

# Comparison of net income before and after retirement

This form will help you calculate what you can expect to receive after you retire, based on your income before retirement.

		PER YEAR
<b>Before retirement</b>	Annual salary	\$ _____
	<i>Less:</i> Canada Pension Plan (CPP) contributions	- _____
	OMERS contributions	- _____
	Employment Insurance (EI) contributions	- _____
	Income tax	- _____
	Other	- _____
	<b>Net income <i>before</i> retirement</b>	<b>= \$ _____</b>

		PER YEAR
<b>After retirement</b>	OMERS pension	\$ _____
	<i>Plus:</i> Canada Pension Plan (CPP) <sup>1</sup> <i>(available as early as age 60)</i>	+ _____
	Old Age Security (OAS) <sup>1</sup> <i>(available at age 65)</i>	+ _____
	RRSP	+ _____
	Other income	+ _____
	<b>Total retirement income</b>	<b>= \$ _____</b>

<sup>1</sup> For information about this amount, please contact your local Human Resources Development Canada office.

<sup>2</sup> For information about this amount, please contact your local Canada Customs and Revenue Agency (formerly Revenue Canada) office.

	<i>Less:</i> Income tax <sup>2</sup>	- \$ _____
	<b>Net income <i>after</i> retirement</b>	<b>= \$ _____</b>

**Percentage of your  
income that you will  
receive after you retire**

Net income <i>after</i> retirement		Net income <i>before</i> retirement		x 100 =	
<input style="width: 100%;" type="text"/>	÷	<input style="width: 100%;" type="text"/>			<input style="width: 100%;" type="text"/> %