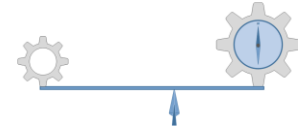


FINEPOINT SOLUTIONS INC.

Canada Pension Plan (CPP) Analysis

Service information sheet



Canada Pension Plan (CPP) benefits are a valuable financial asset

For most Canadians, CPP is a mandatory program that you must contribute to. Put another way, *when it comes to your money going in, you did not have a choice.*

Fortunately, you potentially have a number of choices that could result in you receiving a higher amount of CPP pension. *You have choices that impact the amount of money you get coming out.*

These decisions go beyond picking your CPP start date. There are a number of special rules for CPP, and when they apply they might change your pension amount. Your eligibility for, and whether or not applying a particular rule will be worthwhile, all depends on the details of your personal situation. We believe it's worth it for you to find out.

Your CPP pension has desirable features that are very difficult to obtain, in as cost-effective a way¹:

- Guaranteed income stream – no market risk
- Endures until you die – no longevity risk
- Increases with inflation – no inflation risk²

Our CPP Analysis is designed to help by providing you with information that you can use when you make your financial planning decisions.

The following is provided in our CPP Analysis:

1. CPP retirement pension estimates for key years
 - Usually age 60, 65, 70, plus one other of interest to you – your choice
 - Other standard benefit estimates (disability and death benefits)
 - Commentary explaining why there is a difference between our estimates, and those found on your CPP Statement of Contributions (if applicable) – *we'll explain which is more appropriate for your planning*
2. Lifetime Loss Calculations – *provide information for choosing your retirement pension start date*
3. A check to see if any of the special rules apply to your situation – *and what that might look like*

Who would benefit from having a CPP Analysis?

Those who want good information for making CPP decisions, or for financial planning purposes. Often this is someone in the 'pre-retirement' phase. For example, someone who has contributed to CPP, and is age 50 or over.

It is a good idea to have a CPP Analysis as early as 10 years from your planned retirement. This is because information is often revealed that could impact your lifestyle and planning over that time.

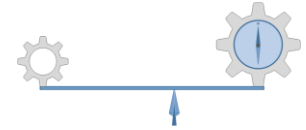
Contact us: greetings@finepointsolutions.ca

September 2023

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Pricing*

Individual = \$185

Couple** (common-law or married) = \$300

CPP credit splitting analysis*** = \$375

* Pricing subject to change at any time without prior notice.

** Special rules apply for couples; we need to know this in order to do the correct analysis.

*** *CPP credit splitting* is the rules for dividing CPP benefits when a marriage or common-law relationship ends. CPP credit splitting is mandatory in most provinces. However, in British Columbia, Quebec and Saskatchewan, couples may be able to opt-out of CPP credit splitting provided it is done in the manner prescribed in the legislation. CPP credit splitting is also known as division of unadjusted pensionable earnings.

Excluded situations

At this time, our standard CPP Analysis does not specifically address the following cases:

- You have previously, or are currently receiving CPP Disability (CPPD) benefits
- Survivor or other “combined” benefits are involved
- You have also contributed to the Quebec Pension Plan (QPP)
- Special circumstances where more complex CPP rules apply, as determined exclusively by Finepoint Solutions Inc.

If your situation has one of these cases, please contact us to discuss a quote for your custom project.

¹ MacDonald, B.J., (2020). Get the Most from the Canada & Quebec Pension Plans by Delaying Benefits: The Substantial (and Unrecognized) Value of Waiting to Claim CPP/QPP Benefits. National Institute on Ageing, Ryerson University.

² No inflation risk in this case means that CPP benefits are adjusted to increase with the Consumer Price Index (CPI).