

Net Income - NS 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	(\$17 769.21)	(\$11 784.66)		(\$11 199.98)		(\$10 704.56)		(\$10 209.13)		(\$9 713.70)	
Net Disposable Income	\$54 689.53	\$47 452.96	(\$7 236.57)	\$46 326.32	(\$8 363.21)	\$45 110.43	(\$9 579.10)	\$43 894.54	(\$10 794.99)	\$42 678.65	(\$12 010.88)
Per Month			(\$ 603.05)		(\$ 696.93)		(\$ 798.26)		(\$ 899.58)		(\$1 000.91)
Per Pay			(\$ 278.33)		(\$ 321.66)		(\$ 368.43)		(\$ 415.19)		(\$ 461.96)
Replacement Rate			87%		85%		82%		80%		78%

RETIREMENT SEMINARS



Net Income - NS 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	(\$17 769.21)	(\$9 218.28)		(\$8 722.85)		(\$8 227.43)		(\$7 732.00)		(\$7 236.57)	
Net Disposable Income	\$54 689.53	\$41 462.76	(\$13 226.77)	\$40 246.87	(\$14 442.66)	\$39 030.98	(\$15 658.55)	\$37 815.09	(\$16 874.44)	\$36 599.20	(\$18 090.33)
Per Month			(\$1 102.23)		(\$1 203.55)		(\$1 304.88)		(\$1 406.20)		(\$1 507.53)
Per Pay			(\$ 508.72)		(\$ 555.49)		(\$ 602.25)		(\$ 649.02)		(\$ 695.78)
Replacement Rate			76%		74%		71%		69%		67%

RETIREMENT SEMINARS



Net Income - NS 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	(\$17 769.21)	(\$6 741.15)		(\$6 245.72)		(\$5 750.30)		(\$5 254.87)		(\$4 759.44)	
Net Disposable Income	\$54 689.53	\$35 383.31	(\$19 306.22)	\$34 167.42	(\$20 522.11)	\$32 951.53	(\$21 738.00)	\$31 735.64	(\$22 953.89)	\$30 519.75	(\$24 169.78)
Per Month			(\$1 608.85)		(\$1 710.18)		(\$1 811.50)		(\$1 912.82)		(\$2 014.15)
Per Pay			(\$ 742.55)		(\$ 789.31)		(\$ 836.08)		(\$ 882.84)		(\$ 929.61)
Replacement Rate			65%		62%		60%		58%		56%

RETIREMENT SEMINARS



Net Income - NS 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	(\$21 168.92)	(\$14 321.54)		(\$13 611.93)		(\$12 902.32)		(\$12 208.20)		(\$11 531.43)	
Net Disposable Income	\$60 333.28	\$51 838.10	(\$8 495.18)	\$50 638.62	(\$9 694.66)	\$49 439.14	(\$10 894.14)	\$48 224.18	(\$12 109.11)	\$46 991.86	(\$13 341.42)
Per Month			(\$ 707.93)		(\$ 807.89)		(\$ 907.85)		(\$1 009.09)		(\$1 111.79)
Per Pay			(\$ 326.74)		(\$ 372.87)		(\$ 419.01)		(\$ 465.73)		(\$ 513.13)
Replacement Rate			86%		84%		82%		80%		78%

RETIREMENT SEMINARS



Net Income - NS 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	(\$21 168.92)	(\$10 935.93)		(\$10 383.25)		(\$9 830.57)		(\$9 277.88)		(\$8 725.20)	
Net Disposable Income	\$60 333.28	\$45 678.27	(\$14 655.01)	\$44 321.87	(\$16 011.42)	\$42 965.46	(\$17 367.83)	\$41 609.05	(\$18 724.23)	\$40 252.64	(\$20 080.64)
Per Month			(\$1 221.25)		(\$1 334.28)		(\$1 447.32)		(\$1 560.35)		(\$1 673.39)
Per Pay			(\$ 563.65)		(\$ 615.82)		(\$ 667.99)		(\$ 720.16)		(\$ 772.33)
Replacement Rate			76%		73%		71%		69%		67%

RETIREMENT SEMINARS



Net Income - NS 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	(\$21 168.92)	(\$8 172.52)		(\$7 619.84)		(\$7 067.16)		(\$6 514.48)		(\$5 961.80)	
Net Disposable Income	\$60 333.28	\$38 896.24	(\$21 437.05)	\$37 539.83	(\$22 793.45)	\$36 183.42	(\$24 149.86)	\$34 827.02	(\$25 506.27)	\$33 470.61	(\$26 862.68)
Per Month			(\$1 786.42)		(\$1 899.45)		(\$2 012.49)		(\$2 125.52)		(\$2 238.56)
Per Pay			(\$ 824.50)		(\$ 876.67)		(\$ 928.84)		(\$ 981.01)		(\$1 033.18)
Replacement Rate			64%		62%		60%		58%		55%

RETIREMENT SEMINARS



Net Income - NS 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	(\$23 203.36)	(\$15 861.40)		(\$15 107.79)		(\$14 354.19)		(\$13 600.58)		(\$12 846.98)	
Net Disposable Income	\$63 710.62	\$54 440.98	(\$9 269.63)	\$53 167.14	(\$10 543.48)	\$51 893.29	(\$11 817.33)	\$50 619.44	(\$13 091.17)	\$49 345.59	(\$14 365.02)
Per Month			(\$ 772.47)		(\$ 878.62)		(\$ 984.78)		(\$1 090.93)		(\$1 197.09)
Per Pay			(\$ 356.52)		(\$ 405.52)		(\$ 454.51)		(\$ 503.51)		(\$ 552.50)
Replacement Rate			85%		83%		81%		79%		77%

RETIREMENT SEMINARS



Net Income - NS 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	(\$23 203.36)	(\$12 113.46)		(\$11 394.72)		(\$10 790.02)		(\$10 203.08)		(\$9 616.13)	
Net Disposable Income	\$63 710.62	\$48 051.66	(\$15 658.95)	\$46 742.94	(\$16 967.67)	\$45 320.19	(\$18 390.42)	\$43 879.69	(\$19 830.93)	\$42 439.18	(\$21 271.43)
Per Month			(\$1 304.91)		(\$1 413.97)		(\$1 532.54)		(\$1 652.58)		(\$1 772.62)
Per Pay			(\$ 602.27)		(\$ 652.60)		(\$ 707.32)		(\$ 762.73)		(\$ 818.13)
Replacement Rate			75%		73%		71%		69%		67%

RETIREMENT SEMINARS



Net Income - NS 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	(\$23 203.36)	(\$9 029.18)		(\$8 442.23)		(\$7 855.29)		(\$7 268.34)		(\$6 681.39)	
Net Disposable Income	\$63 710.62	\$40 998.68	(\$22 711.94)	\$39 558.17	(\$24 152.44)	\$38 117.67	(\$25 592.95)	\$36 677.16	(\$27 033.45)	\$35 236.66	(\$28 473.96)
Per Month			(\$1 892.66)		(\$2 012.70)		(\$2 132.75)		(\$2 252.79)		(\$2 372.83)
Per Pay			(\$ 873.54)		(\$ 928.94)		(\$ 984.34)		(\$1 039.75)		(\$1 095.15)
Replacement Rate			64%		62%		60%		58%		55%

RETIREMENT SEMINARS



Net Income - NS 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	(\$25 143.11)	(\$17 323.71)		(\$16 528.33)		(\$15 732.95)		(\$14 937.56)		(\$14 142.18)	
Net Disposable Income	\$66 911.38	\$56 912.81	(\$9 998.57)	\$55 568.33	(\$11 343.04)	\$54 223.86	(\$12 687.51)	\$52 879.39	(\$14 031.99)	\$51 534.92	(\$15 376.46)
Per Month			(\$ 833.21)		(\$ 945.25)		(\$1 057.29)		(\$1 169.33)		(\$1 281.37)
Per Pay			(\$ 384.56)		(\$ 436.27)		(\$ 487.98)		(\$ 539.69)		(\$ 591.40)
Replacement Rate			85%		83%		81%		79%		77%

RETIREMENT SEMINARS



Net Income - NS 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	(\$25 143.11)	(\$13 346.79)		(\$12 551.41)		(\$11 791.71)		(\$11 081.68)		(\$10 462.19)	
Net Disposable Income	\$66 911.38	\$50 190.45	(\$16 720.93)	\$48 845.98	(\$18 065.40)	\$47 465.81	(\$19 445.56)	\$46 035.99	(\$20 875.39)	\$44 515.62	(\$22 395.76)
Per Month			(\$1 393.41)		(\$1 505.45)		(\$1 620.46)		(\$1 739.62)		(\$1 866.31)
Per Pay			(\$ 643.11)		(\$ 694.82)		(\$ 747.91)		(\$ 802.90)		(\$ 861.38)
Replacement Rate			75%		73%		71%		69%		67%

RETIREMENT SEMINARS



Net Income - NS 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	(\$25 143.11)	(\$9 842.71)		(\$9 223.22)		(\$8 603.73)		(\$7 984.24)		(\$7 364.75)	
Net Disposable Income	\$66 911.38	\$42 995.25	(\$23 916.12)	\$41 474.89	(\$25 436.49)	\$39 954.52	(\$26 956.86)	\$38 434.15	(\$28 477.23)	\$36 913.78	(\$29 997.59)
Per Month			(\$1 993.01)		(\$2 119.71)		(\$2 246.40)		(\$2 373.10)		(\$2 499.80)
Per Pay			(\$ 919.85)		(\$ 978.33)		(\$1 036.80)		(\$1 095.28)		(\$1 153.75)
Replacement Rate			64%		62%		60%		57%		55%

RETIREMENT SEMINARS



