

Quick Reference Guide 2011



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Your quick reference guide

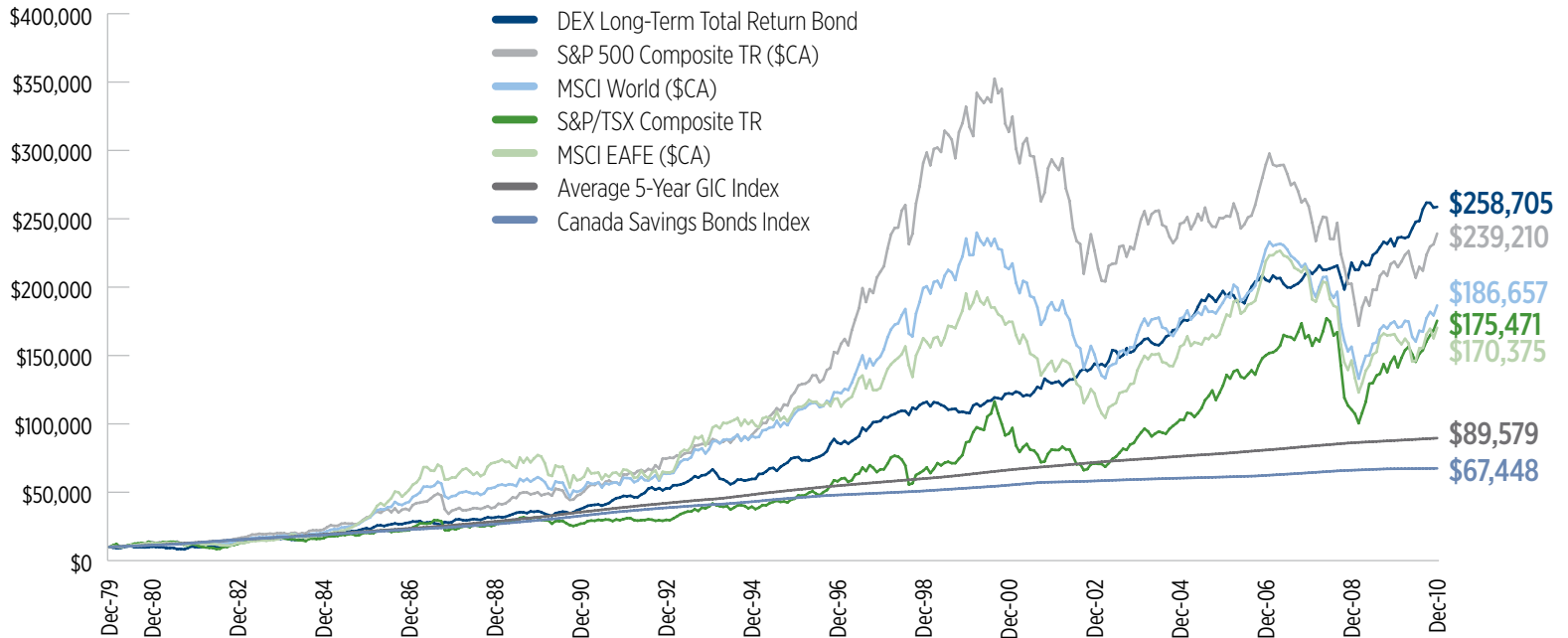
The Quick Reference Guide is assembled to provide the information you need to work with your clients every day.

The materials are compiled from a selection of Mackenzie sales booklets (available online) to give you consolidated information, including performance charts, RRSPs and RESPs, and tax and estate planning.

Market and economic charts

The importance of diversification is no great secret. The chart on this page and the table on the next page illustrate how different markets and asset classes perform. Asset classes do not always move in tandem; stock prices may be up when bond prices are down and vice versa.

Growth of a \$10,000 Investment on January 1st, 1980



Source: Globe HySales

The best performing asset classes change from year to year

1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Cdn. Small Cap 28.7%	US Large Cap 39.2%	US Large Cap 37.7%	Emerging Markets 57.2%	Cdn. Bonds 10.3%	US Small Cap 8.8%	Global Bonds 18.5%	Cdn. Small Cap 42.7%	Emerging Markets 16.8%	Emerging Markets 31.2%	Emerging Markets 32.1%	Emerging Markets 18.6%	Global Bonds 35.8%	Cdn. Small Cap 75.1%	Cdn. Small Cap 38.5%
Cdn. Large Cap 28.4%	US Small Cap 27.7%	Global Equities 33.7%	Cdn. Large Cap 31.7%	Cdn. Large Cap 7.4%	Cdn. Bonds 8.1%	Cdn. Bonds 8.7%	Emerging Markets 27.8%	Cdn. Large Cap 14.5%	Cdn. Large Cap 24.1%	Foreign Equities 26.8%	Cdn. Large Cap 9.8%	Cdn. Bonds 6.4%	Emerging Markets 52.0%	US Small Cap 20.6%
US Large Cap 23.4%	Global Equities 21.3%	Foreign Equities 28.9%	Cdn. Small Cap 20.3%	Cdn. Small Cap 7.3%	Global Bonds 5.1%	Cdn. Small Cap -0.9%	Cdn. Large Cap 26.7%	Cdn. Small Cap 14.1%	Cdn. Small Cap 19.7%	Global Equities 20.6%	Cdn. Bonds 3.7%	US Small Cap -17.9%	Cdn. Large Cap 35.1%	Cdn. Large Cap 17.6%
US Small Cap 16.9%	Cdn. Large Cap 15.0%	Global Bonds 23.5%	Foreign Equities 20.1%	Global Bonds 5.6%	Emerging Markets 3.8%	Emerging Markets -7.0%	US Small Cap 20.5%	Foreign Equities 12.4%	Foreign Equities 10.5%	US Small Cap 18.3%	Cdn. Small Cap 2.0%	US Large Cap -21.9%	Foreign Equities 13.2%	Emerging Markets 13.0%
Global Equities 14.4%	Cdn. Bonds 9.6%	Cdn. Bonds 9.2%	Global Equities 18.2%	US Small Cap 0.8%	Cdn. Small Cap 3.4%	Cdn. Large Cap -12.4%	Foreign Equities 13.9%	US Small Cap 10.2%	Global Equities 6.6%	Cdn. Large Cap 17.3%	Foreign Equities -5.3%	Global Equities -26.1%	Global Equities 11.8%	US Large Cap 9.4%
Cdn. Bonds 12.3%	Cdn. Small Cap 7.0%	US Small Cap 4.4%	US Small Cap 14.4%	US Large Cap -5.5%	US Large Cap -6.5%	Foreign Equities -16.4%	Global Equities 9.4%	Global Equities 7.3%	Cdn. Bonds 6.5%	Cdn. Small Cap 16.6%	Global Bonds -5.5%	Foreign Equities -29.4%	US Small Cap 8.7%	Global Equities 6.8%
Foreign Equities 6.7%	Foreign Equities 6.5%	Cdn. Large Cap -1.6%	US Large Cap 14.2%	Global Equities -9.5%	Global Equities -11.4%	Global Equities -20.2%	Cdn. Bonds 6.7%	Cdn. Bonds 7.2%	US Large Cap 1.6%	US Large Cap 15.7%	Global Equities -7.1%	Cdn. Large Cap -33.0%	US Large Cap 8.1%	Cdn. Bonds 6.7%
Emerging Markets 6.6%	Global Bonds 4.6%	Cdn. Small Cap -17.9%	Cdn. Bonds -1.1%	Foreign Equities -10.6%	Cdn. Large Cap -12.6%	US Small Cap -21.1%	US Large Cap 5.3%	US Large Cap 3.3%	US Small Cap 1.3%	Global Bonds 6.2%	US Large Cap -10.6%	Emerging Markets -41.4%	Cdn. Bonds 5.4%	Foreign Equities 2.8%
Global Bonds 4.0%	Emerging Markets -7.7%	Emerging Markets -19.9%	Global Bonds -9.7%	Emerging Markets -28.2%	Foreign Equities -16.4%	US Large Cap -22.7%	Global Bonds -6.0%	Global Bonds 2.8%	Global Bonds -9.8%	Cdn. Bonds 4.1%	US Small Cap -16.5%	Cdn. Small Cap -46.6%	Global Bonds -11.5%	Global Bonds -0.3%

Source: Globe HySales

Canadian Bonds: DEX Universe Bond Total Return Index

Canadian Large Cap: S&P/TSX Total Return Index

Canadian Small Cap: BMO Nesbitt Burns Cdn Small Cap Index

Emerging Markets: MSCI Emerging Markets Free Index (\$Cdn)

Foreign Equities: MSCI EAFE Index (\$Cdn)

Global Bonds: Citigroup World Government Bond Index (\$Cdn)

Global Equities: MSCI World Index (\$Cdn)

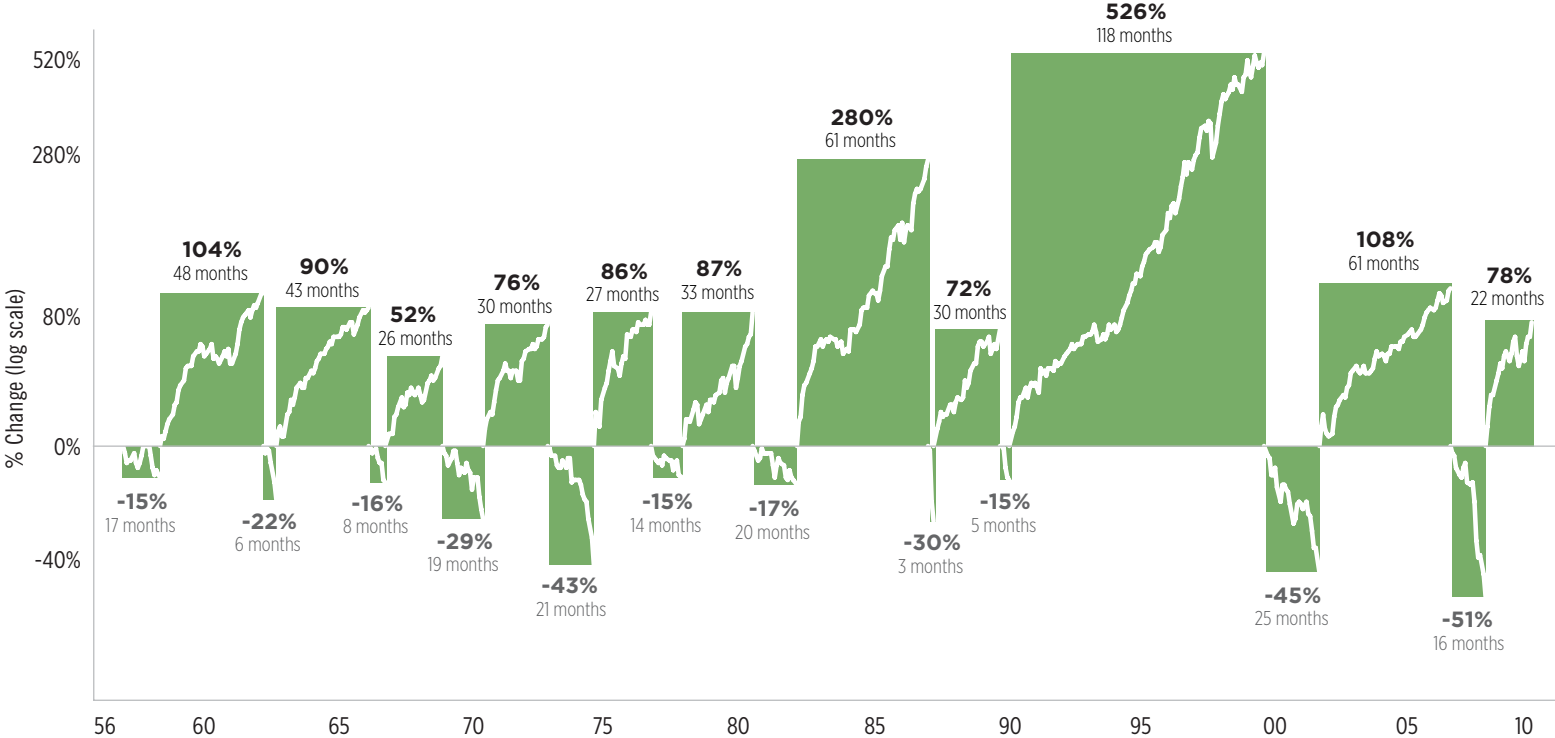
US Large Cap: S&P 500 Total Return Index (\$Cdn)

US Small Cap: Russell 2000 Index (\$Cdn)

Bull and Bear charts

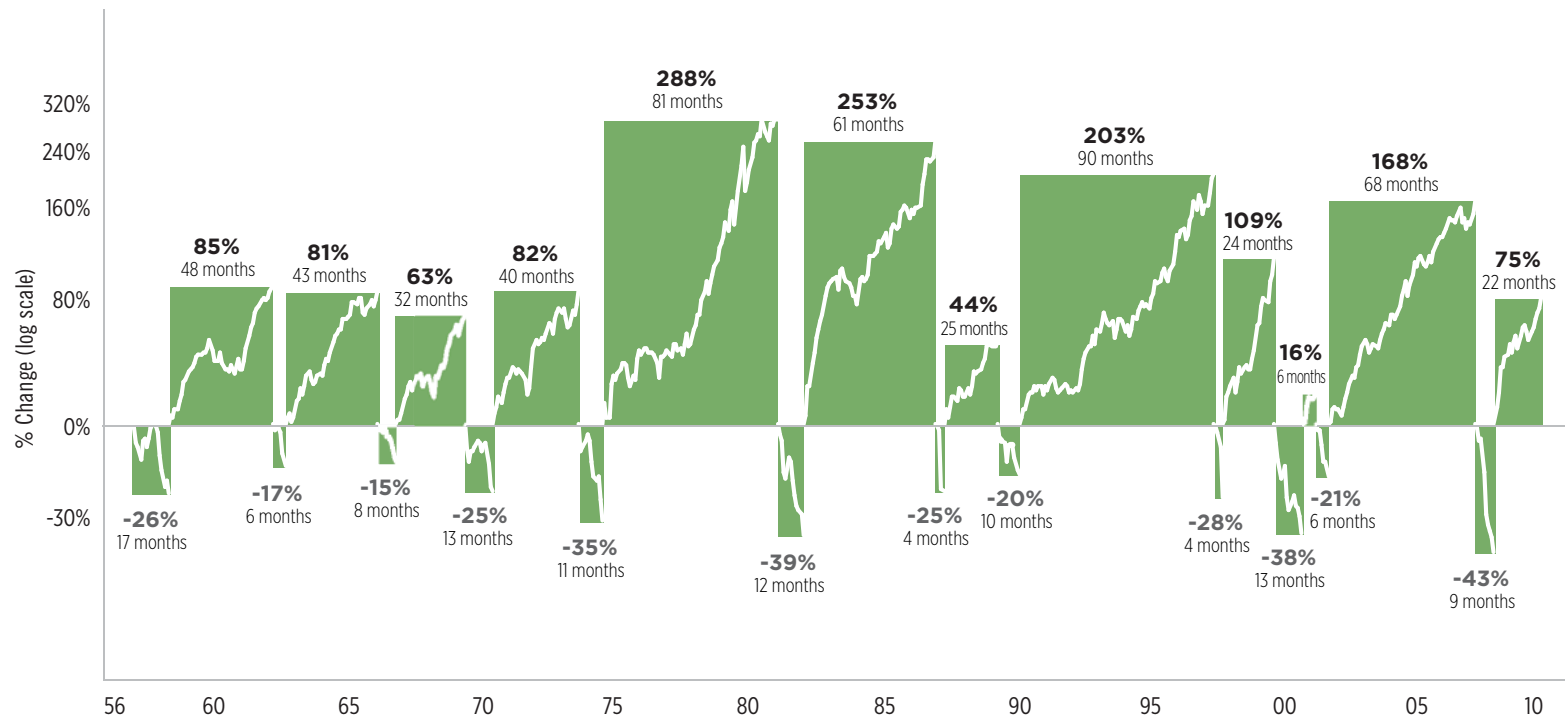
The charts on this page and the next page represent bull and bear markets in both the S&P 500 and the S&P/TSX indices. All bars above the line are bull markets; all bars below are bear markets. Since 1956, in the S&P 500 there have been 11 bull markets and 11 bear markets. As can be seen from the chart, bull markets typically last longer and provide a more significant percentage change.

S&P 500 Bull and Bear chart



Source: Mackenzie Financial (Datastream: month-end data points as at December 31, 2010; total return, local currency)

S&P/TSX Bull and Bear chart

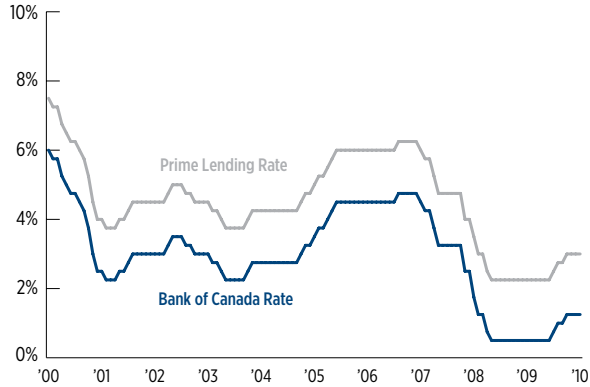


Source: Mackenzie Financial (Datastream: month-end data points as at December 31, 2010; total return, local currency)

10-year market returns

Canadian interest rates

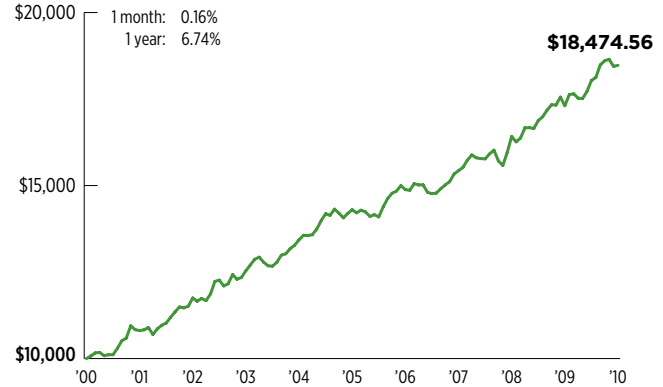
As of December 31, 2010



Source: Datastream

DEX Universe Bond Index

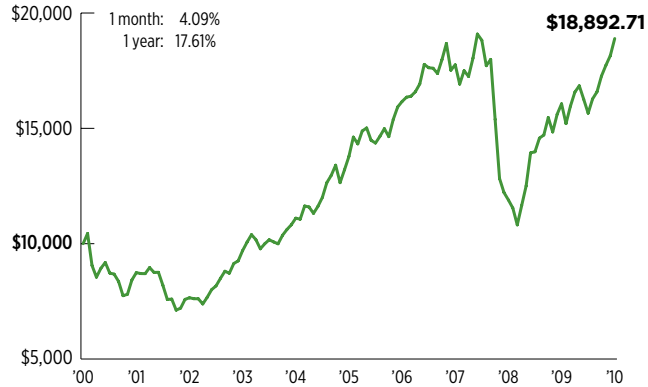
As of December 31, 2010



Source: Datastream

S&P/TSX Composite Total Return Index

As of December 31, 2010



Source: Datastream

S&P 500 Total Return Index (\$Cdn)

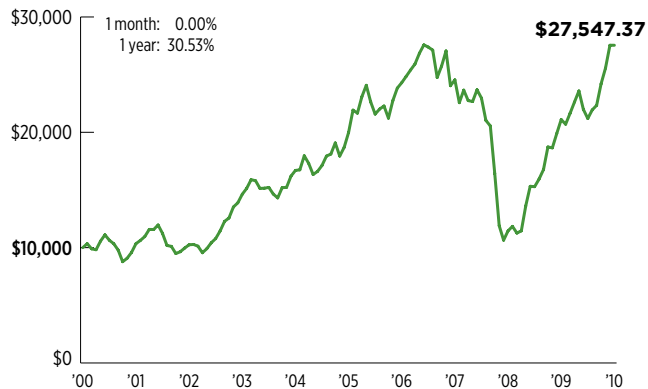
As of December 31, 2010



Source: Datastream

BMO Nesbitt Burns Small Cap Index

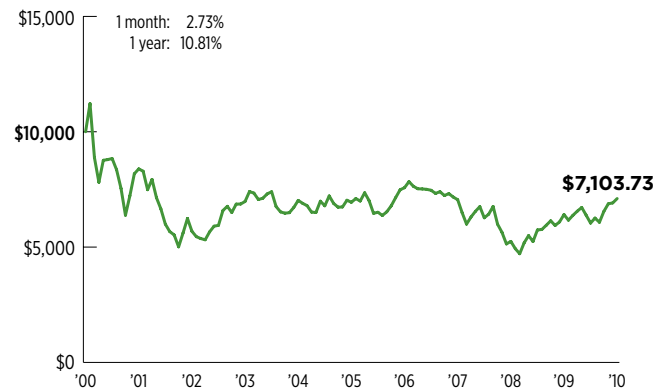
As of December 31, 2010



Source: BMO Nesbitt Burns

Nasdaq Composite Index (\$Cdn)

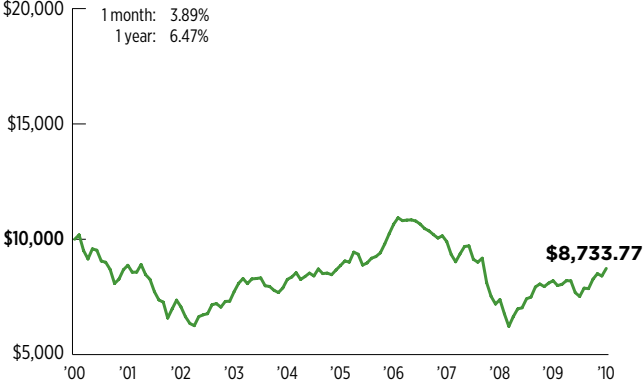
As of December 31, 2010



Source: Datastream

MSCI World Total Return Index (\$Cdn)

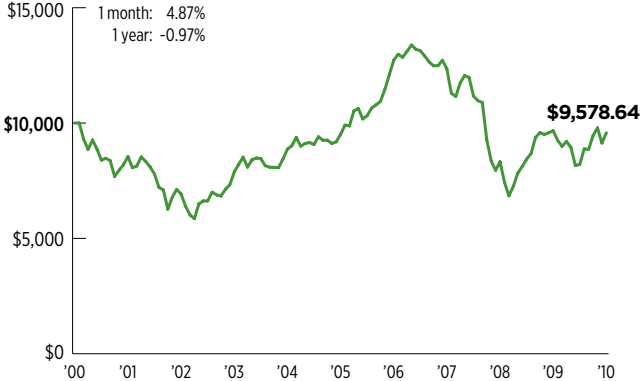
As of December 31, 2010



Source: Datastream

MSCI Europe Total Return Index (\$Cdn)

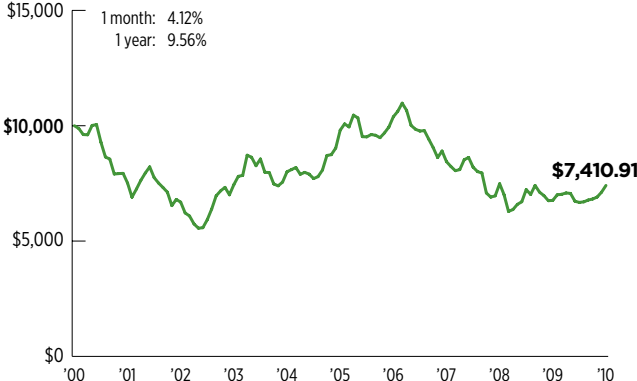
As of December 31, 2010



Source: Datastream

MSCI Japan Total Return Index (\$Cdn)

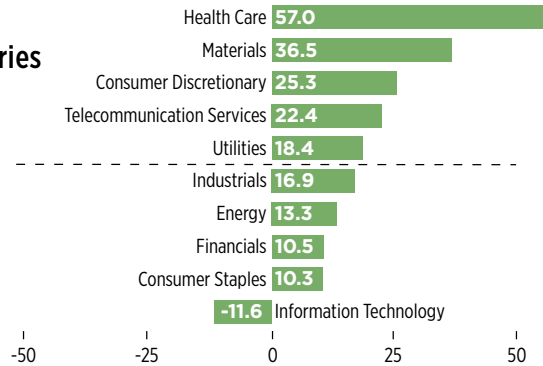
As of December 31, 2010



Source: Datastream

S&P/TSX Composite Top/bottom performing industries

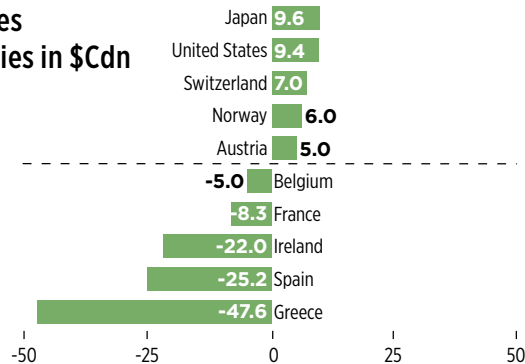
1 Year ended December 31, 2010



Source: Datastream

MSCI World Developed Countries Top/bottom performing countries in \$Cdn

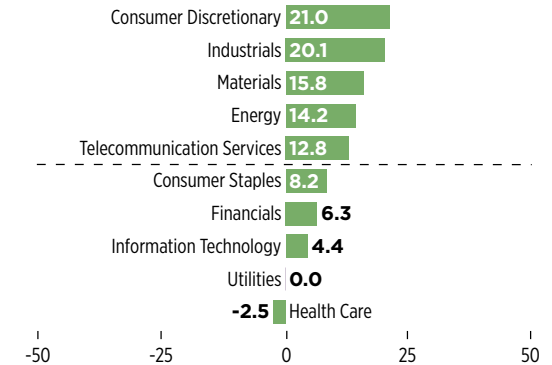
1 Year ended December 31, 2010



Source: Datastream

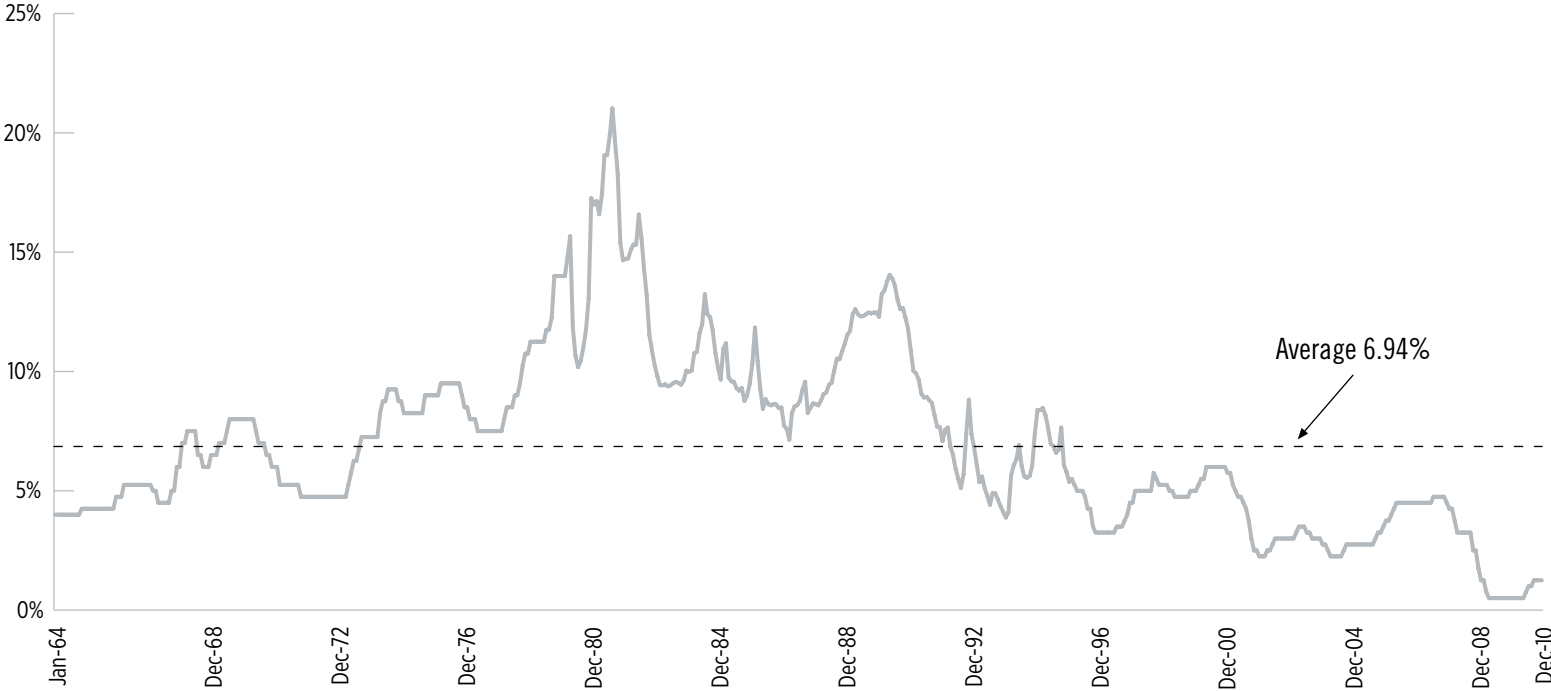
S&P 500 Top/bottom performing industries in \$Cdn

1 Year ended December 31, 2010



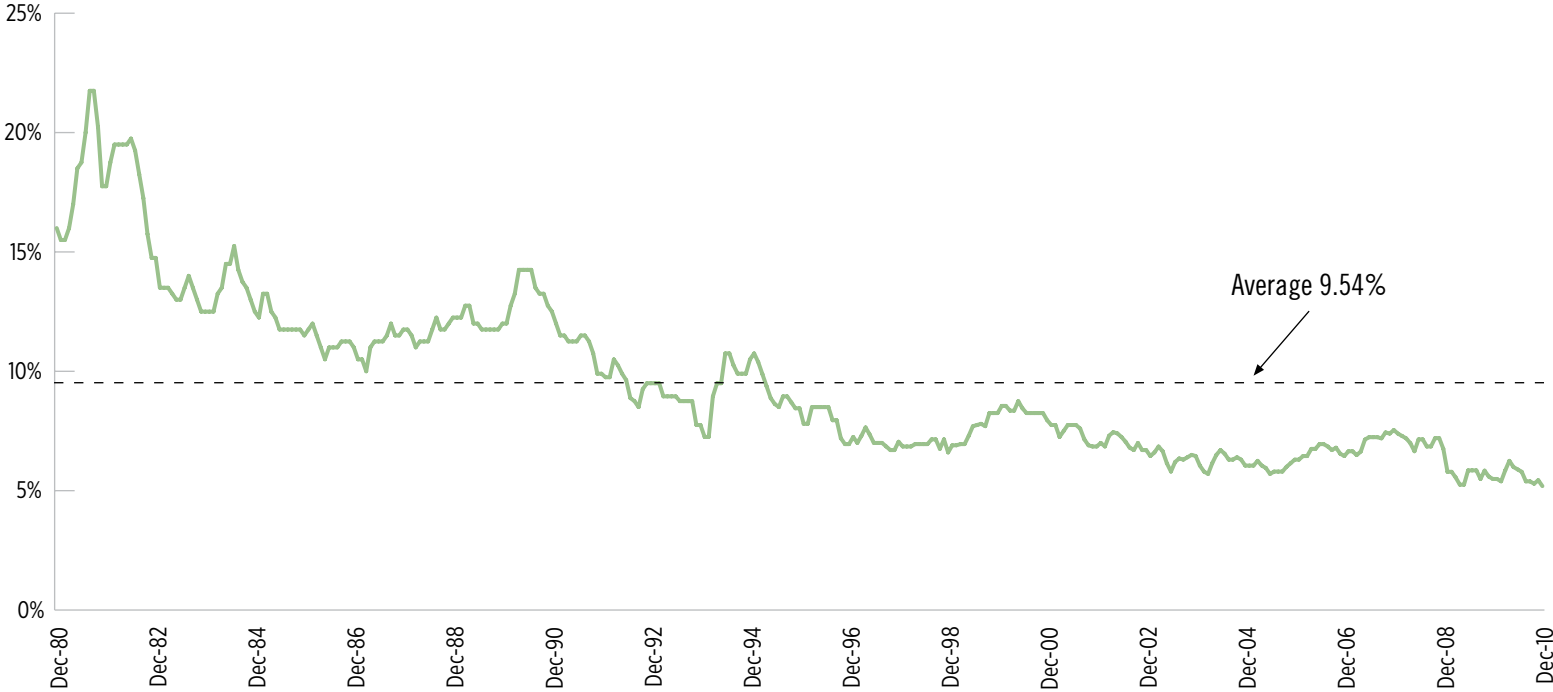
Source: Datastream

Bank of Canada rate



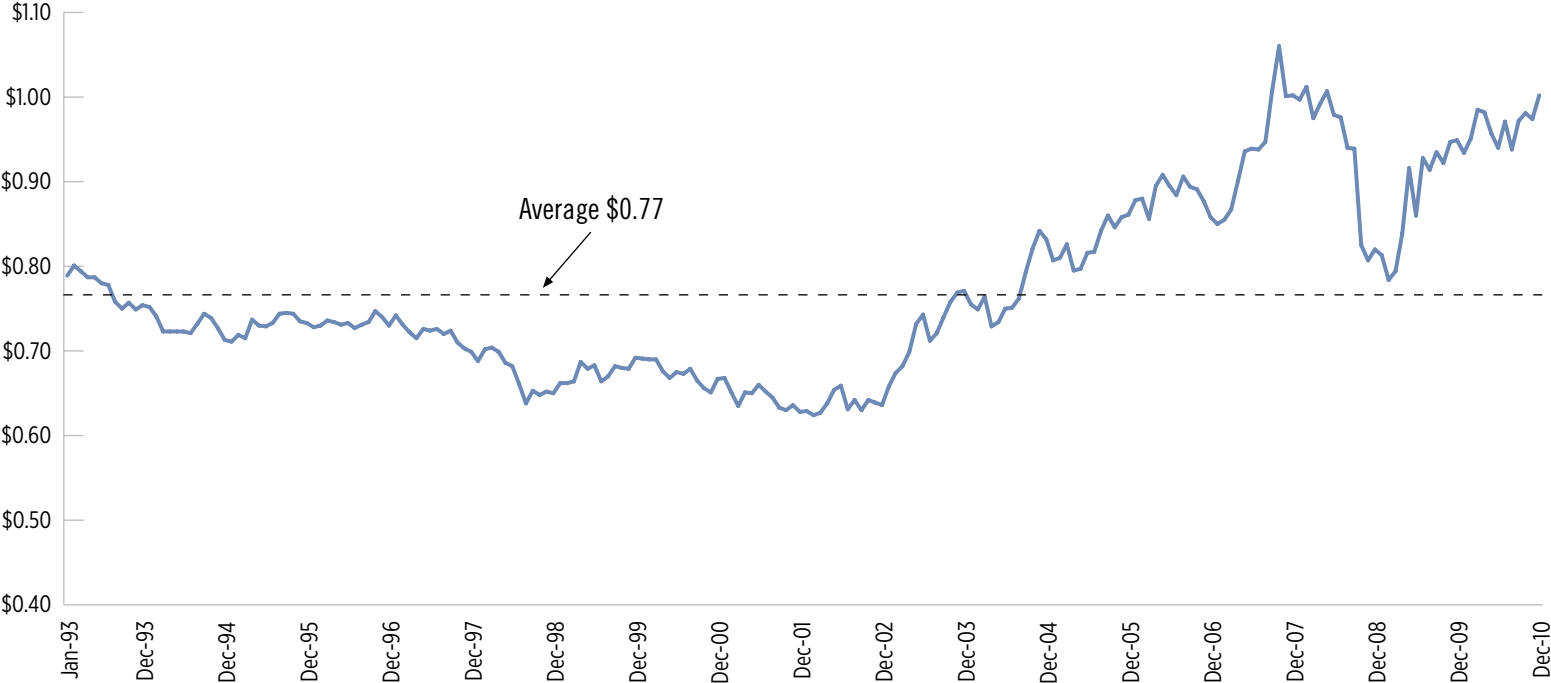
Source: Bank of Canada, Data and Statistics Office

Canada Chartered Bank Conventional Mortgage 5-year rate



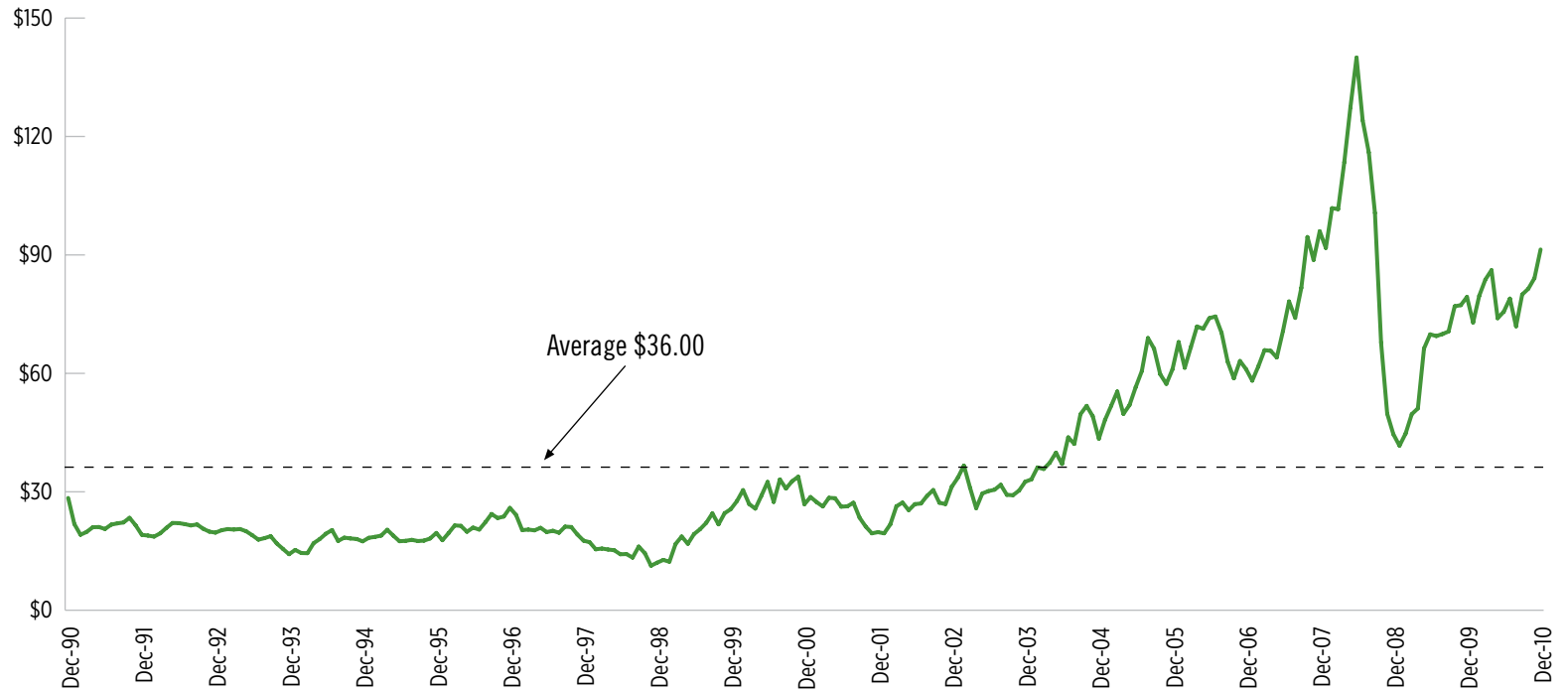
Source: Bank of Canada, Data and Statistics Office

US Dollar/Canadian Dollar exchange rate



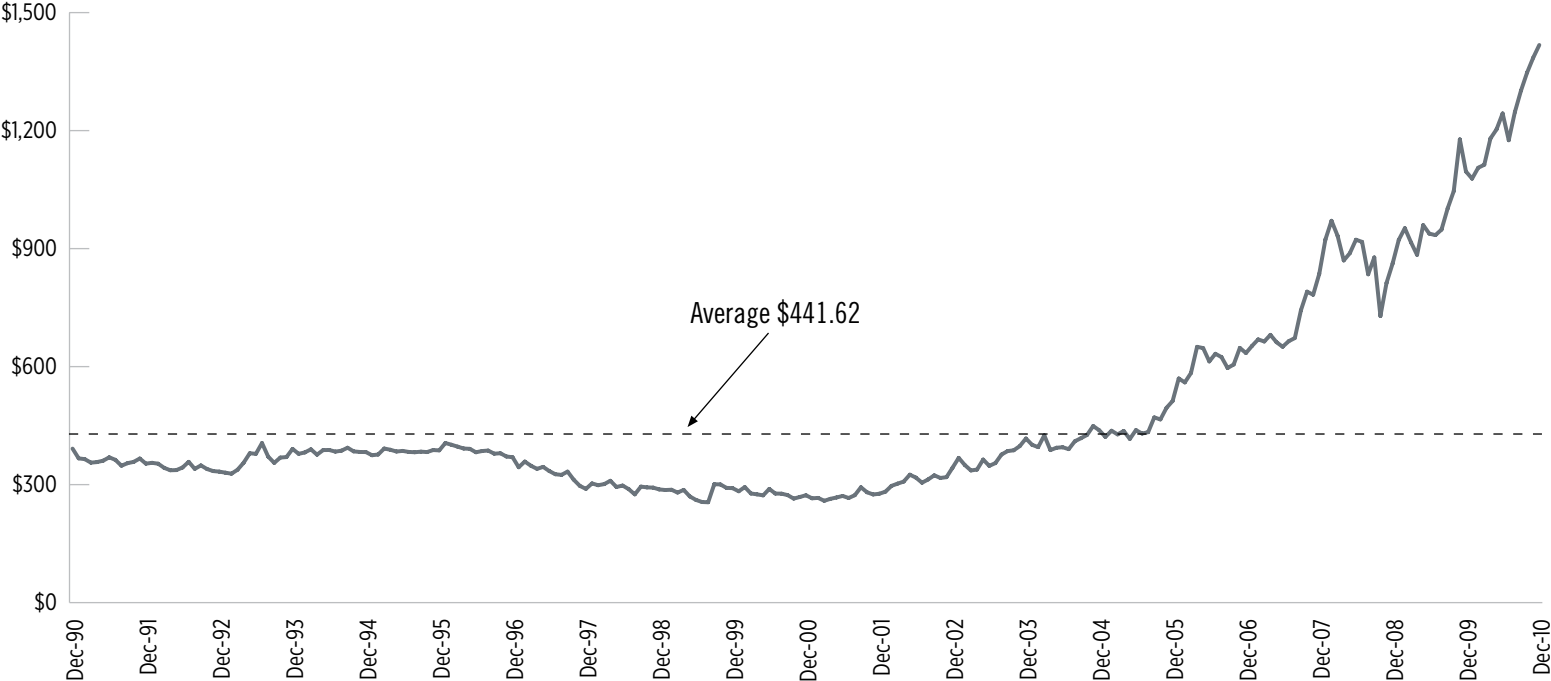
Source: Bloomberg

Crude oil – West Texas Intermediate (US\$ per barrel)



Source: Datastream

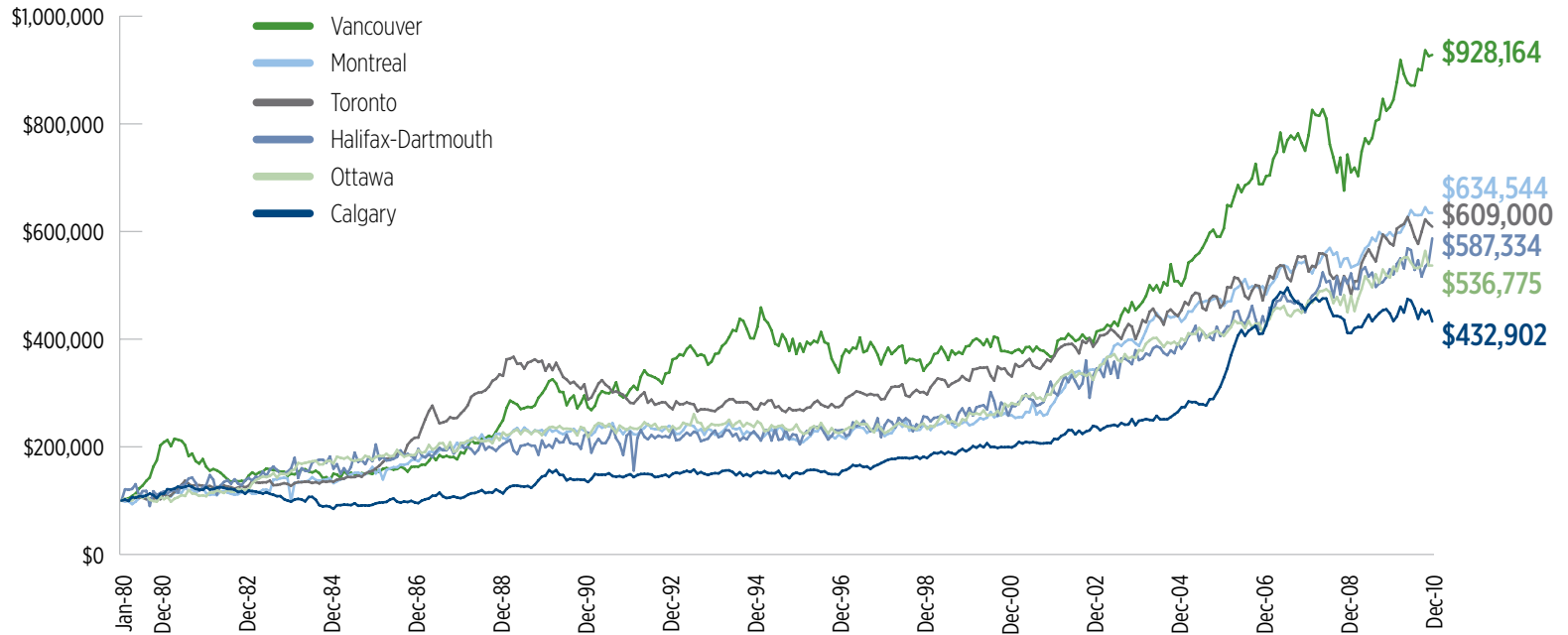
Historical gold prices (US\$ per ounce)



Source: Datastream

Housing prices

The chart below illustrates a hypothetical \$100,000 purchase of an “Average Residential House” in various cities across Canada.



Sources: The Canadian Real Estate Association and Quebec Federation of Real Estate Boards

Retirement planning

RRSP

Deadline: 60 days after the year end.

2011 tax year deadline: Tuesday, March 1, 2012.

RRSP contribution limits: 18% of earned income (minus an individual's pension adjustments) up to the annual maximum (see below).

Age limit: RRSP contributions can be made until December 31st of the year an individual turns 71.

Carryforward: Unused contribution room from 1991 and onwards can be carried forward. Total allowable carryforward contribution can be found on an individual's most recent Notice of Assessment.

Overcontribution: Individuals over 18 can maintain an overcontribution of \$2,000 in an RRSP at any time.

Penalty: The penalty for overcontribution over \$2,000 is 1% per month, starting at the end of the first month in which the limit has been exceeded.

	2011	2012
Annual RRSP Limit	\$22,450	\$22,970

Withholding tax rates for RRSP/RRIF withdrawals

Amount Withdrawn	Provinces (excluding Quebec)	Quebec
Up to \$5,000	10%	21%
\$5,001 – \$15,000	20%	26%
Over \$15,000	30%	31%

RRIF

Age: No later than the year after the individual turns 71.

Withdrawals: There is no required withdrawal amount in the first calendar year a RRIF is funded (see below).

RRIF withdrawals

Age	Non-Qualifying RRIF	Qualifying RRIFs*	Age	Non-Qualifying RRIF	Qualifying RRIFs*
71	7.38%	5.26%	83	9.58%	9.58%
72	7.48%	5.56%	84	9.93%	9.93%
73	7.59%	5.88%	85	10.33%	10.33%
74	7.71%	6.25%	86	10.79%	10.79%
75	7.85%	6.67%	87	11.33%	11.33%
76	7.99%	7.14%	88	11.96%	11.96%
77	8.15%	7.69%	89	12.71%	12.71%
78	8.33%	8.33%	90	13.62%	13.62%
79	8.53%	8.53%	91	14.73%	14.73%
80	8.75%	8.75%	92	16.12%	16.12%
81	8.99%	8.99%	93	17.92%	17.92%
82	9.27%	9.27%	94+	20.00%	20.00%

* A Qualifying RRIF is a RRIF that was opened
 – Before 1993 and has not accepted any funds after 1992; or
 – After 1992 and has had only funds transferred from another Qualifying RRIF.

LIF (Life Income Fund)

Any funds that remain in a federal LIF at the end of the year in which the individual turns 80 is no longer required to be converted to a Life Annuity.

Withdrawals can only be made once the individual turns 55.

CPP (Canada Pension Plan)

Maximum pensionable earnings: \$48,300

Basic exemption: \$3,500

Employee/employer contribution rates: 4.95%

Self-employed contribution rate: 9.9%

Maximum contribution: \$2,217.60 for employee and employer;
\$4,435.20 for self-employed.

In Quebec, contributions are made to the Quebec Pension Plan.

Figures are for 2011.

Canada pension plan payment rates

Benefit	Average Monthly Benefit (Dec. 2010)	Maximum Monthly Benefit (2011)
Disability	\$809.50	\$1,153.37
Retirement pension (at age 65)	\$504.88	\$960.00
Survivors benefit (under 65)	\$364.53	\$529.09
Survivors benefit (65 and over)	\$297.39	\$576.00
Children of disabled contributors benefit	\$214.85	\$218.50
Children of deceased contributors benefit	\$214.85	\$218.50
Combined survivors & retirement benefit (pension at 65)	\$681.79	\$960.00
Combined survivors & disability benefit	\$938.97	\$1,153.37
Death benefit (Maximum lump sum)	\$2,273.30	\$2,500.00

CPP and Federal Government index the rate of maximum benefit each year to stay current with inflation.

OAS (Old Age Security)/GIS (Guaranteed Income Supplement) and allowance

Adjustments: OAS benefit rates are reviewed in January, April, July and October and adjusted to account for inflation.

GIS: Tops up OAS pension for seniors with low incomes.

April – June 2011

Type of Benefit	Recipient	Average Monthly Benefit (December 2010)	Maximum Monthly Benefit	Maximum Annual Income
Old Age Security	All recipients	\$493.34	\$526.85	See note*
Guaranteed Income Supplement	Single person	\$455.46	\$665.00	\$15,960
	Spouse of pensioner	\$288.16	\$439.13	\$21,120
	Spouse of non-pensioner	\$430.50	\$665.00	\$38,256
	Spouse of allowance recipient	\$375.77	\$439.13	\$38,256
Allowance	All recipients	\$392.17	\$965.98	\$29,568
Allowance for survivor	All recipients	\$586.29	\$1,070.78	\$21,504

Source: Human Resources and Skills Development Canada, April–June 2011

*Individuals with an annual income above \$67,668 must repay part or all of the maximum Old Age Security pension amount. The full OAS pension is eliminated when a pensioner's net income is \$109,764 or above. Income-tested benefits are based on individual income and benefits are reduced or "clawed back" as income rises. GIS and allowance benefits are generally subject to the combined incomes of married or common-law partners.

Retiring allowance

Definition: Generally includes severance/termination pay, payment by an employer for long service on retirement, and amounts received in respect of unused sick leave credits when paid after retirement.

Transfer options: Amount transferable to an RRSP (without requiring RRSP contribution room) is generally referred to as an eligible amount. Non-transferable amount referred to as non-eligible amount.

Limit on eligible transfer: Eligible amount calculated as the sum of the following:

- \$2,000 per year or part-year of service prior to 1996; and
- \$1,500 per year or part-year of service prior to 1989 for which employer contributions to a pension plan or deferred profit sharing plan had not vested in the retiree at the time the retiring allowance is paid.

RRSP options: If RRSP room is not to be impacted, eligible amounts must be transferred to an RRSP under which the recipient is annuitant. Non-eligible amounts can be contributed to RRSPs of the recipient or his/her spouse or common-law partner subject to available RRSP contribution room.

TFSA facts

Since January 1, 2009, Canadian residents who are 18 years of age or older with a valid SIN are eligible to contribute to a Tax-Free Savings Account.

TFSA contribution room accumulates every year, if at any time in the calendar year you are 18 years of age or older and a resident of Canada. You do not have to set up a TFSA or file a tax return to earn contribution room.

Contribution room

The \$5,000 TFSA dollar limit is indexed based on the inflation rate, and rounded to the nearest \$500.

Year	TFSA Contribution Room
2009	\$5,000
2010	\$5,000
2011	\$5,000

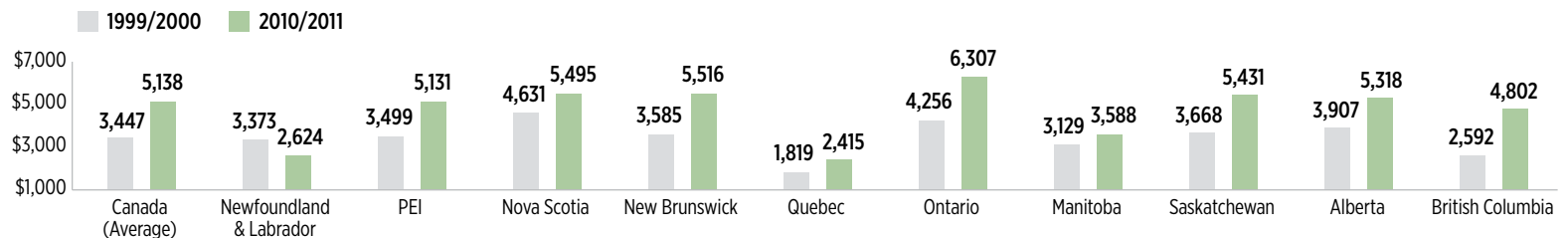
The TFSA contribution room is made up of your TFSA dollar limit (\$5,000 per year plus indexation), unused TFSA room carried from previous years and the value of any withdrawals made in the previous year.

If you over-contribute beyond your TFSA contribution room in a given year you will be subject to a tax equal to 1% of the highest excess TFSA amount per month.

RESP facts

	Details
Contribution maximum	Lifetime maximum of \$50,000 per beneficiary.
Contribution age limit	In the case of family RESPs, final contribution must be made before the beneficiary's 31 st birthday. There is no age limit with respect to contributions to individual RESPs.
Plan age limit	RESP must be collapsed before December 31st of the 35th year following the year the plan is entered into.
Overcontribution penalty	1% per month of the overcontribution amount at the end of the month; even if an overcontribution is withdrawn, it counts towards the \$50,000 contribution maximum.
Canada Education Savings Grant (CESG)	20% of the annual contribution to an RESP to an annual maximum of \$500, until the end of the year in which the beneficiary turns 17; the CESG does not count towards the \$50,000 maximum. Where net family income is less than \$41,544 (2011 amount), first \$500 contributed annually will receive a 40% CESG payment. If net family income is between \$41,544 and \$83,088 (2011) CESG will be 30% of first \$500 contributed. Contributions beyond the first \$500 annually will continue to receive a 20% CESG payment subject to annual maximums.
Who qualifies for the CESG?	RESP beneficiaries must be under 18, have a social insurance number and be Canadian residents. If a child is 16 or 17, the grant will be paid if: <ul style="list-style-type: none"> • At least \$2,000 has been contributed to and not withdrawn from the RESP before the year in which the beneficiary turned 16. • Annual contributions of at least \$100 in any four years prior to the year in which the beneficiary turned 16.
Refund of contributions	Subscribers can withdraw their contributions tax-free at any time. CESGs must be repaid.
Educational assistance payments	\$5,000 maximum payout within first 13 weeks of a qualifying education program; no limits after 13 weeks.
Regional programs	The Alberta Centennial Savings Program and Quebec Education Savings Incentive for additional grants

Average undergraduate tuition fees by province



Source: Statistics Canada, March 2011. Weighted average, in current dollars.

Personal tax

2011 combined Federal and Provincial income tax rates

2011 Federal tax rates and brackets

\$0 – \$41,544	15%
\$41,544 – \$83,088	22%
\$83,088 – \$128,800	26%
\$128,800 and over	29%

Note: Tax rates are current to January 2011.

Alberta 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	10,527	–	–	–	–
10,528	to	16,977	15.00	7.50	2.08	-2.02
16,978	to	41,544	25.00	12.50	10.20	-2.02
41,545	to	83,088	32.00	16.00	18.95	7.85
83,089	to	128,800	36.00	18.00	23.95	13.49
128,801	and	over	39.00	19.50	27.70	17.72

2011 Alberta Personal Tax Credits

Credit:

Basic personal amount	\$1,698
Spouse or common-law partner credit	\$1,698
Age amount	\$473
Disability amount	\$1,310
Caregiver amount	\$983
Infirm dependant aged 18 or over	\$983
Pension income amount	\$131
Full-time education – per month	\$66

Credit as a percentage of:

Tuition fees	10.00%
Medical expenses	10.00%
Charitable donations	
first \$200	10.00%
remainder	21.00%
CPP contributions	10.00%
EI premiums	10.00%

British Columbia 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	-	-	-	-
10,528	to	18,339	15.00	7.50	2.08	-2.02
18,340	to	29,805	23.26	11.63	8.16	-4.91
29,806	to	36,145	20.06	10.03	4.16	-9.42
36,146	to	41,544	22.70	11.35	7.46	-5.69
41,545	to	72,293	29.70	14.85	16.21	4.18
72,294	to	83,001	32.50	16.25	19.71	8.15
83,002	to	83,088	34.29	17.15	21.94	10.65
83,089	to	100,787	38.29	19.15	26.94	16.29
100,788	to	128,800	40.70	20.35	29.96	19.69
128,801	and	over	43.70	21.85	33.71	23.92

2011 British Columbia Personal Tax Credits

Credit:

Basic personal amount	\$561
Spouse or common-law partner credit	\$492
Age amount	\$215
Disability amount	\$360
Caregiver amount	\$210
Infirm dependant aged 18 or over	\$210
Pension income amount	\$51
Full-time education – per month	\$10

Credit as a percentage of:

Tuition fees	5.06%
Medical expenses	5.06%
Charitable donations	
first \$200	5.06%
remainder	14.70%
CPP contributions	5.06%
El premiums	5.06%

Manitoba 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	-	-	-	-
10,528	to	14,866	15.00	7.50	2.08	-2.02
14,867	to	22,944	34.80	17.40	24.64	10.39
22,945	to	31,000	25.80	12.90	13.39	-2.30
31,001	to	41,544	27.75	13.88	15.83	0.45
41,545	to	67,000	34.75	17.38	24.58	10.32
67,001	to	83,088	39.40	19.70	30.39	16.87
83,089	to	128,800	43.40	21.70	35.39	22.51
128,801	and	over	46.40	23.20	39.14	26.74

2011 Manitoba Personal Tax Credits

Credit:

Basic personal amount	\$878
Spouse or common-law partner credit	\$878
Age amount	\$403
Disability amount	\$667
Caregiver amount	\$389
Infirm dependant aged 18 or over	\$389
Pension income amount	\$108
Full-time education – per month	\$43

Credit as a percentage of:

Tuition fees	10.80%
Medical expenses	10.80%
Charitable donations	
first \$200	10.80%
remainder	17.40%
CPP contributions	10.80%
El premiums	10.80%

New Brunswick 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	–	–	–	–
10,528	to	14,942	15.00	7.50	2.08	-2.02
14,943	to	33,109	27.10	13.55	10.58	-1.88
33,110	to	37,150	24.10	12.05	6.83	-6.11
37,151	to	41,544	27.10	13.55	10.58	-1.88
41,545	to	74,300	34.10	17.05	19.33	7.99
74,301	to	83,088	34.40	17.20	19.70	8.41
83,089	to	120,796	38.40	19.20	24.70	14.05
120,797	to	128,800	38.70	19.35	25.08	14.48
128,801	and	over	41.70	20.85	28.83	18.71

2011 New Brunswick Personal Tax Credits

Credit:

Basic personal amount	\$815
Spouse or common-law partner credit	\$692
Age amount	\$398
Disability amount	\$660
Caregiver amount	\$385
Infirm dependant aged 18 or over	\$385
Pension income amount	\$91
Full-time education – per month	\$36

Credit as a percentage of:

Tuition fees	9.10%
Medical expenses	9.10%
Charitable donations	
first \$200	9.10%
remainder	14.30%
CPP contributions	9.10%
EI premiums	9.10%

Newfoundland & Labrador 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	–	–	–	–
10,528	to	16,342	15.00	7.50	2.08	-2.02
16,343	to	20,361	38.70	19.35	25.46	15.89
20,362	to	31,904	22.70	11.35	5.46	-6.67
31,905	to	41,544	27.50	13.75	11.46	0.10
41,545	to	63,807	34.50	17.25	20.21	9.97
63,808	to	83,088	35.30	17.65	21.21	11.09
83,089	to	128,800	39.30	19.65	26.21	16.73
128,801	and	over	42.30	21.15	29.96	20.96

2011 Newfoundland & Labrador Personal Tax Credits

Credit:

Basic personal amount	\$615
Spouse or common-law partner credit	\$503
Age amount	\$393
Disability amount	\$415
Caregiver amount	\$195
Infirm dependant aged 18 or over	\$195
Pension income amount	\$77
Full-time education – per month	\$15

Credit as a percentage of:

Tuition fees	7.70%
Medical expenses	7.70%
Charitable donations	
first \$200	7.70%
remainder	13.30%
CPP contributions	7.70%
EI premiums	7.70%

Northwest Territories 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	-	-	-	-
10,528	to	12,919	15.00	7.50	2.08	-2.02
12,920	to	37,626	20.90	10.45	1.96	8.89
37,627	to	41,544	23.60	11.80	5.33	-5.08
41,545	to	75,253	30.60	15.30	14.08	4.79
75,254	to	83,088	34.20	17.10	18.58	9.86
83,089	to	122,345	38.20	19.10	23.58	15.50
122,346	to	128,800	40.05	20.03	25.89	18.11
128,801	and over		43.05	21.53	29.64	22.34

2011 Northwest Territories Personal Tax Credits

Credit:

Basic personal amount	\$762
Spouse or common-law partner credit	\$762
Age amount	\$373
Disability amount	\$618
Caregiver amount	\$253
Infirm dependant aged 18 or over	\$253
Pension income amount	\$59
Full-time education – per month	\$24

Credit as a percentage of:

Tuition fees	5.90%
Medical expenses	5.90%
Charitable donations	
first \$200	5.90%
remainder	14.05%
CPP contributions	5.90%
EI premiums	5.90%

Nova Scotia 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	-	-	-	-
10,528	to	11,643	15.00	7.50	2.08	-2.02
11,644	to	15,000	23.79	11.90	3.44	-1.32
15,001	to	21,000	28.79	14.40	9.69	5.73
21,001	to	29,590	23.79	11.90	3.44	-1.32
29,591	to	41,544	29.95	14.98	11.14	7.37
41,545	to	59,180	36.95	18.48	19.89	17.24
59,181	to	83,088	38.67	19.34	22.04	19.66
83,089	to	93,000	42.67	21.34	27.04	25.30
93,001	to	128,800	43.50	21.75	28.08	26.48
128,801	to	150,000	46.50	23.25	31.83	30.71
150,001	and over		50.00	25.00	36.20	35.64

2011 Nova Scotia Personal Tax Credits

Credit:

Basic personal amount	\$724
Spouse or common-law partner credit	\$614
Age amount	\$353
Disability amount	\$430
Caregiver amount	\$418
Infirm dependant aged 18 or over	\$239
Pension income amount	\$100
Full-time education – per month	\$18

Credit as a percentage of:

Tuition fees	8.79%
Medical expenses	8.79%
Charitable donations	
first \$200	8.79%
remainder	21.00%
CPP contributions	8.79%
EI premiums	8.79%

Nunavut 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	–	–	–	–
10,528	to	11,878	15.00	7.50	2.08	-2.02
11,879	to	39,612	19.00	9.50	2.08	-4.58
39,613	to	41,544	22.00	11.00	5.83	-0.35
41,545	to	79,224	29.00	14.50	14.58	9.52
79,225	to	83,088	31.00	15.50	17.08	12.34
83,089	to	128,800	35.00	17.50	22.08	17.98
128,801	and	over	40.50	20.25	28.96	25.74

2011 Nunavut Personal Tax Credits

Credit:

Basic personal amount	\$475
Spouse or common-law partner credit	\$475
Age amount	\$356
Disability amount	\$475
Caregiver amount	\$171
Infirm dependant aged 18 or over	\$171
Pension income amount	\$80
Full-time education – per month	\$16

Credit as a percentage of:

Tuition fees	4.00%
Medical expenses	4.00%
Charitable donations	
first \$200	4.00%
remainder	11.50%
CPP contributions	4.00%
EI premiums	4.00%

Ontario 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	–	–	–	–
10,528	to	13,262	15.00	7.50	2.08	-2.02
13,263	to	17,420	25.10	12.55	3.44	-5.82
17,421	to	37,774	20.05	10.03	2.76	-3.92
37,775	to	41,544	24.15	12.08	7.89	1.86
41,545	to	66,514	31.15	15.58	16.64	11.73
66,515	to	75,550	32.98	16.49	17.80	12.51
75,551	to	78,361	35.39	17.70	20.81	15.91
78,362	to	83,088	39.41	19.71	23.81	18.33
83,089	to	128,800	43.41	21.71	28.81	23.97
128,801	and	over	46.41	23.21	32.56	28.20

2011 Ontario Personal Tax Credits

Credit:

Basic personal amount	\$460
Spouse or common-law partner credit	\$390
Age amount	\$224
Disability amount	\$371
Caregiver amount	\$217
Infirm dependant aged 18 or over	\$217
Pension income amount	\$64
Full-time education – per month	\$25

Credit as a percentage of:

Tuition fees	5.05%
Medical expenses	5.05%
Charitable donations	
first \$200	5.05%
remainder	11.16%
CPP contributions	5.05%
EI premiums	5.05%

Prince Edward Island 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,259	-	-	-	-
10,260	to	10,527	9.80	4.90	11.00	-0.99
10,528	to	14,999	24.80	12.40	13.08	-3.01
15,000	to	19,999	29.80	14.90	19.33	4.04
20,000	to	31,984	24.80	12.40	13.08	-3.01
31,985	to	41,544	28.80	14.40	18.08	2.63
41,545	to	63,969	35.80	17.90	26.83	12.50
63,970	to	83,088	38.70	19.35	30.46	16.59
83,089	to	98,145	42.70	21.35	35.46	22.23
98,146	to	128,800	44.37	22.19	37.42	23.10
128,801	and	over	47.37	23.69	41.17	27.33

2011 Prince Edward Island Personal Tax Credits

Credit:

Basic personal amount	\$755
Spouse or common-law partner credit	\$642
Age amount	\$369
Disability amount	\$675
Caregiver amount	\$240
Infirm dependant aged 18 or over	\$240
Pension income amount	\$98
Full-time education – per month	\$39

Credit as a percentage of:

Tuition fees	9.80%
Medical expenses	9.80%
Charitable donations	
first \$200	9.80%
remainder	16.70%
CPP contributions	9.80%
EI premiums	9.80%

Quebec 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	-	-	-	-
10,528	to	13,300	12.53	6.27	1.74	-1.68
13,301	to	39,060	28.53	14.27	11.74	4.10
39,061	to	41,544	32.53	16.27	16.74	9.74
41,545	to	78,120	38.37	19.19	24.05	17.98
78,121	to	83,088	42.37	21.19	29.05	23.62
83,089	to	128,800	45.71	22.86	33.22	28.33
128,801	and	over	48.21	24.11	36.35	31.68

2011 Quebec Personal Tax Credits

Credit:

Tax rate applied to credits	20.00%
Basic personal amount	\$10,640
Spouse or common-law partner amount	nil
Person living alone or with a dependant ¹	
basic amount	\$1,245
single-parent amount	\$1,545
Age amount (65 or over) ¹	\$2,290
Pension (max) ¹	\$2,035
Disability	\$2,420

Credit as a percentage of:

Tuition fees	20.00%
Medical expenses	20.00%
Charitable donations	
first \$200	20.00%
remainder	24.00%
CPP contributions	20.00%
EI premiums	20.00%
Union or professional dues	20.00%

¹The amounts for person living alone or with a dependant, age and pension amount are combined and reduced by 15% of net family income. Net family income is the total income of both spouses/partners less \$30,875.

Saskatchewan 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	–	–	–	–
10,528	to	13,535	15.00	7.50	2.08	-2.02
13,536	to	40,919	26.00	13.00	8.33	-2.02
40,920	to	41,544	28.00	14.00	10.83	0.80
41,545	to	83,088	35.00	17.50	19.58	10.67
83,089	to	116,911	39.00	19.50	24.58	16.31
116,912	to	128,800	41.00	20.50	27.08	19.13
128,801	and	over	44.00	22.00	30.83	23.36

2011 Saskatchewan Personal Tax Credits

Credit:

Basic personal amount	\$1,489
Spouse or common-law partner credit	\$1,489
Age amount	\$487
Disability amount	\$942
Caregiver amount	\$942
Infirm dependant aged 18 or over	\$942
Pension income amount	\$110
Full-time education – per month	\$44

Credit as a percentage of:

Tuition fees	11.00%
Medical expenses	11.00%
Charitable donations	
first \$200	11.00%
remainder	15.00%
CPP contributions	11.00%
EI premiums	11.00%

Yukon 2011

Taxable Income			Marginal Tax Rates (%)			
			Interest and Regular Income	Capital Gains	Ineligible Canadian Dividends	Eligible Canadian Dividends
\$0	to	\$10,527	–	–	–	–
10,528	to	15,557	16.41	8.21	2.73	-2.94
15,558	to	24,999	25.04	12.52	9.07	-2.39
25,000	to	41,544	22.04	11.02	5.32	-6.93
41,545	to	80,966	31.68	15.84	17.37	6.97
80,967	to	83,088	32.16	16.08	17.70	6.93
83,089	to	128,800	38.01	19.01	25.01	15.17
128,801	and	over	42.40	21.20	30.49	21.35

2011 Yukon Personal Tax Credits

Credit:

Basic personal amount	\$741
Spouse or common-law partner credit	\$741
Age amount	\$460
Disability amount	\$517
Caregiver amount	\$301
Infirm dependant aged 18 or over	\$301
Pension income amount	\$141
Full-time education – per month	\$28

Credit as a percentage of:

Tuition fees	7.04%
Medical expenses	7.04%
Charitable donations	
first \$200	7.04%
remainder	12.76%
CPP contributions	7.04%
EI premiums	7.04%

Provincial probate taxes (current as of January 2011)

- Probate is the process of having a will validated by the courts.
- Probate taxes vary considerably from province to province, but in most cases these taxes are a percentage of the value of the estate being probated.

Alberta	\$10,000 or under \$10,001 - \$25,000 \$25,001 - \$125,000 \$125,001 - \$250,000 Over \$250,000	\$25 \$100 \$200 \$300 \$400
British Columbia	\$10,000 or under \$10,001 - \$25,000 \$25,001 - \$50,000 Over \$50,000	No fee \$208 \$208 + \$6 per \$1,000 over \$25,000 \$358 + \$14 per \$1,000 over \$50,000
Manitoba	\$10,000 or under Over \$10,000	\$70 \$70 + \$7 per \$1,000 over \$10,000
New Brunswick	\$5,000 or under \$5,001 - \$10,000 \$10,001 - \$15,000 \$15,001 - \$20,000 Over \$20,000	\$25 \$50 \$75 \$100 \$5 per \$1,000
Newfoundland & Labrador	\$1,000 or under Over \$1,000	\$55 \$85 + \$0.5 per \$100 over \$1,000
Northwest Territories	\$10,000 or under \$10,001 - \$25,000 \$25,001 - \$125,000 \$125,001 - \$250,000 Over \$250,000	\$25 \$100 \$200 \$300 \$400

Nova Scotia	\$10,000 or under \$10,001 - \$25,000 \$25,001 - \$50,000 \$50,001 - \$100,000 Over \$100,000	\$77.00 \$193.61 \$322.31 \$902.03 \$902.03 + \$15.23 per \$1,000 over \$100,000
Nunavut	\$10,000 or under \$10,001 - \$25,000 \$25,001 - \$125,000 \$125,001 - \$250,000 Over \$250,000	\$25 \$100 \$200 \$300 \$400
Ontario	\$1,000 or under \$1,001 - \$50,000 Over \$50,000	\$0 \$5 per \$1,000 \$250 + \$15 per \$1,000 over \$50,000
Prince Edward Island	\$10,000 or under \$10,001 - \$25,000 \$25,001 - \$50,000 \$50,001 - \$100,000 Over \$100,000	\$50 \$100 \$200 \$400 \$400 + \$4 per \$1,000 over \$100,000
Quebec	Non-notarial Will Notarial Will	\$99 \$0
Saskatchewan	All Estates	\$7 per \$1,000
Yukon	\$24,999 or under \$25,000 or over	\$0 \$140

Source: CCH Canadian Limited

Charitable giving rules

What is a gift: For these purposes, a gift is a voluntary transfer of property (including cash, securities or mutual fund units) for which the donor receives no benefit in return. The gift must generally be made to a registered charity.

Benefit to individual: Donor can claim tax credit in respect of gift.

Credit amount: Federal tax credit is 15% of first \$200 claimed in a tax year. A 29% federal credit is available for amounts that exceed \$200. A provincial credit is also available, but the rates vary depending on province of residence. The following chart outlines 2011 provincial credit amounts (ignoring surtax).

Province	First \$200	Amounts exceeding \$200
Alberta	10.00%	21.00%
British Columbia	5.06%	14.70%
Manitoba	10.80%	17.40%
New Brunswick	9.10%	14.30%
Newfoundland & Labrador	7.70%	13.30%
Northwest Territories	5.90%	14.05%
Nova Scotia	8.79%	21.00%
Nunavut	4.00%	11.50%
Ontario	5.05%	11.16%
Prince Edward Island	9.80%	16.70%
Quebec	20.00%	24.00%
Saskatchewan	11.00%	15.00%
Yukon	7.04%	12.76%

Annual limit: The annual limit for claims in respect of charitable donations is generally 75% of net income for the year. This limit is increased to 100% in the year of death or the year prior.

Carry forward rule: Where charitable donations exceed the above limits, the excess can be carried forward and claimed in any of the next five years (subject to net income in those years).

Gifts of capital property: Where capital property (including mutual fund units) is donated to a registered charity, a capital gain or capital loss may result. In the case of a capital gain, 0% of the gain is generally included in taxable income as opposed to the 50% inclusion rate generally applicable to the sale of capital property. A tax receipt equal to fair market value (FMV) of the property would generally be issued in respect of the donated property.

Attribution rules

Recipient	Gift	No or low interest loan	Loan at prescribed or commercial rate
SPOUSE OR PARTNER			
Income	Attributed to "giftor"	Attributed to lender	No attribution
Capital Gains	Attributed to "giftor"	Attributed to lender	No attribution
2nd Generation Income	No attribution	No attribution	No attribution
CHILD UNDER 18			
Income	Attributed to "giftor"	Attributed to lender	No attribution
Capital Gains	No attribution	No attribution	No attribution
2nd Generation Income	No attribution	No attribution	No attribution
CHILD OVER 18			
Income	No attribution	Attributed to lender*	No attribution
Capital Gains	No attribution	No attribution	No attribution
CORPORATION (excluding small business corporations)			
	Attribution may result if the reason for the transfer is to confer a benefit on a family member and to reduce family tax.	Same as adult child	No attribution

*Unless the loan is for education, investment in a house, or to earn business income.

Investment strategies (PAC and SWP)

Pre-Authorized Chequing plan (PAC)

You don't need a lot of money to make a lot of money. The following tables show how monthly contributions, aided by the power of compounded growth, can add up over the years.

Assuming 3% Compound Annual Return				
Monthly Contribution	5 Years	10 Years	15 Years	20 Years
\$50	\$3,237	\$6,990	\$11,340	\$16,383
\$100	\$6,474	\$13,979	\$22,680	\$32,766
\$150	\$9,711	\$20,969	\$34,020	\$49,149
\$200	\$12,948	\$27,958	\$45,359	\$65,532
\$250	\$16,185	\$34,948	\$56,699	\$81,915
\$300	\$19,422	\$41,938	\$68,039	\$98,298
\$400	\$25,896	\$55,917	\$90,719	\$131,064
\$500	\$32,370	\$69,896	\$113,399	\$163,830
\$600	\$38,844	\$83,875	\$136,078	\$196,596
\$700	\$45,318	\$97,854	\$158,758	\$229,362
\$800	\$51,792	\$111,834	\$181,438	\$262,128
\$900	\$58,266	\$125,813	\$204,118	\$294,894
\$1,000	\$64,740	\$139,792	\$226,797	\$327,661

Assuming 5% Compound Annual Return				
Monthly Contribution	5 Years	10 Years	15 Years	20 Years
\$50	\$3,405	\$7,750	\$13,295	\$20,373
\$100	\$6,809	\$15,499	\$26,590	\$40,746
\$150	\$10,214	\$23,249	\$39,886	\$61,119
\$200	\$13,618	\$30,998	\$53,181	\$81,492
\$250	\$17,023	\$38,748	\$66,476	\$101,864
\$300	\$20,427	\$46,498	\$79,771	\$122,237
\$400	\$27,236	\$61,997	\$106,361	\$162,983
\$500	\$34,045	\$77,496	\$132,952	\$203,729
\$600	\$40,854	\$92,995	\$159,542	\$244,475
\$700	\$47,663	\$108,494	\$186,132	\$285,220
\$800	\$54,472	\$123,994	\$212,723	\$325,966
\$900	\$61,281	\$139,493	\$239,313	\$366,712
\$1,000	\$68,090	\$154,992	\$265,904	\$407,458

Assuming 7% Compound Annual Return				
Monthly Contribution	5 Years	10 Years	15 Years	20 Years
\$50	\$3,580	\$8,601	\$15,643	\$25,520
\$100	\$7,160	\$17,202	\$31,286	\$51,041
\$150	\$10,740	\$25,803	\$46,930	\$76,561
\$200	\$14,320	\$34,404	\$62,573	\$102,081
\$250	\$17,900	\$43,005	\$78,216	\$127,602
\$300	\$21,480	\$51,606	\$93,859	\$153,122
\$400	\$28,639	\$68,808	\$125,146	\$204,162
\$500	\$35,799	\$86,009	\$156,432	\$255,203
\$600	\$42,959	\$103,211	\$187,718	\$306,244
\$700	\$50,119	\$120,413	\$219,005	\$357,284
\$800	\$57,279	\$137,615	\$250,291	\$408,325
\$900	\$64,439	\$154,817	\$281,577	\$459,365
\$1,000	\$71,598	\$172,019	\$312,864	\$510,406

Assuming 9% Compound Annual Return				
Monthly Contribution	5 Years	10 Years	15 Years	20 Years
\$50	\$3,764	\$9,554	\$18,464	\$32,173
\$100	\$7,527	\$19,109	\$36,928	\$64,346
\$150	\$11,291	\$28,663	\$55,392	\$96,518
\$200	\$15,054	\$38,217	\$73,856	\$128,691
\$250	\$18,818	\$47,772	\$92,320	\$160,864
\$300	\$22,581	\$57,326	\$110,784	\$193,037
\$400	\$30,109	\$76,434	\$147,712	\$257,382
\$500	\$37,636	\$95,543	\$184,641	\$321,728
\$600	\$45,163	\$114,652	\$221,569	\$386,074
\$700	\$52,690	\$133,760	\$258,497	\$450,419
\$800	\$60,217	\$152,869	\$295,425	\$514,765
\$900	\$67,744	\$171,977	\$332,353	\$579,111
\$1,000	\$75,271	\$191,086	\$369,281	\$643,456

Rates of Return are used only to illustrate the effects of compound growth and are not intended to forecast future values or returns on investment in any mutual fund.

Systematic Withdrawal Plan (SWP)

Extend the life of your money. Just as compounded growth helps a PAC grow, it will help your clients' money last longer during a SWP program.

3% annual rate of return

\$100,000 Initial investment	\$200/month		\$500/month	
	Withdrawals	Market Value	Withdrawals	Market Value
Year 1	\$2,400	\$100,561	\$6,000	\$96,903
Year 2	\$2,400	\$101,139	\$6,000	\$93,713
Year 3	\$2,400	\$101,735	\$6,000	\$90,427
Year 4	\$2,400	\$102,348	\$6,000	\$87,043
Year 5	\$2,400	\$102,979	\$6,000	\$83,557
Year 6	\$2,400	\$103,630	\$6,000	\$79,967
Year 7	\$2,400	\$104,300	\$6,000	\$76,269
Year 8	\$2,400	\$104,990	\$6,000	\$72,460
Year 9	\$2,400	\$105,701	\$6,000	\$68,537
Year 10	\$2,400	\$106,433	\$6,000	\$64,496
Year 11	\$2,400	\$107,187	\$6,000	\$60,333
Year 12	\$2,400	\$107,964	\$6,000	\$56,046
Year 13	\$2,400	\$108,764	\$6,000	\$51,631
Year 14	\$2,400	\$109,588	\$6,000	\$47,083
Year 15	\$2,400	\$110,437	\$6,000	\$42,398
Year 16	\$2,400	\$111,312	\$6,000	\$37,573
Year 17	\$2,400	\$112,212	\$6,000	\$32,603
Year 18	\$2,400	\$113,140	\$6,000	\$27,484
Year 19	\$2,400	\$114,095	\$6,000	\$22,212
Year 20	\$2,400	\$115,079	\$6,000	\$16,781
	\$48,000		\$120,000	

5% annual rate of return

\$100,000 Initial Investment	\$200/month		\$500/month	
	Withdrawals	Market Value	Withdrawals	Market Value
Year 1	\$2,400	\$102,535	\$6,000	\$98,839
Year 2	\$2,400	\$105,198	\$6,000	\$97,619
Year 3	\$2,400	\$107,993	\$6,000	\$96,339
Year 4	\$2,400	\$110,928	\$6,000	\$94,995
Year 5	\$2,400	\$114,010	\$6,000	\$93,583
Year 6	\$2,400	\$117,246	\$6,000	\$92,101
Year 7	\$2,400	\$120,644	\$6,000	\$90,545
Year 8	\$2,400	\$124,212	\$6,000	\$88,911
Year 9	\$2,400	\$127,958	\$6,000	\$87,195
Year 10	\$2,400	\$131,891	\$6,000	\$85,393
Year 11	\$2,400	\$136,021	\$6,000	\$83,502
Year 12	\$2,400	\$140,358	\$6,000	\$81,516
Year 13	\$2,400	\$144,911	\$6,000	\$79,430
Year 14	\$2,400	\$149,692	\$6,000	\$77,240
Year 15	\$2,400	\$154,712	\$6,000	\$74,941
Year 16	\$2,400	\$159,983	\$6,000	\$72,527
Year 17	\$2,400	\$165,518	\$6,000	\$69,992
Year 18	\$2,400	\$171,329	\$6,000	\$67,330
Year 19	\$2,400	\$177,431	\$6,000	\$64,535
Year 20	\$2,400	\$183,838	\$6,000	\$61,601
	\$48,000		\$120,000	

Systematic Withdrawal Plan (SWP) *cont'd.*

7% annual rate of return

\$100,000 Initial investment	\$200/month		\$500/month	
	Withdrawals	Market Value	Withdrawals	Market Value
Year 1	\$2,400	\$104,510	\$6,000	\$100,775
Year 2	\$2,400	\$109,336	\$6,000	\$101,604
Year 3	\$2,400	\$114,499	\$6,000	\$102,491
Year 4	\$2,400	\$120,024	\$6,000	\$103,440
Year 5	\$2,400	\$125,935	\$6,000	\$104,456
Year 6	\$2,400	\$132,261	\$6,000	\$105,543
Year 7	\$2,400	\$139,029	\$6,000	\$106,706
Year 8	\$2,400	\$146,271	\$6,000	\$107,950
Year 9	\$2,400	\$154,020	\$6,000	\$109,281
Year 10	\$2,400	\$162,311	\$6,000	\$110,706
Year 11	\$2,400	\$171,183	\$6,000	\$112,230
Year 12	\$2,400	\$180,676	\$6,000	\$113,861
Year 13	\$2,400	\$190,833	\$6,000	\$115,606
Year 14	\$2,400	\$201,701	\$6,000	\$117,473
Year 15	\$2,400	\$213,330	\$6,000	\$119,471
Year 16	\$2,400	\$225,773	\$6,000	\$121,609
Year 17	\$2,400	\$239,088	\$6,000	\$123,897
Year 18	\$2,400	\$253,334	\$6,000	\$126,344
Year 19	\$2,400	\$268,577	\$6,000	\$128,963
Year 20	\$2,400	\$284,887	\$6,000	\$131,765
	\$48,000		\$120,000	

9% annual rate of return

\$100,000 Initial Investment	\$200/month		\$500/month	
	Withdrawals	Market Value	Withdrawals	Market Value
Year 1	\$2,400	\$106,485	\$6,000	\$102,711
Year 2	\$2,400	\$113,553	\$6,000	\$105,667
Year 3	\$2,400	\$121,257	\$6,000	\$108,888
Year 4	\$2,400	\$129,655	\$6,000	\$112,399
Year 5	\$2,400	\$138,808	\$6,000	\$116,227
Year 6	\$2,400	\$148,785	\$6,000	\$120,398
Year 7	\$2,400	\$159,661	\$6,000	\$124,946
Year 8	\$2,400	\$171,515	\$6,000	\$129,902
Year 9	\$2,400	\$184,435	\$6,000	\$135,305
Year 10	\$2,400	\$198,519	\$6,000	\$141,193
Year 11	\$2,400	\$213,870	\$6,000	\$147,612
Year 12	\$2,400	\$230,603	\$6,000	\$154,609
Year 13	\$2,400	\$248,842	\$6,000	\$162,235
Year 14	\$2,400	\$268,722	\$6,000	\$170,547
Year 15	\$2,400	\$290,392	\$6,000	\$179,608
Year 16	\$2,400	\$314,012	\$6,000	\$189,484
Year 17	\$2,400	\$339,757	\$6,000	\$200,249
Year 18	\$2,400	\$367,820	\$6,000	\$211,982
Year 19	\$2,400	\$398,409	\$6,000	\$224,772
Year 20	\$2,400	\$431,750	\$6,000	\$238,713
	\$48,000		\$120,000	

Monthly mortgage payment tables

Annual Interest Rate:	4%	4.25%	4.5%	4.75%	5%	5.25%	5.50%	5.75%	6%	6.25%	6.50%	6.75%	7%	7.25%	7.50%	7.75%	8%
\$100,000	\$526.02	\$539.66	\$553.47	\$567.46	\$581.61	\$595.92	\$610.40	\$625.02	\$639.81	\$654.74	\$669.82	\$685.05	\$700.42	\$715.92	\$731.56	\$747.32	\$763.21
\$110,000	\$578.62	\$593.63	\$608.82	\$624.20	\$639.77	\$655.21	\$671.44	\$687.52	\$703.79	\$720.21	\$736.81	\$753.56	\$770.46	\$787.51	\$804.71	\$822.05	\$839.53
\$120,000	\$631.22	\$647.60	\$664.17	\$680.95	\$697.93	\$715.10	\$732.47	\$750.02	\$767.77	\$785.69	\$803.79	\$822.06	\$840.50	\$859.10	\$877.87	\$896.79	\$915.85
\$130,000	\$683.82	\$701.56	\$719.51	\$737.70	\$756.09	\$774.69	\$793.51	\$812.53	\$831.75	\$851.16	\$870.77	\$890.57	\$910.54	\$930.69	\$951.02	\$971.52	\$992.18
\$140,000	\$736.42	\$755.53	\$774.86	\$794.44	\$814.25	\$834.28	\$854.55	\$875.03	\$895.73	\$916.63	\$937.75	\$959.07	\$980.58	\$1,002.28	\$1,024.18	\$1,046.25	\$1,068.50
\$150,000	\$789.03	\$809.50	\$830.21	\$851.19	\$872.41	\$893.88	\$915.59	\$937.53	\$959.71	\$982.11	\$1,004.74	\$1,027.58	\$1,050.63	\$1,073.88	\$1,097.33	\$1,120.98	\$1,144.82
\$160,000	\$841.63	\$863.46	\$885.56	\$907.94	\$930.57	\$953.47	\$976.63	\$1,000.03	\$1,023.69	\$1,047.59	\$1,071.72	\$1,096.08	\$1,120.67	\$1,145.47	\$1,170.49	\$1,195.72	\$1,221.14
\$170,000	\$894.23	\$917.43	\$940.90	\$964.68	\$988.73	\$1,013.06	\$1,037.67	\$1,062.53	\$1,087.67	\$1,113.05	\$1,138.70	\$1,164.59	\$1,190.71	\$1,217.06	\$1,243.65	\$1,270.45	\$1,297.46
\$180,000	\$946.83	\$971.39	\$996.25	\$1,021.43	\$1,046.89	\$1,072.65	\$1,098.71	\$1,125.04	\$1,151.65	\$1,178.53	\$1,205.68	\$1,233.09	\$1,260.75	\$1,288.65	\$1,316.80	\$1,345.18	\$1,373.78
\$190,000	\$999.43	\$1,025.36	\$1,051.60	\$1,078.17	\$1,105.05	\$1,132.24	\$1,159.75	\$1,187.54	\$1,215.63	\$1,244.00	\$1,272.67	\$1,301.60	\$1,330.79	\$1,360.24	\$1,389.96	\$1,419.91	\$1,450.10
\$200,000	\$1,052.03	\$1,079.33	\$1,106.95	\$1,134.92	\$1,163.21	\$1,191.83	\$1,220.79	\$1,250.04	\$1,279.61	\$1,309.48	\$1,339.65	\$1,370.10	\$1,400.83	\$1,431.83	\$1,463.11	\$1,494.64	\$1,526.42
\$210,000	\$1,104.64	\$1,133.29	\$1,162.29	\$1,191.67	\$1,221.37	\$1,251.43	\$1,281.83	\$1,312.54	\$1,343.59	\$1,374.95	\$1,406.63	\$1,438.61	\$1,470.88	\$1,503.43	\$1,536.27	\$1,569.38	\$1,602.75
\$220,000	\$1,157.24	\$1,187.26	\$1,217.64	\$1,248.41	\$1,279.53	\$1,311.02	\$1,342.87	\$1,375.04	\$1,407.57	\$1,440.42	\$1,473.61	\$1,507.11	\$1,540.92	\$1,575.02	\$1,609.42	\$1,644.11	\$1,679.07
\$230,000	\$1,209.84	\$1,241.23	\$1,272.99	\$1,305.16	\$1,337.69	\$1,370.61	\$1,403.91	\$1,437.55	\$1,471.55	\$1,505.90	\$1,540.60	\$1,575.62	\$1,610.96	\$1,646.61	\$1,682.58	\$1,718.84	\$1,755.39
\$240,000	\$1,262.44	\$1,295.19	\$1,328.33	\$1,361.90	\$1,395.85	\$1,430.20	\$1,464.95	\$1,500.05	\$1,535.53	\$1,571.37	\$1,607.58	\$1,644.12	\$1,681.00	\$1,718.20	\$1,755.73	\$1,793.57	\$1,831.71
\$250,000	\$1,315.04	\$1,349.16	\$1,383.68	\$1,418.65	\$1,454.01	\$1,489.79	\$1,525.99	\$1,562.55	\$1,599.51	\$1,636.85	\$1,674.56	\$1,712.63	\$1,751.04	\$1,789.79	\$1,828.89	\$1,868.31	\$1,908.03
\$260,000	\$1,367.64	\$1,403.13	\$1,439.03	\$1,475.40	\$1,512.17	\$1,549.39	\$1,587.03	\$1,625.05	\$1,663.49	\$1,702.32	\$1,741.54	\$1,781.14	\$1,821.09	\$1,861.38	\$1,902.05	\$1,943.04	\$1,984.35
\$270,000	\$1,420.25	\$1,457.09	\$1,494.38	\$1,532.14	\$1,570.34	\$1,608.98	\$1,648.07	\$1,687.56	\$1,727.45	\$1,767.79	\$1,808.53	\$1,849.64	\$1,891.13	\$1,932.98	\$1,975.20	\$2,017.77	\$2,060.67
\$280,000	\$1,472.85	\$1,511.06	\$1,549.72	\$1,588.89	\$1,628.50	\$1,668.57	\$1,709.11	\$1,750.06	\$1,855.44	\$1,833.27	\$1,875.51	\$1,918.15	\$1,961.17	\$2,004.57	\$2,048.36	\$2,092.50	\$2,136.99
\$290,000	\$1,525.45	\$1,565.02	\$1,605.07	\$1,645.63	\$1,686.66	\$1,728.16	\$1,770.15	\$1,812.56	\$1,919.42	\$1,898.74	\$1,942.49	\$1,986.65	\$2,031.21	\$2,076.16	\$2,121.51	\$2,167.23	\$2,213.32
\$300,000	\$1,578.05	\$1,618.99	\$1,660.42	\$1,702.38	\$1,744.82	\$1,787.75	\$1,831.19	\$1,875.06	\$1,983.40	\$1,964.21	\$2,009.47	\$2,055.16	\$2,101.25	\$2,147.75	\$2,194.67	\$2,241.97	\$2,289.64
\$350,000	\$1,841.06	\$1,888.82	\$1,937.15	\$1,986.11	\$2,035.62	\$2,085.71	\$2,136.39	\$2,187.57	\$2,239.32	\$2,291.58	\$2,344.39	\$2,397.68	\$2,451.46	\$2,505.71	\$2,560.45	\$2,615.63	\$2,671.24
\$400,000	\$2,104.07	\$2,158.65	\$2,213.89	\$2,269.84	\$2,326.42	\$2,383.67	\$2,441.58	\$2,500.08	\$2,559.22	\$2,618.95	\$2,679.30	\$2,740.21	\$2,801.67	\$2,863.67	\$2,926.22	\$2,989.29	\$3,052.85
\$450,000	\$2,367.08	\$2,428.49	\$2,490.63	\$2,553.57	\$2,617.23	\$2,681.63	\$2,746.78	\$2,812.59	\$2,879.12	\$2,946.32	\$3,014.21	\$3,082.73	\$3,151.88	\$3,221.63	\$3,292.00	\$3,362.95	\$3,434.45
\$500,000	\$2,630.08	\$2,698.32	\$2,767.36	\$2,837.30	\$2,908.03	\$2,979.59	\$3,051.98	\$3,125.10	\$3,199.03	\$3,273.69	\$3,349.12	\$3,425.26	\$3,502.09	\$3,579.58	\$3,657.78	\$3,736.61	\$3,816.06
\$600,000	\$3,156.10	\$3,237.98	\$3,320.84	\$3,404.76	\$3,489.63	\$3,575.50	\$3,662.37	\$3,750.12	\$3,838.83	\$3,928.80	\$4,018.95	\$4,110.31	\$4,202.50	\$4,295.50	\$4,389.34	\$4,483.93	\$4,579.27

Assumes a 25-year amortization period. Blended payments of interest and principal. Compounded semi-annually.
 Source: Barron's Financial Tables for Better Money Management, Canadian Mortgage Payments

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