

Net Income - NB ITC/TC5

		35 Years		34 Years		33 Years		32 Years		31 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$90 865.00	\$59 896.06	(\$30 968.94)	\$58 184.74	(\$32 680.26)	\$56 473.43	(\$34 391.57)	\$54 762.11	(\$36 102.89)	\$53 050.80	(\$37 814.20)
TPP	(\$10 527.99)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$ 890.48)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$15 978.24)	(\$10 491.13)		(\$9 922.71)		(\$9 443.55)		(\$8 964.38)		(\$8 485.21)	
Net Disposable Income	\$56 480.49	\$48 746.49	(\$7 734.01)	\$47 603.59	(\$8 876.90)	\$46 371.44	(\$10 109.05)	\$45 139.29	(\$11 341.20)	\$43 907.15	(\$12 573.35)
Per Month			(\$ 644.50)		(\$ 739.74)		(\$ 842.42)		(\$ 945.10)		(\$1 047.78)
Per Pay			(\$ 297.46)		(\$ 341.42)		(\$ 388.81)		(\$ 436.20)		(\$ 483.59)
Replacement Rate			86%		84%		82%		80%		78%

RETIREMENT SEMINARS



Net Income - NB ITC/TC5

		30 Years		29 Years		28 Years		27 Years		26 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$90 865.00	\$51 339.48	(\$39 525.52)	\$49 628.16	(\$41 236.84)	\$47 916.85	(\$42 948.15)	\$46 205.53	(\$44 659.47)	\$44 494.22	(\$46 370.78)
TPP	(\$10 527.99)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$ 890.48)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$15 978.24)	(\$8 051.74)		(\$7 651.29)		(\$7 199.61)		(\$6 747.82)		(\$6 296.04)	
Net Disposable Income	\$56 480.49	\$42 629.30	(\$13 851.20)	\$41 318.43	(\$15 162.06)	\$40 058.80	(\$16 421.70)	\$38 799.27	(\$17 681.23)	\$37 539.74	(\$18 940.76)
Per Month			(\$1 154.27)		(\$1 263.51)		(\$1 368.47)		(\$1 473.44)		(\$1 578.40)
Per Pay			(\$ 532.74)		(\$ 583.16)		(\$ 631.60)		(\$ 680.05)		(\$ 728.49)
Replacement Rate			75%		73%		71%		69%		66%

RETIREMENT SEMINARS



Net Income - NB ITC/TC5

		25 Years		24 Years		23 Years		22 Years		21 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$90 865.00	\$42 782.90	(\$48 082.10)	\$41 071.58	(\$49 793.42)	\$39 360.27	(\$51 504.73)	\$37 648.95	(\$53 216.05)	\$35 937.64	(\$54 927.36)
TPP	(\$10 527.99)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$ 890.48)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$15 978.24)	(\$5 844.25)		(\$5 392.46)		(\$4 940.67)		(\$4 488.89)		(\$4 037.10)	
Net Disposable Income	\$56 480.49	\$36 280.21	(\$20 200.28)	\$35 020.68	(\$21 459.81)	\$33 761.15	(\$22 719.34)	\$32 501.62	(\$23 978.87)	\$31 242.10	(\$25 238.40)
Per Month			(\$1 683.36)		(\$1 788.32)		(\$1 893.28)		(\$1 998.24)		(\$2 103.20)
Per Pay			(\$ 776.93)		(\$ 825.38)		(\$ 873.82)		(\$ 922.26)		(\$ 970.71)
Replacement Rate			64%		62%		60%		58%		55%

RETIREMENT SEMINARS



Net Income - NB ATC1/TC6

		35 Years		34 Years		33 Years		32 Years		31 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$101 366.00	\$66 818.08	(\$34 547.92)	\$64 908.99	(\$36 457.01)	\$62 999.90	(\$38 366.10)	\$61 090.82	(\$40 275.18)	\$59 181.73	(\$42 184.27)
TPP	(\$11 882.61)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$ 993.39)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$19 133.74)	(\$12 879.23)		(\$12 220.59)		(\$11 561.96)		(\$10 903.32)		(\$10 244.69)	
Net Disposable Income	\$62 368.46	\$53 280.41	(\$9 088.05)	\$52 029.96	(\$10 338.50)	\$50 779.51	(\$11 588.95)	\$49 529.05	(\$12 839.40)	\$48 278.60	(\$14 089.86)
Per Month			(\$ 757.34)		(\$ 861.54)		(\$ 965.75)		(\$1 069.95)		(\$1 174.15)
Per Pay			(\$ 349.54)		(\$ 397.63)		(\$ 445.73)		(\$ 493.82)		(\$ 541.92)
Replacement Rate			85%		83%		81%		79%		77%

RETIREMENT SEMINARS



Net Income - NB ATC1/TC6

		30 Years		29 Years		28 Years		27 Years		26 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$101 366.00	\$57 272.64	(\$44 093.36)	\$55 363.55	(\$46 002.45)	\$53 454.46	(\$47 911.54)	\$51 545.38	(\$49 820.62)	\$49 636.29	(\$51 729.71)
TPP	(\$11 882.61)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$ 993.39)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$19 133.74)	(\$9 667.33)		(\$9 132.78)		(\$8 598.24)		(\$8 099.92)		(\$7 653.20)	
Net Disposable Income	\$62 368.46	\$46 946.87	(\$15 421.58)	\$45 572.33	(\$16 796.13)	\$44 197.79	(\$18 170.67)	\$42 787.01	(\$19 581.44)	\$41 324.65	(\$21 043.81)
Per Month			(\$1 285.13)		(\$1 399.68)		(\$1 514.22)		(\$1 631.79)		(\$1 753.65)
Per Pay			(\$ 593.14)		(\$ 646.00)		(\$ 698.87)		(\$ 753.13)		(\$ 809.38)
Replacement Rate			75%		73%		71%		69%		66%

RETIREMENT SEMINARS



Net Income - NB ATC1/TC6

		25 Years		24 Years		23 Years		22 Years		21 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$101 366.00	\$47 727.20	(\$53 638.80)	\$45 818.11	(\$55 547.89)	\$43 909.02	(\$57 456.98)	\$41 999.94	(\$59 366.06)	\$40 090.85	(\$61 275.15)
TPP	(\$11 882.61)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$ 993.39)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$19 133.74)	(\$7 149.54)		(\$6 645.55)		(\$6 141.55)		(\$5 637.55)		(\$5 133.55)	
Net Disposable Income	\$62 368.46	\$39 919.22	(\$22 449.24)	\$38 514.13	(\$23 854.33)	\$37 109.04	(\$25 259.42)	\$35 703.95	(\$26 664.51)	\$34 298.86	(\$28 069.60)
Per Month			(\$1 870.77)		(\$1 987.86)		(\$2 104.95)		(\$2 222.04)		(\$2 339.13)
Per Pay			(\$ 863.43)		(\$ 917.47)		(\$ 971.52)		(\$1 025.56)		(\$1 079.60)
Replacement Rate			64%		62%		59%		57%		55%

RETIREMENT SEMINARS



Net Income - NB ATC2/TC7

		35 Years		34 Years		33 Years		32 Years		31 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$107 650.00	\$70 960.82	(\$36 689.18)	\$68 933.37	(\$38 716.63)	\$66 905.92	(\$40 744.08)	\$64 878.46	(\$42 771.54)	\$62 851.01	(\$44 798.99)
TPP	(\$12 693.25)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$1 054.97)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$21 022.05)	(\$14 308.47)		(\$13 609.00)		(\$12 909.53)		(\$12 210.06)		(\$11 510.59)	
Net Disposable Income	\$65 891.93	\$55 993.91	(\$9 898.02)	\$54 665.93	(\$11 226.00)	\$53 337.94	(\$12 553.98)	\$52 009.96	(\$13 881.97)	\$50 681.98	(\$15 209.95)
Per Month			(\$ 824.84)		(\$ 935.50)		(\$1 046.17)		(\$1 156.83)		(\$1 267.50)
Per Pay			(\$ 380.69)		(\$ 431.77)		(\$ 482.85)		(\$ 533.92)		(\$ 585.00)
Replacement Rate			85%		83%		81%		79%		77%

RETIREMENT SEMINARS



Net Income - NB ATC2/TC7

		30 Years		29 Years		28 Years		27 Years		26 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$107 650.00	\$60 823.56	(\$46 826.44)	\$58 796.11	(\$48 853.89)	\$56 768.66	(\$50 881.34)	\$54 741.20	(\$52 908.80)	\$52 713.75	(\$54 936.25)
TPP	(\$12 693.25)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$1 054.97)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$21 022.05)	(\$10 811.12)		(\$10 111.65)		(\$9 526.21)		(\$8 958.52)		(\$8 390.84)	
Net Disposable Income	\$65 891.93	\$49 354.00	(\$16 537.93)	\$48 026.02	(\$17 865.91)	\$46 584.01	(\$19 307.92)	\$45 124.24	(\$20 767.69)	\$43 664.48	(\$22 227.45)
Per Month			(\$1 378.16)		(\$1 488.83)		(\$1 608.99)		(\$1 730.64)		(\$1 852.29)
Per Pay			(\$ 636.07)		(\$ 687.15)		(\$ 742.61)		(\$ 798.76)		(\$ 854.90)
Replacement Rate			75%		73%		71%		68%		66%

RETIREMENT SEMINARS



Net Income - NB ATC2/TC7

		25 Years		24 Years		23 Years		22 Years		21 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$107 650.00	\$50 686.30	(\$56 963.70)	\$48 658.85	(\$58 991.15)	\$46 631.40	(\$61 018.60)	\$44 603.94	(\$63 046.06)	\$42 576.49	(\$65 073.51)
TPP	(\$12 693.25)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$1 054.97)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$21 022.05)	(\$7 898.90)		(\$7 395.50)		(\$6 860.25)		(\$6 325.01)		(\$5 789.76)	
Net Disposable Income	\$65 891.93	\$42 128.96	(\$23 762.97)	\$40 604.91	(\$25 287.02)	\$39 112.70	(\$26 779.22)	\$37 620.50	(\$28 271.43)	\$36 128.29	(\$29 763.63)
Per Month			(\$1 980.25)		(\$2 107.25)		(\$2 231.60)		(\$2 355.95)		(\$2 480.30)
Per Pay			(\$ 913.96)		(\$ 972.58)		(\$1 029.97)		(\$1 087.36)		(\$1 144.76)
Replacement Rate			64%		62%		59%		57%		55%

RETIREMENT SEMINARS



Net Income - NB ATC3/TC8

		35 Years		34 Years		33 Years		32 Years		31 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$113 619.00	\$74 894.96	(\$38 724.04)	\$72 755.10	(\$40 863.90)	\$70 615.25	(\$43 003.75)	\$68 475.39	(\$45 143.61)	\$66 335.54	(\$47 283.46)
TPP	(\$13 463.25)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$1 113.47)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$22 815.71)	(\$15 665.75)		(\$14 927.50)		(\$14 189.25)		(\$13 451.00)		(\$12 712.75)	
Net Disposable Income	\$69 238.78	\$58 570.77	(\$10 668.01)	\$57 169.16	(\$12 069.61)	\$55 767.56	(\$13 471.22)	\$54 365.95	(\$14 872.83)	\$52 964.35	(\$16 274.43)
Per Month			(\$ 889.00)		(\$1 005.80)		(\$1 122.60)		(\$1 239.40)		(\$1 356.20)
Per Pay			(\$ 410.31)		(\$ 464.22)		(\$ 518.12)		(\$ 572.03)		(\$ 625.94)
Replacement Rate			85%		83%		81%		79%		76%

RETIREMENT SEMINARS



Net Income - NB ATC3/TC8

		30 Years		29 Years		28 Years		27 Years		26 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$113 619.00	\$64 195.68	(\$49 423.32)	\$62 055.82	(\$51 563.18)	\$59 915.97	(\$53 703.03)	\$57 776.11	(\$55 842.89)	\$55 636.26	(\$57 982.74)
TPP	(\$13 463.25)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$1 113.47)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$22 815.71)	(\$11 974.50)		(\$11 236.25)		(\$10 498.00)		(\$9 808.30)		(\$9 209.14)	
Net Disposable Income	\$69 238.78	\$51 562.74	(\$17 676.04)	\$50 161.13	(\$19 077.64)	\$48 759.53	(\$20 479.25)	\$47 309.37	(\$21 929.40)	\$45 768.68	(\$23 470.10)
Per Month			(\$1 473.00)		(\$1 589.80)		(\$1 706.60)		(\$1 827.45)		(\$1 955.84)
Per Pay			(\$ 679.85)		(\$ 733.76)		(\$ 787.66)		(\$ 843.44)		(\$ 902.70)
Replacement Rate			74%		72%		70%		68%		66%

RETIREMENT SEMINARS



Net Income - NB ATC3/TC8

		25 Years		24 Years		23 Years		22 Years		21 Years	
	Pre-Retirement	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference	Retirement	Difference
Pre-Tax Income	\$113 619.00	\$53 496.40	(\$60 122.60)	\$51 356.54	(\$62 262.46)	\$49 216.69	(\$64 402.31)	\$47 076.83	(\$66 542.17)	\$44 936.98	(\$68 682.02)
TPP	(\$13 463.25)										
CPP	(\$4 646.45)										
EI	(\$1 123.07)										
LTD	(\$1 113.47)										
Dental Insurance	(\$ 293.28)	(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)		(\$ 610.44)	
NSTU/RTO Dues	(\$ 925.00)	(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)		(\$ 48.00)	
Income Tax	(\$22 815.71)	(\$8 609.98)		(\$8 055.74)		(\$7 542.77)		(\$6 977.85)		(\$6 412.93)	
Net Disposable Income	\$69 238.78	\$44 227.98	(\$25 010.79)	\$42 642.37	(\$26 596.41)	\$41 015.48	(\$28 223.30)	\$39 440.54	(\$29 798.23)	\$37 865.61	(\$31 373.17)
Per Month			(\$2 084.23)		(\$2 216.37)		(\$2 351.94)		(\$2 483.19)		(\$2 614.43)
Per Pay			(\$ 961.95)		(\$1 022.94)		(\$1 085.51)		(\$1 146.09)		(\$1 206.66)
Replacement Rate			64%		62%		59%		57%		55%

RETIREMENT SEMINARS



