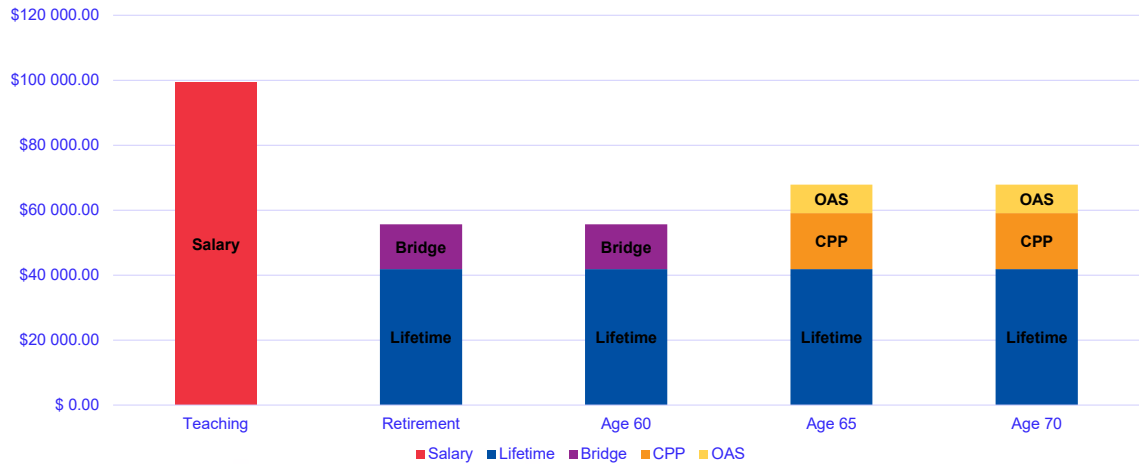
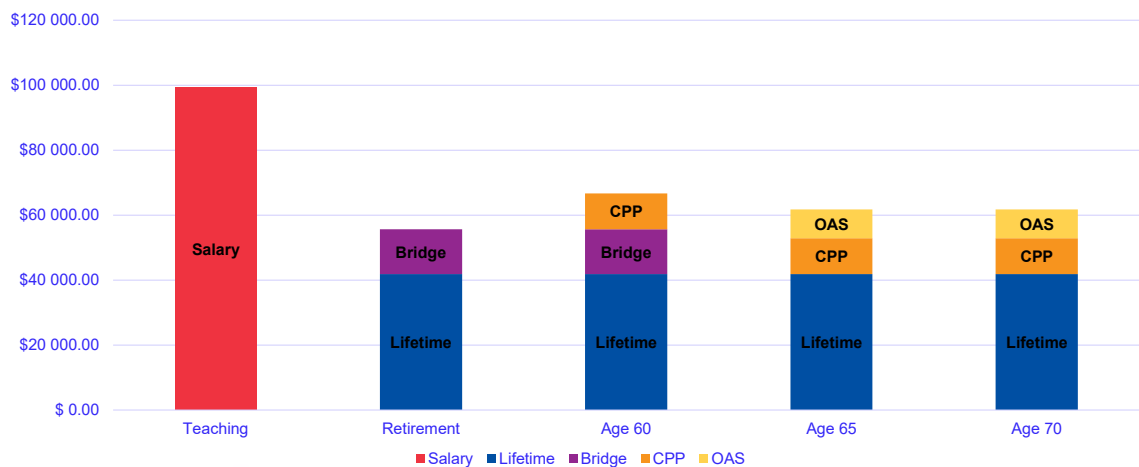


## CPP & OAS at Age 65



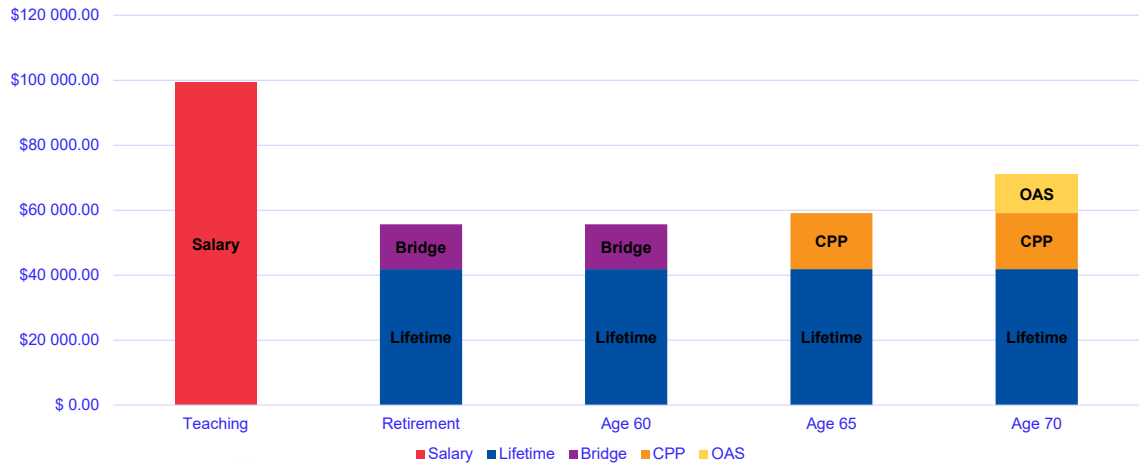
**RETIREMENT SEMINARS** 

## CPP at Age 60 & OAS at Age 65



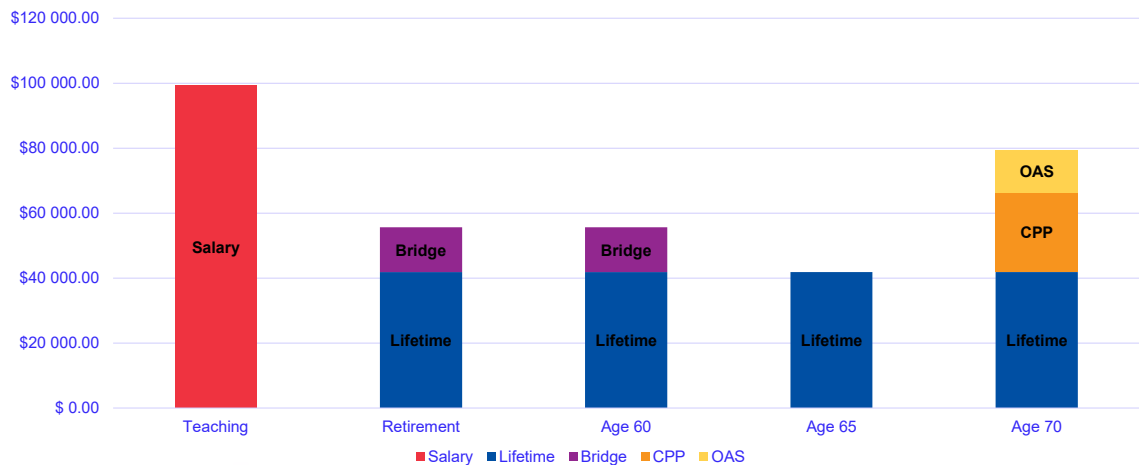
**RETIREMENT SEMINARS** 

## CPP at Age 65 & OAS at Age 70



**RETIREMENT SEMINARS**

## CPP & OAS at Age 70



**RETIREMENT SEMINARS**