

IPP vs RRSP Funding - Age 50

50 Year Old – Date of Birth: January 1, 1954						
<u>Purchase of Current Service</u>						
		<u>2007</u>		<u>2008</u>		<u>2009</u>
IPP		\$24,912		\$26,780		\$28,789
RRSP		\$19,000		\$20,000		\$21,000
	\$11,432		Deposit (Lump Sum or Amortized)			
	\$273,000		Qualifying Period			
	\$384,432		Total Past Service Funding			

IPP vs RRSP Funding - Age 55

55 Year Old – Date of Birth: January 1, 1954

Purchase of Current Service

		<u>2007</u>		<u>2008</u>		<u>2009</u>
IPP		\$27,364		\$29,417		\$31,623
RRSP		\$19,000		\$20,000		\$21,000
	\$149,288		Deposit (Lump Sum or Amortized)			
	\$273,000		Qualifying Period			
	\$422,288		Total Past Service Funding			

IPP vs RRSP Funding - Age 60

60 Year Old – Date of Birth: January 1, 1954

Purchase of Current Service

		<u>2007</u>		<u>2008</u>		<u>2009</u>
IPP		\$30,058		\$32,313		\$34,736
RRSP		\$19,000		\$20,000		\$21,000
	\$190,856		Deposit (Lump Sum or Amortized)			
	\$273,000		Qualifying Period			
	\$463,856		Total Past Service Funding			