

CPP Commencement	Current Pension Adjustment	2011	2012	2013	2014	2015	2016
<i>Age 60</i>	-30%	-30%	-31.2%	-32.4%	-33.6%	-34.8%	-36%
<i>Age 65</i>	0%	0%	0%	0%	0%	0%	0%
<i>Age 70</i>	+30%	+34.2%	+38.4%	+42%	+42%	+42%	=42%