

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.

DR Pensions Consulting

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

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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

Year	Contrib mths	UPE	YMPE	APE	Number of dropout months				Total mths dropout	APE after dropout	
					15-17%	CRDO 1	CRDO 2	DSB over 65			
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	12	\$7,400	\$7,400	\$40,540.00					0	\$40,540.00	
1976	12	\$8,300	\$8,300	\$40,540.00					0	\$40,540.00	
1977	12	\$9,300	\$9,300	\$40,540.00					0	\$40,540.00	
1978	12	\$10,400	\$10,400	\$40,540.00					0	\$40,540.00	
1979	12	\$10,846	\$11,700	\$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	12	\$29,189	\$30,500	\$38,797.44					0	\$38,797.44	
1992	12	\$32,200	\$32,200	\$40,540.00					0	\$40,540.00	
1993	12	\$26,209	\$33,400	\$31,811.76	12				12	\$0.00	
1994	12	\$34,400	\$34,400	\$40,540.00					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					0	\$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	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	\$0.00					0	\$0.00	
2020	0		\$51,100	\$0.00					0	\$0.00	
2021	0		\$51,100	\$0.00					0	\$0.00	
2022	0		\$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	
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

TNCM after dropouts **408**
15-17% dropout **72.15**

AYMPE for year **\$40,540**
AMPE **\$3,367.41**
RTR estimate **\$841.85**
"Flex" factor **90.50%** 2013
flex RTR **\$761.88** \$869.02

DSB Estimate **\$1,084.91**
>65 SVR Estimate **\$505.11**
<65 SVR Estimate **\$492.64**

Client SIN
 Client name Husband # of Flex mths
 Year of birth 1942 -19
 Month of birth 8 Reduction factor
 Year of RTR 2006 0.005 /mth
 Month of RTR 2 Increase factor
 "Flex" factor 90.50% 0.005 /mth
 DSB flat-rate \$453.52 % dropout factor
 SVR flat-rate \$176.95 15.0%

 CRDO start
 CRDO end

Year	Contrib mths	UPE	YMPE	APE	Number of dropout months				Total mths dropout	APE after dropout	
					15-17%	CRDO 1	CRDO 2	DSB over 65			
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	\$4,486	\$7,400	\$24,573.27					0	\$24,573.27	
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					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	\$24,399	\$37,400	\$26,446.93					0	\$26,446.93	
2000	12	\$24,450	\$37,600	\$26,361.78					0	\$26,361.78	
2001	12	\$26,243	\$38,300	\$27,777.84					0	\$27,777.84	
2002	12	\$25,811	\$39,100	\$26,761.58					0	\$26,761.58	
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	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	\$0.00					0	\$0.00	
2020	0		\$51,100	\$0.00					0	\$0.00	
2021	0		\$51,100	\$0.00					0	\$0.00	
2022	0		\$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	
2025	0		\$51,100	\$0.00					0	\$0.00	
Total	481			\$1,176,048.98	73	0	0	0	0	73	\$1,118,403.31

TNCM after dropouts 408
 15-17% dropout 72.15

AYMPE for year \$40,540
 AMPE \$2,741.18
 RTR estimate \$685.30
 "Flex" factor 90.50%
 flex RTR \$620.19

2013 \$707.41

Client SIN
 Client name Husband
 Year of birth 1942
 Month of birth 8
 Year of RTR 2006
 Month of RTR 2
 "Flex" factor 90.50%
 DSB flat-rate \$453.52
 SVR flat-rate \$176.95

of Flex mths -19
 Reduction factor 0.005 /mth
 Increase factor 0.005 /mth
 % dropout factor 15.0%

DSB Estimate \$967.49
 >65 SVR Estimate \$411.18
 <65 SVR Estimate \$433.94

CRDO start
 CRDO end

Year	Contrib mths	UPE	YMPE	APE	Number of dropout months					Total mths dropout	APE after dropout
					15-17%	CRDO 1	CRDO 2	DSB	over 65		
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	\$0	\$5,200	\$0.00		12				12	\$0.00
1970	12	\$0	\$5,300	\$0.00		12				12	\$0.00
1971	12	\$0	\$5,400	\$0.00		12				12	\$0.00
1972	12	\$1,524	\$5,500	\$11,233.27			12			12	\$0.00
1973	12	\$955	\$5,600	\$6,913.52			12			12	(\$0.00)
1974	12	\$1,389	\$6,600	\$8,531.83			12			12	\$0.00
1975	12	\$1,571	\$7,400	\$8,606.53			12			12	\$0.00
1976	12	\$6,357	\$8,300	\$31,049.73						0	\$31,049.73
1977	12	\$7,932	\$9,300	\$34,576.70						0	\$34,576.70
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
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	\$18,435	\$18,500	\$40,397.56						0	\$40,397.56
1984	12	\$20,218	\$20,800	\$39,405.66						0	\$39,405.66
1985	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	\$26,419.87						0	\$26,419.87
1989	12	\$22,113	\$25,900	\$34,612.39						0	\$34,612.39
1990	12	\$23,564	\$25,900	\$36,883.57						0	\$36,883.57
1991	12	\$19,808	\$30,500	\$26,328.40						0	\$26,328.40
1992	12	\$16,629	\$32,200	\$20,936.01						0	\$20,936.01
1993	12	\$20,500	\$33,400	\$24,882.34						0	\$24,882.34
1994	12	\$18,365	\$34,400	\$21,642.94						0	\$21,642.94
1995	12	\$21,184	\$34,900	\$24,607.43						0	\$24,607.43
1996	12	\$17,973	\$35,400	\$20,582.64						0	\$20,582.64
1997	12	\$23,870	\$35,800	\$27,030.44						0	\$27,030.44
1998	12	\$25,033	\$36,900	\$27,502.38						0	\$27,502.38
1999	12	\$11,397	\$37,400	\$12,353.86	12					12	\$0.00
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
2002	12	\$12,522	\$39,100	\$12,983.17	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
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	\$0.00						0	\$0.00
2020	0		\$51,100	\$0.00						0	\$0.00
2021	0		\$51,100	\$0.00						0	\$0.00
2022	0		\$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
2025	0		\$51,100	\$0.00						0	\$0.00
Total	480			\$880,633.54	54	72	48	0	0	174	\$784,399.33

TNCM after dropouts 306
 15-17% dropout 54.00

AYMPE for year \$40,540
 AMPE \$2,563.40
 RTR estimate \$640.85
 "Flex" factor 79.50%
 flex RTR \$509.48

2013
 \$581.12

Client SIN
 Client name Wife
 Year of birth 1944 # of Flex mths -41
 Month of birth 5 Reduction factor
 Year of RTR 2006 0.005 /mth
 Month of RTR 1 Increase factor
 "Flex" factor 79.50% 0.005 /mth
 DSB flat-rate \$453.52 % dropout factor
 SVR flat-rate \$176.95 15.0%

DSB Estimate \$934.16
 >65 SVR Estimate \$384.51 \$438.58
 <65 SVR Estimate \$417.27 \$475.95

CRDO start 1 1966
 CRDO end 2 1977

Year	Contrib mths	UPE	YMPE	APE	Number of dropout months					Total mths dropout	APE after dropout
					15-17%	CRDO 1	CRDO 2	DSB	over 65		
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			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						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	\$0.00						0	\$0.00
2020	0		\$51,100	\$0.00						0	\$0.00
2021	0		\$51,100	\$0.00						0	\$0.00
2022	0		\$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
2025	0		\$51,100	\$0.00						0	\$0.00
Total	480			\$1,172,670.96	54	72	48	0	0	174	\$896,758.30

TNCM after dropouts 306
15-17% dropout 54.00

AYMPE for year \$40,540
AMPE \$2,930.58
RTR estimate \$732.65
"Flex" factor 79.50% 2013
flex RTR \$582.45 \$664.36

DSB Estimate \$1,003.00
>65 SVR Estimate \$439.59
<65 SVR Estimate \$451.69

Client SIN
Client name Wife
Year of birth 1944 # of Flex mths -41
Month of birth 5 Reduction factor
Year of RTR 2006 0.005 /mth
Month of RTR 1 Increase factor
"Flex" factor 79.50% 0.005 /mth
DSB flat-rate \$453.52 % dropout factor
SVR flat-rate \$176.95 15.0%

CRDO start 1 1966
CRDO end 2 1977