

## Data of the typical scenario

<b>Date of birth:</b>	<b>January 1, 1959</b>
<b>Date of hire:</b>	<b>1 January 1991</b>
<b>Sum of contributions made by the company to a pension plan before 1991:</b>	<b>\$0</b>

<b><i>Historical compensation</i></b>			
<b>year</b>	<b>Annual compensation (without div.) \$</b>	<b>Connected service (months)</b>	<b>Non-Connected service (months)</b>
<b>2004</b>	100,000		
<b>2003</b>	100,000	12	
<b>2002</b>	100,000	12	
<b>2001</b>	100,000	12	
<b>2000</b>	100,000	12	
<b>1999</b>	100,000	12	
<b>1998</b>	100,000	12	
<b>1997</b>	100,000	12	
<b>1996</b>	100,000	12	
<b>1995</b>	100,000	12	
<b>1994</b>	100,000	12	
<b>1993</b>	100,000	12	
<b>1992</b>	100,000	12	
<b>1991</b>	100,000	12	
<b>1990</b>			

**Individual Pension Plan for No Name  
Retirement on January 1, 2024  
Projected Contributions**

Year	Contributions past service after 1990 IPP	Contributions current service IPP	Contributions past service before 1991 IPP	Contributions RRSP with IPP	Contributions RRSP only	Advantage	Expenses**
*2004	\$71,944	\$18,942	\$0	\$0	\$15,500	\$75,386	\$3,500
2005	\$0	\$20,363	\$0	\$0	\$16,500	\$3,863	\$600
2006	\$0	\$21,890	\$0	\$0	\$18,000	\$3,890	\$600
2007	\$0	\$23,531	\$0	\$0	\$18,990	\$4,541	\$2,350
2008	\$0	\$25,296	\$0	\$0	\$20,034	\$5,262	\$600
2009	\$0	\$27,193	\$0	\$0	\$21,136	\$6,057	\$600
2010	\$0	\$29,233	\$0	\$0	\$22,299	\$6,934	\$2,350
2011	\$0	\$31,425	\$0	\$200	\$23,525	\$8,100	\$600
2012	\$0	\$33,782	\$0	\$600	\$24,819	\$9,563	\$600
2013	\$0	\$36,316	\$0	\$600	\$26,184	\$10,732	\$2,350
2014	\$0	\$39,040	\$0	\$600	\$27,624	\$12,016	\$600
2015	\$0	\$41,968	\$0	\$600	\$29,144	\$13,424	\$600
2016	\$0	\$45,115	\$0	\$600	\$30,747	\$14,968	\$2,350
2017	\$0	\$48,499	\$0	\$600	\$32,438	\$16,661	\$600
2018	\$0	\$52,136	\$0	\$600	\$34,222	\$18,514	\$600
2019	\$0	\$56,047	\$0	\$600	\$36,104	\$20,543	\$2,350
2020	\$0	\$60,250	\$0	\$600	\$38,090	\$22,760	\$600
2021	\$0	\$64,769	\$0	\$600	\$40,185	\$25,184	\$600
2022	\$0	\$69,627	\$0	\$600	\$42,395	\$27,832	\$2,350
2023	\$0	\$74,849	\$0	\$600	\$44,726	\$30,723	\$600
2024	\$0	\$0	\$0	\$0	\$0	\$0	\$600
<b>Total</b>	<b>\$71,944</b>	<b>\$820,271</b>	<b>\$0</b>	<b>\$7,400</b>	<b>\$562,662</b>	<b>\$336,953</b>	<b>\$26,000</b>

\*During the first year, an additional contribution of \$71,944 may be made to recognize the past service after 1990.

\*\*The expenses are of \$3,500 for the implementation of the plan and \$1,750 every three years for the actuarial valuation. Annual administrative fees of \$600 are also added for all years (except for the implementation year).

	IPP 1	RRSP with IPP 2	RRSP Only 3	Advantage*** 1+2-3
Accumulation at 7.5%	\$2,655,251	\$12,395	\$1,891,512	\$776,134
Projected life annuity	\$182,533	n.a.	n.a.	n.a.

\*\*\*Advantage Includes minimal transfer from RRSP

**Past Service After 1990**

Past service cost		\$246,244
PSPA	\$182,300	
Permissible contribution for past service	\$8,000	
Minimal transfer from RRSP		\$174,300
Additional contribution for past service		\$71,944