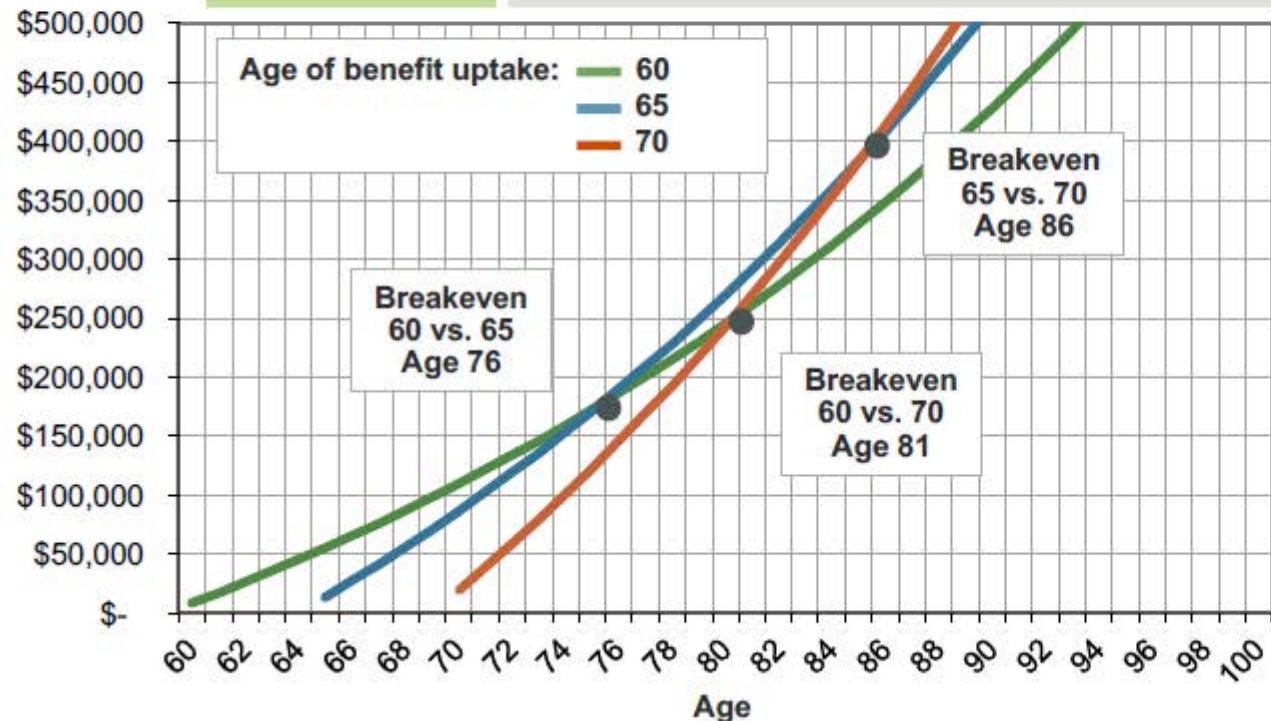


# When is the right time to take CPP?

Scenario 2

Assumes 3% real growth on assets (payments are invested)

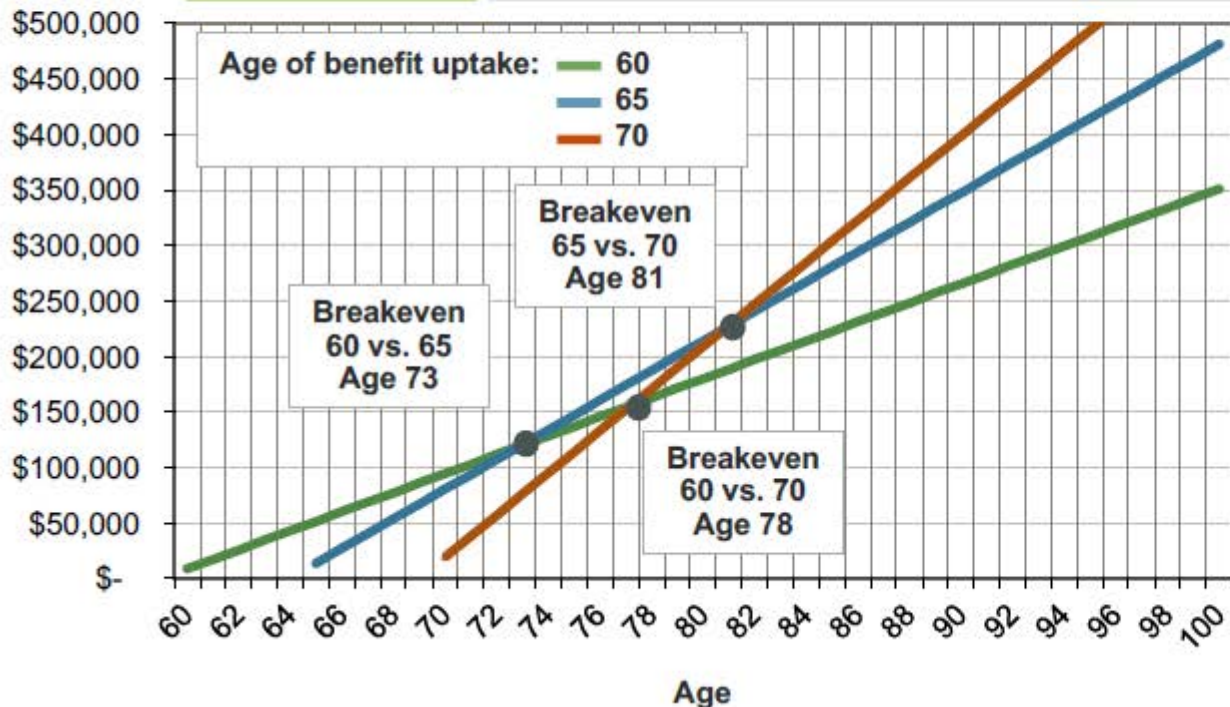


Age of benefit uptake			
	60	65	70
60	\$8,557		
65	55,349	\$13,370	
70	109,594	86,483	\$18,985
75	172,479	171,241	122,806
80	245,380	269,498	243,162
85	329,892	383,406	382,688
90	427,864	515,456	544,436

# When is the right time to take CPP?

Scenario 1

Accumulated CPP payments based on age of benefit uptake



Age of benefit uptake			
	60	65	70
60	\$8,557		
65	51,341	\$13,370	
70	94,125	80,220	\$18,985
75	136,909	147,070	113,913
80	179,693	213,921	208,840
85	222,477	280,771	303,767
90	265,262	347,621	398,695