   \$540,540.00   0   \$40,540.00   1982   12   \$16,650   \$516,500   \$40,540.00   0   \$40,540.00   1983   12   \$18,435   \$18,600   \$40,540.00   0   \$40,540.00   1983   12   \$18,435   \$18,600   \$40,397.66   0   \$40,397.66   1984   12   \$20,218   \$23,200   \$39,405.66   0   \$39,405.66   1985   12   \$21,228   \$23,300   \$36,777.06   0   \$36,777.06   1986   12   \$19,666   \$25,500   \$30,287.30   \$30,782.23   1988   12   \$16,667   \$25,500   \$30,287.30   \$30,782.23   1988   12   \$16,667   \$25,500   \$34,612.39   1990   12   \$23,546   \$25,500   \$34,612.39   1990   12   \$23,546   \$25,500   \$34,612.39   1990   12   \$23,546   \$25,500   \$34,612.39   1990   12   \$23,546   \$25,500   \$34,612.39   1990   12   \$23,546   \$25,500   \$34,612.39   1990   12   \$23,546   \$25,500   \$34,612.39   1990   12   \$23,546   \$25,500   \$34,612.39   1990   12   \$35,683.57   0   \$36,883.57   0   \$36,883.57   1991   12   \$16,629   \$32,200   \$36,883.57   0   \$36,883.57   1994   12   \$16,629   \$32,200   \$26,328.40   1992   12   \$16,629   \$32,200   \$26,328.40   1992   12   \$16,629   \$32,200   \$26,328.40   1992   12   \$16,629   \$32,200   \$26,328.40   1992   12   \$16,829   \$32,200   \$26,328.40   1992   12   \$16,829   \$32,200   \$32,038.61   1993   12   \$13,300   \$34,882.34   1994   12   \$13,305   \$34,600   \$27,030.44   1998   12   \$13,305   \$37,400   \$37,600   44   1998   12   \$13,305   \$37,400   \$37,600   44   1998   12   \$13,305   \$37,400   \$37,600   44   1998   12   \$11,300   \$37,600   \$37,000   44   1998   12   \$11,300   \$37,600   \$37,000   44   1998   12   \$11,300   \$37,600   \$37,000   44   1998   12   \$11,300   \$37,000   \$37,000   10   \$30,000   10   \$30,000   10   \$30,000   10   \$30,000   10   \$30,000   10   \$30,000   10   \$30,000   10   \$30,000   10   \$30,000   10   \$30,000   10   \$30,000   10  |       |              | \$1,571  | \$7,400  |              |        |    | 12         |          |         |            |               |
| 1978   12   \$9,729   \$10,400   \$37,924.39   0   \$37,924.39   1979   12   \$11,631   \$11,700   \$40,300.92   0   \$40,300.92   0   \$40,300.92   1980   12   \$13,100   \$13,100   \$40,540.00   0   \$40,540.00   1982   12   \$16,600   \$14,700   \$40,540.00   0   \$40,540.00   1983   12   \$18,435   \$18,500   \$40,540.00   0   \$40,540.00   1983   12   \$18,435   \$18,500   \$40,540.00   0   \$40,540.00   1983   12   \$18,435   \$18,500   \$40,540.00   0   \$40,540.00   0   \$40,540.00   1983   12   \$18,435   \$18,500   \$34,05.66   0   \$39,405.66   0   \$39,405.66   1985   12   \$12,225   \$23,400   \$30,777.06   0   \$36,777.06   0   \$36,777.06   1986   12   \$19,035   \$22,540   \$23,300   \$33,405.66   0   \$39,405.66   0   \$39,405.66   0   \$39,405.66   0   \$39,405.66   0   \$39,405.66   1986   12   \$19,035   \$22,540   \$23,300   \$22,910.03   0   \$22,910.03   1986   12   \$19,666   \$25,500   \$22,910.03   0   \$22,910.03   1986   12   \$16,679   \$25,500   \$26,419.87   0   \$26,419.87   1989   12   \$22,118   \$25,500   \$26,419.87   0   \$26,419.87   1999   12   \$22,185   \$25,500   \$34,612.39   0   \$34,612.39   0   \$34,612.39   0   \$34,612.39   0   \$36,883.57   0   \$26,328.40   1999   12   \$16,629   \$322,200   \$20,936.01   0   \$20,936.01   1993   12   \$16,629   \$322,200   \$20,936.01   0   \$20,936.01   1993   12   \$16,629   \$322,200   \$20,936.01   0   \$20,936.01   1993   12   \$13,366   \$34,400   \$21,642.94   0   \$21,642.94   1995   12   \$21,183   \$34,900   \$22,4867.43   0   \$21,642.94   1996   12   \$11,390   \$33,600   \$27,502.38   0   \$27,502.38   0   \$27,502.38   1999   12   \$23,876   \$35,800   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$27,502.38   0   \$20,000   12   \$11,937   \$33,400   \$34,8300   \$30,000   0   \$30,000   2000   12   \$11,935   \$34,600   \$30,000   \$34,2000   0   \$34,2000   0   \$34,2000   0   \$34,2000   0   \$34,2000   0   \$34,2000   0   \$30,000  |       |              |          |          | \$31,049.73  |        |    |            |          |         |            |               |
| 1979   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1980   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1981   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1982   12   \$16,500   \$40,540,00   \$0   \$40,540,00   \$0   \$40,540,00   \$1983   12   \$18,485   \$18,500   \$40,397,56   \$0   \$0   \$40,397,56   \$1985   12   \$21,228   \$23,400   \$39,405,66   \$0   \$30,782,23   \$0   \$0   \$30,782,23   \$0   \$0   \$30,782,23   \$0   \$0   \$30,782,23   \$0   \$0   \$30,782,23   \$0   \$0   \$30,782,23   \$0   \$0   \$30,782,23   \$0   \$0   \$30,782,23   \$0   \$0   \$30,782,23   \$0   \$0   \$30,482,30   \$0   \$0   \$30,482,30   \$0   \$0   \$30,482,30   \$0   \$0   \$30,482,30   \$0   \$0   \$30,482,30   \$0   \$0   \$30,483,37   \$0   \$34,6412,39   \$0   \$34,6412,39   \$0   \$34,6412,39   \$0   \$34,6412,39   \$0   \$32,683,37   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$36,883,57   \$0   \$32,986,01   \$0   \$32,986,01   \$0   \$32,986,01   \$0   \$32,986,01   \$0   \$32,986,01   \$0   \$32,986,01   \$0   \$32,986,01   \$0   \$32,986,01   \$0   \$32,986,01   \$0   \$32,482,34   \$0 |       |              |          |          |              |        |    |            |          |         |            |               |
| 1983   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1985   12   \$20,218   \$20,800   \$39,405,66   0   \$39,405,66   0   \$39,405,66   0   \$38,677,06   0   \$32,678,23   1988   12   \$19,608   \$32,600   \$34,612,39      |       |              |          |          |              |        |    |            |          |         |            |               |
| 1986   12   \$21,228   \$23,400   \$36,777.06   0   \$36,777.06   1986   12   \$19,035   \$25,800   \$29,910.03   0   \$29,910.03   1987   12   \$19,666   \$25,900   \$30,782.23   0   \$30,782.23   1988   12   \$16,879   \$25,900   \$34,612.39   0   \$34,612.39   1999   12   \$22,113   \$25,900   \$36,883.57   0   \$36,883.57   1991   12   \$19,808   \$30,500   \$26,328.40   0   0   \$26,328.40   1992   12   \$16,629   \$32,200   \$20,396.01   0   \$20,996.01   1993   12   \$20,500   \$33,400   \$24,882.34   1994   12   \$18,365   \$34,400   \$24,882.34   1995   12   \$11,365   \$34,400   \$24,882.34   1995   12   \$21,148   \$34,900   \$24,607.43   0   \$22,480.34   1995   12   \$21,148   \$34,900   \$24,607.43   0   \$22,607.33   1998   12   \$17,973   \$35,400   \$27,030.44   0   \$27,030.44   1999   12   \$21,1397   \$35,800   \$27,030.44   0   \$27,030.44   1999   12   \$11,397   \$37,400   \$12,355.86   12   12   \$0.00   2000   12   \$11,300   \$37,600   \$12,355.86   12   12   \$0.00   2000   12   \$14,186   \$38,300   \$12,183.56   12   12   \$0.00   2003   12   \$19,467   \$39,900   \$19,769.09   2004   12   \$19,467   \$39,900   \$31,9769.09   2004   12   \$19,467   \$39,900   \$31,9769.09   2004   12   \$12,467   \$39,900   \$31,9769.09   2004   12   \$31,370   \$0.00   \$22,044.75   2005   12   \$17,058   \$41,100   \$36,825.58   6   6   \$8,412.79   \$0.00   2011   0   \$44,300   \$0.00   \$0.00   2011   0   \$44,300   \$0.00   \$0.00   2014   0   \$36,100   \$0.00   \$0.00   2016   0   \$31,7600   \$31,7600   \$19,769.09   \$0.00   \$0.00   \$0.00   2016   0   \$34,3700   \$0.00   \$0.00   \$0.00   2016   0   \$34,3700   \$0.00   \$0.00   \$0.00   \$0.00   2016   0   \$36,000   \$0.00   \$0.00   \$0.00   2016   0   \$36,000   \$0.00   \$0.00   \$0.00   \$0.00   2016   0   \$36,100   \$0.00   \$0.00   \$0.00   \$0.00   2016   0   \$36,100   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   2016   0   \$36,100   \$0.0   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1987   | 1985  | 12           |          | \$23,400 | \$36,777.06  |        |    |            |          |         | 0          | \$36,777.06   |
| 1988   12   \$16,879   \$25,900   \$26,419.87   0   \$26,419.87   0   \$34,612.39   1990   12   \$22,113   \$25,900   \$34,612.39   0   \$34,612.39   1990   12   \$23,564   \$25,900   \$34,683.57   0   \$34,612.39   1991   12   \$19,808   \$30,500   \$26,328.40   0   \$26,6328.40   0   \$26,238.40   1992   12   \$16,629   \$32,000   \$29,936.01   0   \$20,936.01   1993   12   \$20,500   \$33,400   \$24,882.34   0   \$24,822.34   1994   12   \$18,365   \$34,400   \$21,642.94   1995   12   \$21,184   \$34,900   \$24,807.43   0   \$24,807.43   0   \$24,807.43   1996   12   \$17,973   \$35,400   \$20,526.64   1997   12   \$23,870   \$35,800   \$27,502.38   0   \$27,502.38   1999   12   \$11,397   \$37,400   \$12,353.86   12   12   \$0.00   2000   12   \$11,307   \$37,400   \$12,353.86   12   12   \$0.00   2000   12   \$11,300   \$37,600   \$12,183.56   12   12   \$0.00   2002   12   \$12,522   \$39,100   \$12,983.17   12   \$12   \$0.00   2003   12   \$14,467   \$38,300   \$12,769.09   12   \$12,522   \$39,100   \$12,983.17   12   \$12   \$0.00   2004   12   \$22,023   \$44,550   \$22,044.75   \$0   \$343,700   \$343,700   \$0.                                    |       |              | \$19,035 |          | \$29,910.03  |        |    |            |          |         |            | \$29,910.03   |
| 1989   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1990   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1991   12  |       |              |          |          |              |        |    |            |          |         |            |               |
| 1992   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1993   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1994   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1995   |       |              |          | ,        |              |        |    |            |          |         |            |               |
| 1996   |       |              |          |          |              |        |    |            |          |         |            |               |
| 1998   | 1996  | 12           | \$17,973 | \$35,400 | \$20,582.64  |        |    |            |          |         | 0          | \$20,582.64   |
| 1999         12         \$11,397         \$37,400         \$12,353.86         12         12         \$0.00           2001         12         \$11,300         \$37,600         \$12,183.56         12         12         \$0.00           2002         12         \$14,186         \$38,300         \$15,015.68         12         12         \$0.00           2003         12         \$19,457         \$39,900         \$19,769.09         0         \$19,769.09           2004         12         \$22,023         \$40,500         \$22,044.75         0         \$22,044.75           2005         12         \$17,058         \$41,100         \$16,825.58         6         6         \$8,412.79           2006         0         \$42,100         \$0.00         0         \$0.00         0         \$0.00           2007         0         \$43,700         \$0.00         0         \$0.00         0         \$0.00           2008         0         \$44,900         \$0.00         0         \$0.00         0         \$0.00           2019         0         \$46,300         \$0.00         0         \$0.00         0         \$0.00           2011         0         \$48,300         \$0.00 </td <td></td>  |       |              |          |          |              |        |    |            |          |         |            |               |
| 2000         12         \$11,300         \$37,600         \$12,183.56         12         12         \$0.00           2001         12         \$14,186         \$38,300         \$15,015.68         12         12         \$0.00           2003         12         \$12,522         \$39,100         \$12,983.17         12         12         \$0.00           2004         12         \$22,023         \$40,500         \$22,044.75         0         \$22,044.75           2005         12         \$17,058         \$41,100         \$0.00         0         \$22,044.75           2006         0         \$42,100         \$0.00         0         \$0.00         0         \$20,000           2007         0         \$43,700         \$0.00         0         \$0.00         0         \$0.00           2008         0         \$44,900         \$0.00         0         \$0.00         0         \$0.00           2010         0         \$47,200         \$0.00         0         \$0.00         0         \$0.00           2011         0         \$48,300         \$0.00         0         \$0.00         0         \$0.00           2012         0         \$50,100         \$0.00 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>  |       |              |          |          |              |        |    |            |          |         |            |               |
| 2001   |       |              |          |          |              |        |    |            |          |         |            |               |
| 2002   |       |              |          | . ,      |              |        |    |            |          |         |            |               |
| 2003   |       |              |          |          |              |        |    |            |          |         |            |               |
| 2004         12         \$22,023         \$40,500         \$22,044.75         0         \$22,044.75           2005         12         \$17,058         \$41,100         \$16,825.58         6         6         \$8,412.79           2006         0         \$42,100         \$0.00         \$0.00         0         \$0.00           2007         0         \$43,700         \$0.00         0         \$0.00           2008         0         \$44,900         \$0.00         0         \$0.00           2009         0         \$46,300         \$0.00         0         \$0.00           2010         0         \$48,300         \$0.00         0         \$0.00           2011         0         \$48,300         \$0.00         0         \$0.00           2012         0         \$50,100         \$0.00         0         \$0.00           2013         0         \$51,100         \$0.00         0         \$0.00           2014         0         \$51,100         \$0.00         0         \$0.00           2015         0         \$51,100         \$0.00         0         \$0.00           2016         0         \$51,100         \$0.00         0         \$0   |       |              |          |          |              | 12     |    |            |          |         |            |               |
| 2005   |       |              |          |          |              |        |    |            |          |         |            |               |
| 2006         0         \$42,100         \$0.00           2007         0         \$43,700         \$0.00           2008         0         \$44,900         \$0.00           2009         0         \$46,300         \$0.00           2010         0         \$47,200         \$0.00           2011         0         \$48,300         \$0.00           2012         0         \$50,100         \$0.00           2013         0         \$51,100         \$0.00           2014         0         \$51,100         \$0.00           2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           20223         0         \$51,100         \$0.00  |       |              |          |          |              | 6      |    |            |          |         |            |               |
| 2008         0         \$44,900         \$0.00           2009         0         \$46,300         \$0.00           2010         0         \$47,200         \$0.00           2011         0         \$48,300         \$0.00           2012         0         \$50,100         \$0.00           2013         0         \$51,100         \$0.00           2014         0         \$51,100         \$0.00           2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$51,100         \$0.00           0         \$50.00         \$0.00           0         <  | 2006  | 0            |          |          |              |        |    |            |          |         | 0          |               |
| 2009         0         \$46,300         \$0.00           2010         0         \$47,200         \$0.00           2011         0         \$48,300         \$0.00           2012         0         \$50,100         \$0.00           2013         0         \$51,100         \$0.00           2014         0         \$51,100         \$0.00           2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$51,100         \$0.00           0         \$0.00         \$0.00           2025         0         \$51,100         \$0.00           0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>   |       |              |          |          |              |        |    |            |          |         |            |               |
| 2010         0         \$47,200         \$0.00           2011         0         \$48,300         \$0.00           2012         0         \$50,100         \$0.00           2013         0         \$51,100         \$0.00           2014         0         \$51,100         \$0.00           2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$50,00         0         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00 </td <td></td>  |       |              |          |          |              |        |    |            |          |         |            |               |
| 2011         0         \$48,300         \$0.00           2012         0         \$50,100         \$0.00           2013         0         \$51,100         \$0.00           2014         0         \$51,100         \$0.00           2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$0.00         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00  |       |              |          |          |              |        |    |            |          |         |            |               |
| 2012         0         \$50,100         \$0.00           2013         0         \$51,100         \$0.00           2014         0         \$51,100         \$0.00           2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00  |       |              |          |          |              | -      |    |            | <u> </u> | 1       |            |               |
| 2013         0         \$51,100         \$0.00           2014         0         \$51,100         \$0.00           2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00   |       |              |          | . ,      |              |        |    |            |          |         |            |               |
| 2014         0         \$51,100         \$0.00           2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$0.00         \$0.00           0         \$0.00         \$0.00   |       |              |          |          |              |        |    |            |          |         |            |               |
| 2015         0         \$51,100         \$0.00           2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$50.00         0         \$0.00           2025         0         \$51,100         \$0.00   |       |              |          |          |              |        |    |            |          |         |            |               |
| 2016         0         \$51,100         \$0.00           2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$0.00         \$0.00           2025         0         \$51,100         \$0.00  |       |              |          |          |              |        |    |            |          |         |            |               |
| 2017         0         \$51,100         \$0.00           2018         0         \$51,100         \$0.00           2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$0.00         \$0.00           2025         0         \$51,100         \$0.00   |       |              |          |          |              |        |    |            |          | 1       |            | \$0.00        |
| 2019         0         \$51,100         \$0.00           2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$0.00         0         \$0.00           2025         0         \$51,100         \$0.00  |       | 0            |          | \$51,100 | ·            |        |    |            |          |         | 0          | \$0.00        |
| 2020         0         \$51,100         \$0.00           2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$0.00         \$0.00           2025         0         \$51,100         \$0.00   |       |              |          | ,        |              |        |    |            |          |         |            |               |
| 2021         0         \$51,100         \$0.00           2022         0         \$51,100         \$0.00           2023         0         \$51,100         \$0.00           2024         0         \$51,100         \$0.00           2025         0         \$51,100         \$0.00           0         \$0.00         \$0.00           0         \$0.00         \$0.00           2025         0         \$51,100         \$0.00  |       |              |          |          |              |        |    |            |          |         |            |               |
| 2022     0     \$51,100     \$0.00       2023     0     \$51,100     \$0.00       2024     0     \$51,100     \$0.00       2025     0     \$51,100     \$0.00       0     \$0.00       \$0.00     \$0.00       \$0.00     \$0.00   |       |              |          | . ,      |              |        |    |            | <u> </u> |         |            |               |
| 2023     0     \$51,100     \$0.00       2024     0     \$51,100     \$0.00       2025     0     \$51,100     \$0.00       0     \$0.00       \$0.00     \$0.00       \$0.00     \$0.00  |       |              |          |          |              |        |    |            |          |         |            | · ·           |
| 2024 0 \$51,100 \$0.00 0 \$0.00<br>2025 0 \$51,100 \$0.00 0 \$0.00   |       |              |          |          |              |        |    |            |          |         |            |               |
| 2025 0 \$51,100 \$0.00 0 \$0.00  |       |              |          |          |              |        |    |            |          |         |            |               |
|  |       |              |          |          |              |        |    |            |          |         |            |               |
|  | Total | 480          |          | ψο.,100  | \$880,633.54 | 54     | 72 | 48         | 0        | 0       | 174        | \$784,399.33  |

| 306        |   | Client SIN  |  |  |
|------------|---|---|--|--|
| 54.00      |   | Client name   | Wife   | # of Flex mths   |
|            |   | Year of birth   | 1944   | -41  |
| \$40,540   |   | Month of birth  | 5  | Reduction factor   |
| \$2,563.40 |   | Year of RTR   | 2006   | 0.005 /mth   |
| \$640.85   |   | Month of RTR  | 1  | Increase factor  |
| 79.50%     | 2013  | "Flex" factor   | 79.50%   | 0.005 /mth   |
| \$509.48   | \$581.12  | DSB flat-rate   | \$453.52   | % dropout factor   |
|            |   | SVR flat-rate   | \$176.95   | 15.0%  |
| \$934.16   |   |   |  |  |
| \$384.51   | \$438.58  | CRDO start  | 1  | 1966   |
| \$417.27   | \$475.95  | CRDO end  | 2  | 1977   |
|            | 54.00<br>\$40,540<br>\$2,563.40<br>\$640.85<br>79.50%<br>\$509.48<br>\$934.16<br>\$384.51 | \$40,540<br>\$2,563.40<br>\$640.85<br>79.50% 2013<br>\$509.48 \$581.12<br>\$934.16<br>\$384.51 \$438.58 | 54.00         Client name Year of birth           \$40,540         Month of birth           \$2,563.40         Year of RTR           \$640.85         Month of RTR           79.50%         2013         "Flex" factor           \$509.48         \$581.12         DSB flat-rate SVR flat-rate           \$934.16         \$384.51         \$438.58         CRDO start | 54.00         Client name Year of birth         Wife Year of birth           \$40,540         Month of birth         5           \$2,563.40         Year of RTR         2006           \$640.85         Month of RTR         1           79.50%         2013         "Flex" factor         79.50%           \$509.48         \$581.12         DSB flat-rate \$453.52           SVR flat-rate         \$176.95           \$934.16         \$438.58         CRDO start         1 |

|              |              |          |                      |                  |               | Number | of dropout | mont | the     | Total mths | APE              |
|--------------|--------------|----------|----------------------|------------------|---------------|--------|------------|------|---------|------------|------------------|
| Year         | Contrib mths | UPE      | YMPE                 | APE              | 15-17%        |        | CRDO 2     |      |         |            | after dropout    |
| 1966         | 12           | \$0      | \$5,000              | \$0.00           | 10 11 70      | 12     | 0.1002     | -    | 1010.00 | 12         | \$0.00           |
| 1967         | 12           | \$0      | \$5,000              | \$0.00           |               | 12     |            |      |         | 12         | \$0.00           |
| 1968         | 12           | \$0      | \$5,100              | \$0.00           |               | 12     |            |      |         | 12         | \$0.00           |
| 1969         | 12           | \$1,941  | \$5,200              | \$15,128.44      |               | 12     |            |      |         | 12         | \$0.00           |
| 1970         | 12           | \$2,650  | \$5,300              | \$20,270.00      |               | 12     |            |      |         | 12         | \$0.00           |
| 1971         | 12           | \$2,700  | \$5,400              | \$20,270.00      |               | 12     |            |      |         | 12         | \$0.00           |
| 1972         | 12           | \$3,512  | \$5,500              | \$25,886.63      |               |        | 12         |      |         | 12         | \$0.00           |
| 1973         | 12           | \$3,278  | \$5,600              | \$23,726.76      |               |        | 12         |      |         | 12         | (\$0.00)         |
| 1974         | 12           | \$3,995  | \$6,600              | \$24,535.91      |               |        | 12         |      |         | 12         | \$0.00           |
| 1975         | 12           | \$4,486  | \$7,400              | \$24,573.27      |               |        | 12         |      |         | 12         | \$0.00           |
| 1976         | 12           | \$7,329  | \$8,300              | \$35,794.87      |               |        |            |      |         | 0          | \$35,794.87      |
| 1977         | 12           | \$8,616  | \$9,300              | \$37,558.35      |               |        |            |      |         | 0          | \$37,558.35      |
| 1978         | 12           | \$10,065 | \$10,400             | \$39,232.20      |               |        |            |      |         | 0          | \$39,232.20      |
| 1979         | 12           | \$11,239 | \$11,700             | \$38,940.92      |               |        |            |      |         | 0          | \$38,940.92      |
| 1980         | 12           | \$13,100 | \$13,100             | \$40,540.00      |               |        |            |      |         | 0          | \$40,540.00      |
| 1981         | 12           | \$14,700 | \$14,700             | \$40,540.00      |               |        |            |      |         | 0          | \$40,540.00      |
| 1982         | 12           | \$16,500 | \$16,500             | \$40,540.00      |               |        |            |      |         | 0          | \$40,540.00      |
| 1983         | 12           | \$18,468 | \$18,500             | \$40,468.78      |               |        |            |      |         | 0          | \$40,468.78      |
| 1984         | 12           | \$20,509 | \$20,800             | \$39,972.83      |               |        |            |      |         | 0          | \$39,972.83      |
| 1985         | 12           | \$22,314 | \$23,400             | \$38,658.53      |               |        |            |      |         | 0          | \$38,658.53      |
| 1986         | 12           | \$18,740 | \$25,800             | \$29,445.71      |               |        |            |      |         | 0          | \$29,445.71      |
| 1987         | 12           | \$22,783 | \$25,900             | \$35,661.11      |               |        |            |      |         | 0          | \$35,661.11      |
| 1988         | 12           | \$21,390 | \$25,900             | \$33,479.94      |               |        |            |      |         | 0          | \$33,479.94      |
| 1989         | 12           | \$24,007 | \$25,900             | \$37,576.20      |               |        |            |      |         | 0          | \$37,576.20      |
| 1990         | 12           | \$24,732 | \$25,900             | \$38,711.79      |               |        |            |      |         | 0          | \$38,711.79      |
| 1991         | 12           | \$24,499 | \$30,500             | \$32,562.92      |               |        |            |      |         | 0          | \$32,562.92      |
| 1992         | 12           | \$24,415 | \$32,200             | \$30,738.01      |               |        |            |      |         | 0          | \$30,738.01      |
| 1993         | 12           | \$23,355 | \$33,400             | \$28,347.05      | 6             |        |            |      |         | 6          | \$14,173.52      |
| 1994         | 12           | \$26,383 | \$34,400             | \$31,091.47      |               |        |            |      |         | 0          | \$31,091.47      |
| 1995         | 12           | \$28,042 | \$34,900             | \$32,573.72      |               |        |            |      |         | 0          | \$32,573.72      |
| 1996         | 12           | \$26,687 | \$35,400             | \$30,561.32      |               |        |            |      |         | 0          | \$30,561.32      |
| 1997         | 12           | \$29,835 | \$35,800             | \$33,785.22      |               |        |            |      |         | 0          | \$33,785.22      |
| 1998         | 12           | \$30,967 | \$36,900             | \$34,021.19      |               |        |            |      |         | 0          | \$34,021.19      |
| 1999         | 12           | \$24,399 | \$37,400             | \$26,446.93      | 12            |        |            |      |         | 12         | \$0.00           |
| 2000         | 12           | \$24,450 | \$37,600             | \$26,361.78      | 12            |        |            |      |         | 12         | \$0.00           |
| 2001         | 12           | \$26,243 | \$38,300             | \$27,777.84      | 12            |        |            |      |         | 12         | \$0.00           |
| 2002         | 12           | \$25,811 | \$39,100             | \$26,761.58      | 12            |        |            |      |         | 12         | \$0.00           |
| 2003         | 12           | \$29,679 | \$39,900             | \$30,154.55      |               |        |            |      |         | 0          | \$30,154.55      |
| 2004         | 12           | \$31,262 | \$40,500             | \$31,292.38      |               |        |            |      |         | 0          | \$31,292.38      |
| 2005         | 12           | \$29,079 | \$41,100             | \$28,682.79      |               |        |            |      | -       | 0          | \$28,682.79      |
| 2006         | 0            |          | \$42,100             | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2007         | 0            |          | \$43,700             | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2008         | 0            |          | \$44,900             | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2009         | 0            |          | \$46,300             | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2010         | 0            |          | \$47,200             | \$0.00           |               |        |            |      | 1       | 0          | \$0.00           |
| 2011         | 0            |          | \$48,300             | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2012<br>2013 | 0            |          | \$50,100<br>\$51,100 | \$0.00<br>\$0.00 |               |        |            |      |         | 0          | \$0.00           |
|              | 0            |          | \$51,100<br>\$51,100 | \$0.00           |               |        |            |      |         | 0          | \$0.00<br>\$0.00 |
| 2014         | 0            |          | \$51,100<br>\$51,100 |                  |               |        |            |      |         | 0          |                  |
| 2015         | U            |          | \$51,100<br>\$51,100 | \$0.00<br>\$0.00 |               |        |            |      | -       | 0          | \$0.00<br>\$0.00 |
| 2016         | 0            |          |                      |                  |               |        |            |      |         | 0          | \$0.00<br>\$0.00 |
| 2017<br>2018 | 0            |          | \$51,100<br>\$51,100 | \$0.00<br>\$0.00 |               |        |            |      |         | 0          | \$0.00           |
| 2019         | 0            |          | \$51,100<br>\$51,100 | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2019         | 0            |          | \$51,100<br>\$51,100 | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2020         | 0            |          | \$51,100             | \$0.00           |               |        |            | -    | 1       | 0          | \$0.00           |
| 2021         | 0            |          | \$51,100<br>\$51,100 | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2022         | 0            |          | \$51,100             | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2023         | 0            |          | \$51,100<br>\$51,100 | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| 2025         | 0            |          | \$51,100             | \$0.00           |               |        |            |      |         | 0          | \$0.00           |
| Total        | 480          |          | ψο 1,100             | \$1,172,670.96   | 54            | 72     | 48         | 0    | 0       | 174        | \$896,758.30     |
| iotai        | 700          |          |                      | ψ1,112,010.30    | _ <del></del> | 1.4    | 70         | U    | _ •     |            | ψυσυ, 1 συ.συ    |

| TNCM after dropouts | 306        |          | Client SIN     |          |                  |
|---------------------|------------|----------|----------------|----------|------------------|
| 15-17% dropout      | 54.00      |          | Client name    | Wife     | # of Flex mths   |
|                     |            |          | Year of birth  | 1944     | -41              |
| AYMPE for year      | \$40,540   |          | Month of birth | 5        | Reduction factor |
| AMPE                | \$2,930.58 |          | Year of RTR    | 2006     | 0.005 /mth       |
| RTR estimate        | \$732.65   |          | Month of RTR   | 1        | Increase factor  |
| "Flex" factor       | 79.50%     | 2013     | "Flex" factor  | 79.50%   | 0.005 /mth       |
| flex RTR            | \$582.45   | \$664.36 | DSB flat-rate  | \$453.52 | % dropout factor |
|                     |            |          | SVR flat-rate  | \$176.95 | 15.0%            |
| DSB Estimate        | \$1,003.00 |          |                |          |                  |
| >65 SVR Estimate    | \$439.59   |          | CRDO start     | 1        | 1966             |
| <65 SVR Estimate    | \$451.69   |          | CRDO end       | 2        | 1977             |