Tab C

Court File No. 02-CV-236588 CP

ONTARIO SUPERIOR COURT OF JUSTICE

BETWEEN:

SUE McSHEFFREY

Plaintiff

- and -

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO

Defendant

Court File No. 06-CV-324475PD3

ONTARIO SUPERIOR COURT OF JUSTICE

AND BETWEEN:

DIANNE LECLAIR

Plaintiff

- and -

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO

Defendant

Proceeding Under the *Class Proceedings Act, 1992*

AFFIDAVIT OF TIAN-TECK GO

I, **Tian-teck Go** of the City of Toronto, in the Province of Ontario, AFFIRM AND SAY:

1. I was retained by legal counsel for the Plaintiff McSheffrey to provide an actuarial analysis of the impact of the enrolment in two pension plans on a particular group of employees who worked in the long term care sector in Ontario (the "McSheffrey class").

Introduction/Background

2. I have personal knowledge of the matters deposed to below. Where I make statements in this affidavit that are not within my personal knowledge, I have identified the source of that information and belief and I believe such information to be true.

3. I am a Consulting Actuary and have been a Fellow of the Canadian Institute of Actuaries and a Fellow of the Society of Actuaries since 1983. A copy of my curriculum vitae (C.V.) is attached to this affidavit as Exhibit "1".

4. I have prepared three reports (in 2012) as follows:

   (a) An actuarial analysis of Ms. Susan McSheffrey's Pension Entitlements, with a calculation date of December 31, 2008 ("McSheffrey 2008 Report") (attached as Exhibit "2")

   (b) An actuarial analysis of Ms. Susan McSheffrey's Pension Entitlements with a calculation date of December 31, 2011 ("McSheffrey 2011 Report") (attached as Exhibit "3"); and

   (c) An actuarial analysis of Ms. Gay Spong's Pension Entitlements, with a calculation date of December 31, 2011 ("Spong 2011 Report") (attached as Exhibit "4").

Sue McSheffrey

5. I have been advised by Ms. McSheffrey, the Plaintiff, and Ms. Susan Ursel and Ms. Andrea Wobick, counsel for the McSheffrey class, of the following, which I believe to be true:

(a) Sue McSheffrey is a representative plaintiff in a class action filed under the *Class Proceedings Act, 1992*;

(b) Ms. McSheffrey was enrolled in the Ontario Municipal Employees Retirement System pension plan ("OMERS") by virtue of her employment with Renfrew County & District Health Unit;

(c) In 1997, Ms. McSheffrey's employment was transferred to Renfrew Community Care Access Centre ("Renfrew CCAC");

(d) In 1997, Ms. McSheffrey was enrolled in what was then the Hospitals of Ontario Pension Plan and is now the Healthcare of Ontario Pension Plan ("HOOPP") by virtue of her employment with Renfrew CCAC;

(e) In 2007, Ms. McSheffrey commenced work for the Champlain CCAC due to a merger of several CCACs, including the Renfrew CCAC; and

(f) Ms. McSheffrey continues to make pension contributions to HOOPP by virtue of her employment with the Champlain CCAC.

Gay Spong

6. I have been advised by Ms. Gay Spong and counsel for the McSheffrey class, of the following, which I believe to be true:

(a) Gay Spong is a member of the McSheffrey class;

(b) Ms. Spong was enrolled in the VON pension plan by virtue of her employment with VON prior to 1997;

(c) In or around 1997, Ms. Spong's employment was transferred to Hamilton CCAC;

(d) In or around 1997, Ms. Spong was enrolled in HOOPP by virtue of her employment with Hamilton CCAC; and

(e) Ms. Spong retired from her employment with Hamilton CCAC and commenced collecting her pension from the VON pension plan and HOOPP in or around 2004.

McSheffrey Class

7. I have been advised by counsel for the McSheffrey class and I believe it to be true that McSheffrey class members have the following common characteristics:

(a) They have worked for either home care programs and placement coordination services which provided direct medical, therapeutic, personal and other services to individuals in their homes and were operated by Ontario's municipal governments and private entities;

(b) By virtue of their employment outlined in paragraph 7(a), some employees were enrolled in OMERS, VON or Family Services Association ("FSA") pension plan;

(c) I have been advised by legal counsel and I do verily believe that no members of the McSheffrey class are enrolled in the FSA pension plan;

(d) By virtue of their employment they were members of one of the following unions: AAHP:O, OPSEU, CIPP and/or CUPE;

(e) In 1997, the Ministry of Health created 43 CCACs to deliver the functions of home care programs and placement coordination services previously delivered by municipalities and private entities;

(f) Many employees of the home care programs and placement coordination services then commenced employment with the CCACs;

(g) The employees of the CCACs were enrolled in HOOPP; and

(h) Members of the McSheffrey class are enrolled in two pension plans: either OMERS and HOOPP or VON and HOOPP.

8. In the course of preparing my actuarial analysis, I reviewed the following documents:

(a) Various pension statements relating to Ms. McSheffrey from OMERS and HOOPP, which are attached as Exhibit "5";

(b) Salary information for Ms. McSheffrey regarding her employment with Renfrew CCAC which is also attached as Exhibit "5";

(c) Plan texts for OMERS, VON and HOOPP;

(d) Various pension statements and pay information relating to Ms. Gay Spong from VON and HOOPP, attached as Exhibit "6";

(e) Actuarial Valuation Report on the Value of 'Lost' Pension Entitlements of Ms. Susan McSheffrey, drafted by Mel Norton dated, April 15 2009, attached as Exhibit "28" to the Affidavit of Ms. McSheffrey (the "Norton Report");

Actuarial Advice Prior to Mediation in 2009

9. In 2009 I was retained to provide advice in preparation for a mediation that took place in May of 2009 (the "Adams Mediation").

10. Prior to the mediation, I reviewed the Norton Report and Ms. McSheffrey's pension documents that are dated prior to 2009 (all of which are found at Exhibit "5").

11. However, I did not provide a written expert report at that time.

12. At that time (prior to the mediation), I advised Ms. Susan Ursel and Ms. Andrea Wobick, counsel for the McSheffrey class, that, in my opinion, the impact of being enrolled in both OMERS and HOOPP had a range of potential outcomes for Ms. McSheffrey, including that if she terminated her plan membership or retired at an earlier age/date than the ages/dates set out in the Norton Report, she may in fact

experience an increase in the total value of her pension compared to if she had been enrolled in OMERS only. By the term "value", I refer to actuarial present value ("APV"), which is a value that is calculated using actuarial methods and assumptions as outlined in my reports attached as Exhibits "2", "3" and "4".

13. I also advised counsel for the McSheffrey class that I believed other class members may also have a range of outcomes, including that they may have a pension of a greater value than if they were enrolled in just OMERS, depending on their length of service, the date of their retirement, and other factors.

14. Finally, I advised counsel that it was my opinion that the only way to completely and accurately calculate the impact of enrolment in the two pension plans was to assess each class member individually at the date of his or her retirement or termination.

15. I attended the Adams Mediation on May 26, 2009.

McSheffrey Reports

16. The McSheffrey Report with a date of December 31 2008 used for calculation reflects the verbal information and analysis that I provided to counsel for McSheffrey prior to the Adams mediation.

17. I am advised by Ms. McSheffrey and by reviewing her pension statements and I do verily believe that as of December 31, 2008, Ms. McSheffrey was 48.88 years of age.

18. As the McSheffrey 2008 and the McSheffrey 2011 Reports indicate, I examined two different scenarios to compare them:

    (a) the amount of Ms. McSheffrey's accrued pension under both OMERS and HOOPP assuming retirement at the ages of 48.88, 51.88, 55.05, 60.06, 60.63 and 65.05 ("Scenario 1"); and

    (b) the expected amount of Ms. McSheffrey's pension at the same ages noted in paragraph 7(a) if she had been able to continue accruing pension under OMERS only ("Scenario 2").

19. My calculations show that the comparative values of Ms. McSheffrey's estimated pension entitlements in Scenario 1 and Scenario 2 differ depending on the age at which she terminates her plan membership or retires.

20. For example, if Ms. McSheffrey retired at the age of 65.05, my calculations show that the total value of her pension would be greater had she been able to stay in OMERS (Scenario 2) than Ms. McSheffrey's current position of having accrued pension in both OMERS and HOOPP (Scenario 1).

21. However, my calculations also demonstrate that if Ms. McSheffrey retired at the age of 55.05, the expected value of her pension under the two pension plan arrangement under Scenario 1 is greater than under the OMERS-only arrangement of Scenario 2.

22. While Ms. McSheffrey's estimated pension entitlements at the ages of retirement mentioned above in my 2008 and 2011 Reports are different, my calculations show the same pattern in each report, which is that at some dates of retirement

Ms. McSheffrey's pension value is greater under the two pension Scenario 1 and at some dates of retirement her pension value is lower under the one pension Scenario 2. In other words, the impact of the enrolment in two pension plans remains the same regardless of whether I use 2008 or 2011 as the date of calculation.

Spong 2011 Report

23. For Ms. Spong, I used a calculation date of December 31, 2011 only.

24. I am advised by counsel and by my review of Ms. Spong's pension documents found at Exhibit "6" that Ms. Spong retired and commenced collecting her HOOPP pension and VON pensions in 2004, at which point she was approximately 65 years of age.

25. I examined two scenarios with respect to Ms. Spong:

(a) the actuarial present value of her accrued pension under current circumstances (both VON and HOOPP) (Scenario 1); and

(b) the estimated actuarial present value of her accrued pension had she remained enrolled in the VON pension plan only (Scenario 2).

26. My calculations show that the value of Ms. Spong's pension under Scenario 1 (her current circumstances) is actually greater than it would have been had she remained solely in the VON pension plan (Scenario 2).

A Comparison of my Calculations as at December 31 2008 and the Norton Report

27. As noted at pages 10-12 of the McSheffrey 2008 Report, I compared my analysis to the analysis of Mr. Norton contained in the Norton Report (Exhibit "28" to the Affidavit of Ms. McSheffrey).

28. Using the ages of retirement of 60 and 65 years respectively for Ms. McSheffrey, Mr. Norton and I arrived at different results with respect to projected difference in the value of Ms. McSheffrey's pension under Scenarios 1 and 2 referred to above.

29. As stated at page 11 of the McSheffrey 2008 Report, all actuarial calculations are approximate, and different approximation methods may yield different results. Mr. Norton and I used different actuarial methods which, in my opinion, accounts for the difference in our results.

30. The method that I used is often referred to as the "explicit indexation method", while the method that Mr. Norton used is often referred to as the "implicit indexation method". At page 11 of my Report I explained the two methods and summarized the differences as follows:

(a) Different approximation methods were used by the Norton Report and this report for the purposes of determining the accrued pension as well as the APVs of the accrued pension as at the assumed retirement dates.

(b) Consistent with our general practice when preparing a report of this type, we determine the accrued pension as at the date of termination or retirement by first projecting the nominal dollar amounts of Ms. McSheffrey's monthly salary and applicable YMPE during the final five years before her assumed termination or retirement using the assumed implied inflation rates and assumed rates of salary increase as detailed earlier in this report using the information on her actual historical salary and YMPE. For her pension after retirement, we estimated the nominal dollar amount of her monthly pension using the implied inflation rates adjusted to reflect the indexation provisions of the plan. We then calculated the APV of her monthly pension payments as at the assumed dates of termination or retirement using the non-indexed interest rates and mortality assumption as stated in this report. This method is sometimes referred to as the "explicit indexation method". We then discounted the APVs as at the assumed date or termination or retirement to the valuation date with interest only using the non-indexed interest rates.

(c) The Norton Report calculated the APV of Ms. McSheffrey's pension entitlement based on her accrued pension as at the date of valuation. To take into consideration the increase to her pension due to future increases in salary and YMPE, and the indexation of benefits after retirement, the Norton Report discounted the accrued pension, in current dollars, with interest and mortality. The interest rates used are the fully indexed rates or the non-indexed rates, as applicable, adjusted to reflect the assumptions on salary increase or indexation. This method is sometimes referred to as the "implicit indexation method".

(d) While it is my opinion that that the "explicit indexation method" is a more refined method in the sense that calculations using the "explicit indexation method" take into consideration more actual historical information and more specific provisions of the pension plan when performing the calculations. The "implicit indexations method" is a widely accepted approximation method used by pension actuaries and actuaries doing actuarial evidence work in Canada. It should be noted that the "implicit indexation method" was the most commonly used method among actuaries preparing reports for Ontario family law purpose prior to January 1, 2012.

FACTORS AFFECTING WHETHER MEMBERS WILL EXPERIENCE A GAIN OR LOSS

31. There are some background factors about the relevant pension plans that are relevant to my analysis. Those factors include but are not limited to:

(a) The normal retirement date (e.g., the date at which a member can retire with an unreduced pension) varies under each relevant pension plan is:

(i) For HOOPP, 60 years of age (as long as a member has two years' service);

(ii) for OMERS, 65 years;

(iii) for FSA, 65 years; and

(iv) for VON, 60 years.

(b) The reduction in pension benefits when a member chooses retirement prior to achieving an unreduced retirement date (e.g., takes early retirement) varies under each of the four pension plans.

(c) The amount of the pension benefit for a survivor spouse varies under each of the four relevant pension plans.

32. It is my actuarial opinion that the following are major factors that can affect whether a member will experience a "gain" or a "loss" based on enrolment in two pension plans as compared to enrolment in just one pension plan:

(a) a member's past and future pensionable earnings;

(b) the number of years of pensionable service that a member acquired prior to divestiture;

(c) whether any of the relevant pension plans either continue, commence or cease ad hoc pension increases[1];

(d) whether a member has a spouse (as some of the plans have more generous survivor benefits than others);

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1 OMERS is the only pension plan out of the four relevant plans that contractually requires pension increases in accordance with the Consumer Price Index. For other plans, indexing or ad hoc increases are provided for at the discretion of the plans' administrators.

(e) whether a member has "purchased" any service credits (in other words, they have contributed to the pension plan for years where they had previously not made contributions); and

(f) for members with credited service under HOOPP prior to joining OMERS or VON, the treatment of such credited service (whether it is treated as a separate deferred pension or whether the prior service is included in the calculation of total service at the time of retirement/termination).

33. It was my opinion prior to the Adams mediation that the impact of the enrolment in two pension plans (OMERS and HOOPP) compared to the enrolment in OMERS only will have variable results depending on the date of the termination of plan membership or retirement for Ms. McSheffrey, and that the true results cannot be ascertained until she actually terminates or retires.

34. It remains my opinion, as outlined in the McSheffrey 2008 Report and the McSheffrey 2011 Report, that the impact of the enrolment in two pension plans compared to enrolment in OMERS only will have variable results depending on the factors outlined above.

35. It also remains my opinion that, depending on the date of termination or retirement of each of the class members and the factors outlined above, some of those members will experience an increase in the total value of the pensions based on their enrolment in both HOOPP and OMERS or VON and HOOPP rather than just OMERS or just VON, and some will experience a decrease in the total value.

36. It is my opinion that the only way to determine the impact of enrolment in two pension plans instead of one plan is to calculate the value of the pension at the date of actual retirement or termination for each class member.

37. While it is possible to make very general statements about how each of the above factors may impact whether a member experiences a gain or a loss for each plan, it remains my opinion that it is not possible to determine the exact impact of various combinations of these factors without completing an individual calculation for each class member.

ESTIMATED TIME REQUIRED AND COST TO CALCULATE EACH MEMBER'S PROJECTED GAIN OR LOSS

38. It is my best estimate that at a minimum, I or my staff would require two hours to complete an evaluation of the impact on a member's pension at the point of termination or retirement.

39. My estimate of the amount of time to complete an evaluation assumes that I would have access to all of the information and documentation that I needed without having to communicate with the member for follow up information.

40. My time estimate of two hours does not include an amount of time for gathering relevant and necessary documentation from the member. If I or my staff was required to communicate with members to outline the required documentation, or assist a member in gathering such information, then the amount of time required would increase.

41. Whether a more junior member of my staff or I would be involved in completing these evaluations would depend on the complexity of the matter, the availability,

completeness and reliability of the data provided, and the employment history of the member.

42. Any of the following factors would certainly increase the amount of time that it would take me or my staff to provide an analysis as outlined above:

(a) the lack of availability of relevant information such as earnings and service history (which is quite likely to arise, especially for members employed on a part time basis and who may have retired/terminated membership several years ago);

(b) if a member had "purchased" any pension service or transferred service from a different pension plan; and

(c) changes to any of the pension plans themselves.

43. If any of the above factors are at play, it is quite plausible that a calculation of the impact of enrolment in two pension plans could require in excess of ten hours and would likely need to be completed by me or my associate, rather than a junior assistant.

44. The relevant rates for me and my staff are as follows:

(a) My hourly rate is currently $325 plus tax;

(b) An associate's hourly rate is currently $225 plus tax;

(c) A junior assistant's hourly rate is currently $75 to $150 plus tax, depending on their qualifications and experience.

45. If these calculations were to occur over the next several years, it is reasonable to assume that these hourly rates would be increased in accordance with experience and inflation.

46. In the highly unlikely event that all calculations were straightforward, my best estimate of the amount of time that it could take to evaluate approximately 2,400 members is approximately 5,000 hours at a minimum and anywhere from $375,000 to $1,000,000 to complete these individual calculations.

47. However, as it can be expected that some members will experience some of the factors outlined above that will increase the time required, it is possible that the cost of individually calculating the impact for each class member would exceed $1,000,000.

48. Without actually assessing individual members, it is not possible to be more precise in regards to the amount of time required and the cost associated with individual calculations.

49. Attached as Exhibit “7” is my executed Acknowledgment of Expert’s Duty form.

50. I make this affidavit for no improper purpose.

AFFIRMED before me at the City of Toronto, in the Province of Ontario, this 15th day of November, 2012. A Commissioner for taking affidavits. KAREN ENSSLEN.	}	Teck Go **TIAN-TECK GO**

McSHEFFREY
Plaintiff

and

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO
Defendant

Court File No. 02-CV-236588 CP
Court File No. 06-CV-324475PD3

ONTARIO
SUPERIOR COURT OF JUSTICE

Proceeding commenced at TORONTO

AFFIDAVIT OF TIAN-TECK GO
SWORN NOVEMBER 15, 2012

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Lawyers for the Plaintiff, Sue McSheffrey

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Tab 1

This is Exhibit "1" referred to
in the Affidavit of Tian-teck Go
Sworn this 15th day of November, 2012.

A COMMISSIONER FOR TAKING AFFIDAVITS

Summary of Qualifications and Experience for
Tian-teck Go, FSA, FCIA, Consulting Actuary

PROFESSIONAL QUALIFICATIONS

- Fellow of the Canadian Institute of Actuaries (1983)
- Fellow of the Society of Actuaries (1983)

EMPLOYMENT HISTORY

• July 2002 to present	Consulting Actuary, Scott, Go Associates Inc.
• May 1996 to June 2002	Consulting Actuary, Robertson, Eadie & Associates
• June 1987 to May 1996	Actuary / Director, Actuarial Services Branch, Pension Commission of Ontario, Ministry of Finance
• August 1975 to May 1987	Various actuarial positions, Mutual Life of Canada

WORK EXPERIENCE

- Provided actuarial services to lawyers in legal proceedings and negotiations since 1987
- Provided advice to unions, other employee groups and individual pension plan members in negotiations on pension matters since 2002, including the establishment and implementation of a supplemental employee retirement plan
- Prepared actuarial reports for lawyers on pension entitlements of pension plan members, including review of entitlements, preparation of actuarial reports on loss of pension benefits on termination, and review of reports prepared by other actuaries
- Provided advice to lawyers on actuarial and pension matters in class action lawsuits including obtaining certification, preparing reports, reaching settlement and preparation of revised plan documents
- Reviewed pension plan actuarial reports filed with regulatory authorities prepared by other actuaries since 1987 (for lawyers, unions and other employee groups since 2002)
- Prepared pension plan actuarial reports filed with regulatory authorities from 1996 to 2002
- Signed over one thousand actuarial reports on marriage breakdown as required under the Ontario *Family Law Act* since 1996
- Qualified as expert witness in Ontario

PROFESSIONAL INVOLVEMENT
Canadian Institute of Actuaries

- Committee on Pension Plan Financial Reporting, member, 1988 to 1995
- Committee on Actuarial Evidence Practice, member, 1997 to 2011
- Task Force on Pension Plan Actuarial Report Content, member, 2011 to present
- Actuarial Evidence Seminar, 2000, Meeting Co-ordinator
- Actuarial Evidence Seminar, 2001, Speaker, Current Topics in Marriage Breakdown Valuations
- Actuarial Evidence Seminar, 2004, Moderator, Panel Discussion: The New Transfer Value Standard
- Actuarial Evidence Seminar, 2006, Speaker, Actuarial Evidence and Pension Consulting - Where the Twain Meet and Overlap
- Actuarial Evidence Seminar 2008, Moderator, Current Issues in Marriage Breakdown

Tab 2

This is Exhibit "2" referred to
in the Affidavit of Tian-teck Go
Sworn this 15th day of November, 2012.

A COMMISSIONER FOR TAKING AFFIDAVITS

Scott, Go Associates Inc.
4950 Yonge Street, Suite 2200, Toronto, ON M2N 6K1
Telephone: 416 568 2878 • Fax: 416 585 9351

PRIVATE AND CONFIDENTIAL

November 14, 2012

Ms. Susan Ursel, LL.B.
Ursel Phillips Fellows Hopkinson LLP
Barristers & Solicitors
30 St. Clair Avenue West, 10th Floor
Toronto, Ontario M4V 3A1

Dear Ms. Ursel:

Re: Ms. Susan McSheffrey's Pension Entitlements (with a Calculation Date of December 31, 2008)

As requested, we reviewed the information provided regarding the pension entitlements of Ms. Susan McSheffrey under the Ontario Municipal Employees Retirement System ("OMERS") and the Hospitals of Ontario Pension Plan ("HOOPP"). You represent Ms. McSheffrey and you retained us to prepare this report. This report is prepared to provide an analysis of the effect on the pension entitlements of Ms. McSheffrey at termination or retirement as a result of the change from OMERS membership to HOOPP membership as a result of the divestiture of her employer.

In this report, we will refer to OMERS and HOOPP collectively as the Plans.

Purpose of this Report

More specifically, you have requested that we estimate:

(1) the total amount of Ms. McSheffrey's accrued pension under the two above pension plans assuming termination or retirement on various dates as well as the Actuarial Present Value ("APV") of the accrued pension, and

(2) the amount of Ms. McSheffrey's accrued pension on termination or retirement on the same assumed dates and the APVs thereof had Ms. McSheffrey been able to continue to accrue pension under OMERS after the divestiture.

We note there are virtually unlimited scenarios that can be tested for obtaining estimates of this type. The results will vary based on the actuarial method and assumptions used to calculate such estimates. For the purposes of this report, we have identified the scenarios we have selected for performing the calculations using method and assumptions stated in this report.

We believe the estimates presented in this report are representative of the pattern of the amounts of pension benefits and APVs of the benefits Ms. McSheffrey can expect to receive from the Plans. However, the numerical values of the amounts of Ms. McSheffrey's pension benefits and APVs of such benefits may vary if different scenarios are selected or different methods and assumptions are used. These amounts will also diff from the actual amounts Ms. McSheffrey will receive from the Plans at the date of her actual termination or retirement.

Information Provided

We have been provided with copies of the following documents related to Ms. McSheffrey's pension information:

- her HOOPP Annual Statements with statement dates of 2007 and 2008
- her OMERS Pension Reports from 2007 and 2008
- her last Champlain CCAC Payment Statement for the calendar year 2008

In addition to the information provided, we also have access to the **current** provisions of the Plans which are in the public domain.

We have been provided with a copy of the *Actuarial Valuation Report On the Value of 'Lost' Pension Entitlements Of Ms. Susan E. McSheffrey* dated April 15, 2009 prepared by Mr. J. M. ("Mel") Norton of J. M. Norton Consulting Inc. (the "Norton Report"). The Norton Report provided analysis of the effect on the pension entitlements of Ms. McSheffrey for scenarios assuming retirement after age 60 only as a result of the change from OMERS membership to HOOPP membership as a result of the divestiture of her employer. In other words, the Norton Report did not provide any comparison of the effect on Ms. McSheffrey's pension entitlements for scenarios under which Ms. McSheffrey terminated her employment or retire prior to the date she would be eligible to receive an unreduced pension from HOOPP.

The Norton Report was prepared with a valuation date of January 1, 2009.

In the preparation of this report, we also relied on the following information as stated in the Norton Report:

- The date of birth of Mr. Kevin McSheffrey, the spouse of Ms. McSheffrey
- Ms. McSheffrey's contributory earnings under HOOPP from 2004 to 2008
- To determine Ms. McSheffrey's pension at retirement under OMERS as a divested member, we relied on the Norton Report which provided a description of the determination of the Average Pensionable Earnings and Average Yearly Maximum Pensionable Earnings ("YMPE") for divested members as follows:

  "1. <u>Final Average Earnings at separation</u>

  Average Pensionable earnings are calculated over the 'best' 5-year period, or such shorter period as reflects total OMERS and HOOPP service. As a 'special status' divested member, Ms. McSheffrey's annual pensionable earnings are based upon her annual earnings immediately prior to divestment, escalated by a scale based upon the lower of the year-over-year increase in (a) the Average Industrial Wage or (b) the Consumer Price Index. Her pensionable earnings are not based upon her factual earnings as applicable under HOOPP or for 'active' OMERS members. Her factual earnings are significantly higher.

  The increase to earnings for years 2004 (*1.94%*) and 2005 (*1.66%*) was based on the year-over-year increase in the Average Industrial Wage. The increase to earnings for years 2006 (*3.36%*) and 2007 (*0.70%*) was based on the year-over-year increase in the Consumer Price Index. The increase to earnings for years 2008 (*1.99%*) and 2009

(*2.51%*) is now known, and was also based on the year-over-year increase in the Consumer Price Index.

2. Average YMPE at separation

The Average YMPE *(under the Canada Pension Plan)* is calculated over the 'last' 5 calendar years, but like pensionable earnings, as a 'special status' divested member, Ms. McSheffrey's annual YMPE is based upon the annual YMPE immediately prior to divestment, escalated consistently the lower of the year-over-year increase in (a) the Average Industrial Wage or (b) the Consumer Price Index. The average YMPE is not based upon her factual YMPE as applicable under HOOPP or for 'active' OMERS members. The factual YMPE are slightly higher each year. Average YMPE cannot exceed 'final average earnings'; however, this limit is not relevant to Ms. McSheffrey."

Other than the specific information and data as quoted above, we have not relied on the Norton Report for our analysis or calculations done in the preparation of this report.

Differences between the 2008 Report and the 2011 Report

Based on our recommendation, you requested that this report be prepared with a valuation date of December 31, 2008. We also prepared a report with a valuation date of December 31, 2011 (the "2011 Report"). We have prepared this report with a valuation date of December 31, 2008 instead of January 1, 2009 as using the year end is more consistent with the data provided. Given the methodology used in the preparation of this report, we do not believe the results would be materially different if the report had been prepared with a valuation date of January 1, 2009.

You have also requested that we compare the findings of this report with findings presented in the Norton Report.

The following summarises the differences in methodology and assumptions used in this report as compared with the 2011 Report.

1. We have prepared this report using the provisions of the Plans in effect as at December 31, 2008 without taken into consideration amendments to the Plans after December 31, 2008. For the 2011 Report, we used the provisions of the Plans in effect as at December 31, 2011, taking into consideration all plan amendments made as at December 31, 2011, including plan amendments that will come into effect after that date.

2. For the purpose of this report, to estimate the accrued pension at various future retirement dates, the future accrued pension was projected based on Ms. McSheffrey's salary history up to December 31, 2008. For greater clarity, we did not take into consideration any information regarding Ms. McSheffrey's actual salary and service history beyond December 31, 2008. For the purpose of the 2011 Report, we took into consideration all information available as at the date the report was prepared.

3. **For the purpose of this report, we use the same interest and mortality assumptions as stated in the Norton Report where applicable.** In my opinion, the interest and mortality

assumptions as stated in the Norton Report were appropriate for the purpose of a report of this type with a valuation date of January 1, 2009. For the 2011 Report, we used the interest and mortality assumptions applicable to a report of this type with a valuation date of December 31, 2011.

Data Used for the Purpose this Analysis

For the purpose of this analysis, we used the following data as provided:

Date of birth:	February 14, 1960
Spouse date of birth:	October 18, 1955
Date OMERS Service Divested:	March 31, 1997
Date HOOPP Service Commenced:	April 1, 1997
OMERS credited service as at December 31, 2008:	6.25 years
OMERS qualifying service as at December 31, 2008:	17.75 years
HOOPP contributory service as at December 31, 2008:	11.538462 years
HOOPP eligible service as at December 31, 2008:	18.003232 years
HOOPP average annualized earnings at December 31, 2008:	$64,977.00

We have also been provided with the following information on Ms. McSheffrey's contributory earnings and hourly rate of pay as well as the deemed YMPE for the calculation of OMERS pension:

	OMERS contributory earnings	Deemed AYMPE for OMERS pension	HOOPP contributory earnings	Hourly rate of pay
2004	$48,598.79		$61,488	
2005	49,407.32		63,051	
2006	51,067.85		64,866	
2007	51,424.30		66,883	
2008	52,445.83	$41,664		$36.77

The OMERS contributory earnings and the deemed average YMPE for the calculation of OMERS pension are taken directly from the OMERS pension reports.

The HOOPP contributory earnings from 2004 to 2007 are taken from the Norton Report. The HOOPP annual pension statements do not contain information on contributory earnings on an annual basis. For 2008 we estimated the annual HOOPP contributory earnings from the hourly rate of pay as shown in the latest Champlain CCAC Payment Statement in that calendar year provided to us assuming 35 hours per week. On this basis we were able to match the average annualized earnings as stated in the HOOPP statement for 2008 to within 0.2%.

In addition, we have been provided with information on Ms. McSheffrey's contributions with interest. In particular, the following information on contributions with interest was used in our analysis:

	OMERS	HOOPP
December 31, 2008	$32,421.07	$46,457.25

If any of the data as stated above is incorrect this report will have to be revised.

As per your request, for the purpose of this report we used a Calculation Date of December 31, 2008.

Plan Provisions applicable to this analysis

Attached as Appendix I is a summary of plan provisions for OMERS as applicable to the preparation of this analysis.

Attached as Appendix II is a summary of plan provisions for HOOPP as applicable to the preparation of this analysis.

Methods and Assumptions

For the purpose of this report, we have calculated Ms. McSheffrey's accrued pension and the APV of her pension assuming the following dates of termination or retirement:

Date	Rationale for date selection
December 31, 2008	The Calculation Date used in the Norton Report
December 31, 2011	The yearend preceding the date this report is prepared
February 28, 2015	The earliest retirement date available to Ms. McSheffrey under the Plans (with a reduced pension)
February 29, 2020	The earliest unreduced retirement date under HOOPP
September 30, 2020	The earliest unreduced retirement date under OMERS
February 28, 2025	The normal retirement date under the Plans

Where Ms. McSheffrey was not entitled to an immediate pension at the time of termination, for the purpose of this report we calculated the APV based on the assumption that Ms. McSheffrey elected the deferred pension option on termination. We calculated the APV of her pension, as at the date of termination, as the higher of the APV of a pension commencing on her earliest reduced retirement date and the APV as at the date of termination of her pension at her earliest unreduced retirement date of the plan where Ms. McSheffrey would receive the greater portion of her retirement pension (age 60 under current terms and age 65 if all her pension were accrued under OMERS). We took into consideration the requirement under the Ontario *Pension Benefits Act* that the APV of a reduced pension cannot be lower than the APV of the deferred pension payable from the normal retirement date. We did not take into consideration the possibility of Ms. McSheffrey electing to commence receiving the pension at any other date other than the two dates as described. **The APV calculated on this basis is not the same as the commuted value Ms. McSheffrey would have received had she terminated her membership under the Plan and elected to transfer the commuted value of her entitlements out of the Plan.** We do not have all the information required to calculate the actual commuted value Ms. McSheffrey would have received. We believe the APV as calculated is adequate and appropriate for the purpose of this report.

Where Ms. McSheffrey has the option to elect an immediate pension on the date of termination, for the purpose of this report, we assumed Ms. McSheffrey will elect either an immediate pension or a deferred pension commencing at her earliest unreduced retirement date under the plan from which

Ms. McSheffrey would receive the greater portion of her retirement pension. We calculated the APV of her pension as at the assumed date of termination or retirement as the higher of the APV of the immediate pension or the deferred pension as described. We did not take into consideration the possibility of Ms. McSheffrey electing to commence receiving the pension at any dates other than the two dates as described.

For the purpose of determining the spousal benefits provided under the Plans we used the information on Ms. McSheffrey's spouse as provided.

Methods and assumptions assuming termination on December 31, 2008

For assumed termination as at December 31, 2008, we estimated Ms. McSheffrey's accrued pension based on the information available to us (including estimates, where necessary, as stated in this report). We believe our estimates of Ms. McSheffrey's accrued pension as of the assumed termination date would be very close to Ms. McSheffrey's accrued pension had she actually terminated her membership under the Plan on the assumed termination date.

There is no prescribed approach for the calculation of the APV of such benefits on the basis as described in this report. For the purpose of this report, **where applicable,** we calculated the APV of the pension benefits based on the methods and assumptions prescribed by Section 3800 Revised Standard of Practice for Pension Commuted Values of the Canadian Institute of Actuaries Effective February 1, 2005; Revised May 1, 2006; December 8, 2008, as it existed as at December 31, 2008 (the "CV Standard").

Specifically, for assumed termination on December 31, 2008, we used sex distinct mortality rates equal to the UP-94 Table projected forward to the year 2015 using mortality projection Scale AA (UP-94@2015), and we used the following effective interest rates:

Assumed termination date	Non-indexed rates		Fully indexed rates	
	First 10 years	After 10 years	First 10 years	After 10 years
December 31, 2008	3.75%	5.25%	2.5%	3.25%

For the purpose of determining the APV of the benefits, the implied inflation rates used to estimate the increase in the benefits are 1.22% for the first 10 years and 1.94% thereafter for assumed termination on December 31, 2008, calculated based on the relationship between the fully indexed rates and the non-indexed rates.

Methods and assumptions assuming termination or retirement at a future date

There is no prescribed approach applicable to the determination of either the accrued pension assuming retirement on a future date or the APV of the benefits on the basis as described in this report. For the purpose of this report, we estimated the amounts of future accrued pension and the APVs of such benefits using the following method and assumptions.

The Norton Report was prepared with a Calculation Date of January 1, 2009. The Norton Report used sex distinct mortality rates equal to the UP-94@2015. The effective annual interest rates prescribed by the CV Standard for commuted values determined with a Calculation Date of January 1, 2009 are as follows:

Calculation Date	Non-indexed rates		Fully indexed rates	
	First 10 years	After 10 years	First 10 years	After 10 years
January 1, 2009	3.5%	5.0%	2.5%	3.5%

The Norton Report did not specifically state the non-indexed rates used in the calculation of the APV in that report. However, we have determined the "partially indexed rates" used in the Norton Report were determined in accordance with the above rates.

For the purpose of this report, **where applicable,** we calculated the APV of the pension benefits based on methods and assumptions prescribed by the CV Standard. **To be consistent with your request, for interest and mortality assumptions, we use the same interest and mortality assumptions used in the Norton Report where assumed date of termination or retirement is a date in the future. We first calculated the APV of the accrued benefits as at the various assumed retirement dates. For the sake of comparability of the APVs of the pension at the various assumed retirement dates, we then discount the APVs of the pension benefits as at the assumed retirement dates to the Calculation Date of December 31, 2011 with interest.**

We used an effective annual interest rate of 3.5% for the first 10 years after December 31, 2008 and 5.0% thereafter to determine "non-indexed rates" and we used an effective annual interest rate of 2.5% for the first 10 years after December 31, 2008 and 3.5% thereafter to determine the "fully indexed rates" for calculating the APVs at the assumed dates of retirement. For the purpose of determining the APVs of the benefits, the implied inflation rates used to estimate the increase in the benefits are 0.98% for the first 10 years after December 31, 2008 and 1.46% thereafter, calculated based on the relationship between the fully indexed rates and the non-indexed rates, effective January 1, 2009.

For the purpose of estimating Ms. McSheffrey's accrued pension at assumed future retirement dates, we projected Ms. McSheffrey's annual pension based on the following assumptions:

- Ms. McSheffrey's pensionable earnings and the YMPE under the Canada Pension Plan will increase in future years by 1% above the implied inflation rates as stated above. This assumption is consistent with the CV Standard where increases in pensions are related to an average wage index. In other words, we assumed the increase in Ms. McSheffrey's future salary will be comparable to the increase in the average salary in Canada
- The Plan provisions in effect as at December 31, 2008 will remain unchanged in the future
- The provisions of the Canada Pension Plan affecting the calculation of pension benefits under the Plan in effect as at December 31, 2008 will remain unchanged in the future
- For the purpose of estimating Ms. McSheffrey's pension at retirement from OMERS as a divested member, we assumed both Ms. McSheffrey's deemed salary and the deemed YMPE will increase in the future at the assumed inflation rates as described above.

Assumption on Plan provisions (for all assumed dates of termination and retirement)

For the purpose of determining the APV of the HOOPP pension entitlements, we assumed the three months of lost HOOPP contributory service was for service prior to 2006.

For HOOPP, for pensions accrued before 2006 the plan provides for automatic increases for pensions payable to deferred vested and retired members that reflect 75% of the full increase in the Consumer

Price Index ("CPI"), up to a maximum increase in CPI of 10%, for periods both prior to and after retirement. The plan was amended in 2004 such that no automatic increases will be provided to benefits accrued after 2005.

It should be noted that in addition to the automatic increases, HOOPP has, on occasion (most recently in 1998 and 2001), provided ad hoc "catch up" cost of living adjustments to deferred vested and retired members. The effect of these catch up adjustments was to increase pensions to the amounts they would be if they had been increased at 100% of the full increase in CPI for each year instead of 75%.

For the years 2007 and 2008 no ad hoc adjustment was granted for benefits accrued before 2006, and an ad hoc increase of 75% of the increase in CPI was granted every year up to 2008 for benefits accrued after 2005.

For the purpose of this report we assumed all pension benefits under HOOPP are indexed at 75% of the full increase in CPI both before and after retirement.

Since 1999 all OMERS benefits (including benefits accrued before 1999) are contractually guaranteed to increase at 100% of the increase in CPI. The plan was amended in 2011 such that no automatic increase will be provided to benefits accrued after 2013 during the deferred period. This amendment does not affect the results presented in this report of any scenarios selected for the purpose of this report. For the purpose of this report, based on the methods and assumptions used, we would not have taken into consideration the effect of this amendment under any circumstances.

Annual Pension at Retirement

We estimated, based on information as described and assumptions as stated, Ms. McSheffrey's annual pension and APV thereof as at the various assumed dates of termination and retirement as follows:

Pension under OMERS for pre-divestiture service

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension plus bridge	bridge	early retirement reduction factor	lifetime pension	bridge	APV of pension benefit
31/12/2008	48.88	6,324	1,758	n/a	n/a	n/a	46,400
31/12/2011	51.88	6,608	1,855	n/a	n/a	n/a	45,000
28/02/2015	55.05	6,827	1,964	69.58%	2,787	1,964	57,800
29/02/2020	60.05	7,176	2,061	94.81%	4,742	2,061	61,100
30/09/2020	60.63	7,224	2,061	100.00%	5,163	2,061	62,800
28/02/2025	65.05	7,672	2,205	100.00%	5,468	0	44,200

Pension under HOOPP for service after divestiture

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension	unreduced bridge	early retirement reduction factor	lifetime pension	bridge	APV of pension benefit
31/12/2008	48.88	12,497	2,513	n/a	n/a	n/a	160,200
31/12/2011	51.88	16,970	3,436	n/a	n/a	n/a	211,100
28/02/2015	55.05	21,956	4,538	91.00%	19,980	4,130	330,500
29/02/2020	60.05	31,097	6,418	100.00%	31,097	6,418	362,700
30/09/2020	60.63	32,306	6,658	100.00%	32,306	6,658	360,100
28/02/2025	65.05	42,686	0	100.00%	42,686	0	331,000

Assumed all Pension Accrued under OMERS

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension plus bridge	bridge	early retirement reduction factor	lifetime pension	bridge	APV of pension benefit
31/12/2008	48.88	23,091	5,087	n/a	n/a	n/a	182,900
31/12/2011	51.88	29,125	6,454	n/a	n/a	n/a	214,800
28/02/2015	55.05	35,789	8,224	70.83%	17,126	8,224	328,400
29/02/2020	60.05	47,777	11,001	96.06%	34,896	11,001	437,000
30/09/2020	60.63	49,356	11,223	100.00%	38,134	11,223	453,100
28/02/2025	65.05	62,936	14,364	100.00%	48,572	0	392,800

Comparison

assumed date of termination or retirement	age at termination or retirement	APV of OMERS pre-divestiture pension	APV of HOOPP pension	APV of total pension under current terms	APV pension if all accrued under OMERS	difference
31/12/2008	48.88	46,400	160,200	206,600	182,900	23,700
31/12/2011	51.88	45,000	211,100	256,100	214,800	41,300
28/02/2015	55.05	57,800	330,500	388,300	328,400	59,900
29/02/2020	60.05	61,100	362,700	423,800	437,000	(13,200)
30/09/2020	60.63	62,800	360,100	422,900	453,100	(30,200)
28/02/2025	65.05	44,200	331,000	375,200	392,800	(17,600)

Factors not taken into consideration

The following factors were not taken into consideration in the preparation of this report:

Mortality

Because of the methodology used in calculating the APVs, we have not taken into consideration the effect of mortality from the Calculation Date to the assumed date of retirement.

Required employee contributions

We have not taken into consideration the effect of the difference between the required member contributions under the two plans.

Since 2004 the required member contribution rates for OMERS are as follows:

Contributory earnings	2004	2005	2006	2007	2008
Up to YMPE	6.00%	6.00%	6.50%	6.50%	6.50%
Over YMPE	8.80%	8.80%	9.60%	9.60%	9.60%

Since 2004 the required member contribution rates for HOOPP are 6.9% for contributory earnings up to YMPE and 9.2% for contributory earnings in excess of YMPE.

We do not have sufficient information to perform an exact analysis on the effect of the difference in required employee contributions with interest. However, we note that the required contribution rates were reasonably comparable between the two Plans from 2004 to 2008.

50% Rule

Under the Ontario *Pension Benefits Act*, the required member's contributions with interest accrued to the date of separation cannot provide for more than 50% of the commuted value of the member's pension at the time of termination or retirement. We do not have sufficient information to perform a detailed analysis on the effect of the 50% rule. However, based on our estimate of the APVs of Ms. McSheffrey's pension benefits under the various scenarios, we believe the application of the 50% rule would likely only affect the value of Ms. McSheffrey's benefits assuming termination on December 31, 2008. At that date I believe the difference as shown in this report would be greater if the 50% rule were taken into consideration.

I do not believe the application of the 50% rule would affect the differences as shown in this report for other assumed dates of termination or retirement.

Comparison with Results presented in the Norton Report

There are two future assumed dates of retirements where the APVs of Ms. McSheffrey's pension entitlements have been determined by both the Norton Report and this report: retirement at age 60 and retirement at age 65.

According to the Norton Report, the APVs as at January 1, 2009 of Ms. McSheffrey's annual pension as at these assumed retirement dates are as follows:

assumed date of termination or retirement	age at retirement	APV of total pension under current terms	APV pension if all accrued under OMERS	difference
29/02/20	60.05	412,115	418,511	(6,396)
28/02/25	65.05	361,212	366,504	(5,292)

The corresponding APVs as at December 31, 2008 of her entitlement as presented in this report as the same retirements ages are as follows:

assumed date of termination or retirement	age at retirement	APV of total pension under current terms	APV pension if all accrued under OMERS	difference
29/02/20	60.05	423,800	437,000	(13,200)
28/02/25	65.05	375,200	392,800	(17,600)

We note the difference between the APVs in this report differs from the APVs as presented in the Norton Report for the corresponding scenario by between 2.6% and 6.7%.

For all intents and purposes, all actuarial calculations are approximations.

Different approximation methods were used by the Norton Report and this report for the purposes of determining the accrued pension as well as the APVs of the accrued pension as at the assumed retirement dates.

Consistent with our general practice when preparing a report of this type, we determine the accrued pension as at the date of termination or retirement by first projecting the nominal dollar amounts of Ms. McSheffrey's monthly salary and applicable YMPE during the final five years before her assumed termination or retirement. The nominal dollar amounts of Ms. McSheffrey's future salary were projected from her actual historical salary using the assumed implied inflation rates and assumed rates of salary increase as detailed earlier in this report. For her pension after retirement, we estimated the nominal dollar amount of her monthly pension using the implied inflation rates adjusted to reflect the indexation provisions of the plan. We then calculated the APV of her monthly pension payments as at the assumed dates of termination or retirement using the non-indexed interest rates and mortality assumption as stated in this report. This method is sometimes referred to as the "explicit indexation method". We then discounted the APVs as at the assumed date or termination or retirement to the valuation date with interest only using the non-indexed interest rates.

The Norton Report calculated the APV of Ms. McSheffrey's pension entitlement based on her accrued pension as at the date of valuation. To take into consideration the increase to her pension due to future increases in salary and YMPE, and the indexation of benefits after retirement, the Norton Report discounted the accrued pension, in current dollars, with interest and mortality. The interest rates used are the fully indexed rates or the non-indexed rates, as applicable, adjusted to reflect the assumptions on salary increase or indexation. This method is sometimes referred to as the "implicit indexation method".

It is my opinion that that the "explicit indexation method" is a more refined method in the sense that calculations using the "explicit indexation method" take into consideration more actual historical information and more specific provisions of the pension plan when performing the calculations. The "implicit indexations method" is a widely accepted approximation method used by pension actuaries and actuaries doing actuarial evidence work in Canada. It should be noted that the "implicit indexation method" was the most commonly used method among actuaries preparing reports for Ontario family law purpose prior to January 1, 2012.

From our experience in comparing our APVs of pension entitlements for Ontario family law purposes with APVs calculated by other actuaries, it is not uncommon to find a difference of approximately 2% due to the difference in approximation methods. It should be noted that the APVs for Ontario family law purposes are calculated based on the actual accrued pension as at the date of valuation. In other words, there is one less degree of uncertainty when compared with APVs presented in reports where the projected pension amounts at assumed retirement are also estimates.

We have not performed a detailed analysis of the effect of salary projection on the difference in the values of the APVs. However, we note that the value of Ms. McSheffrey's expected lifetime pension at retirement, in current dollars, assuming all service under OMERS, used in this report as compared with the corresponding values used in the Norton Report differ by approximately -2% and +3% assuming retirement at ages 60 and 65, respectively.

Caveats

We believe the values in this report represent reasonable estimates of the APVs of Ms. McSheffrey's pension entitlements under the various scenarios calculated based on the information provided and using the methods and assumptions as stated in this report. We caution you that there may be other equally valid alternate methods and assumptions which may result in values significantly different from these values.

We caution that the APVs for termination and retirement at a future date shown in this report are calculated based on the current provisions of the Plans. The APVs at the time of actual termination or retirement would be different if the provisions of the Plans were amended after the Calculation Date.

We caution that the APVs shown in this report are calculated in accordance with the methods and assumptions as stated in this report. In accordance with the method used in this report, the economic assumptions are selected to reflect financial conditions as at the Calculation Date. If the same method is used, and a different Calculation Date is selected, the economic assumptions used will likely be different, as a result the APVs will most likely be different.

We caution that the accrued pension at the assumed future date of termination or retirement as presented in this report are calculated based on current provision of the Plans and based specified actuarial methods and assumptions adopted. The values presented above are sensitive to the methods and assumptions adopted. The actual accrued pension at the actual date of termination or retirement will be different from the accrued pension as shown in the report.

We caution that the APVs as presented in this report are the APVs of a series of contingent payments calculated based on specified actuarial assumptions selected according to accepted actuarial practice. The values presented above are sensitive to the methods and assumptions adopted. The actual APV of the accrued benefits at the time of actual termination or retirement will be different from the APVs shown in the report.

We have not adjusted for any contingency not specifically set out in this report. In particular, we have not considered the effect of income tax in our calculations. However, we believe this is appropriate because we have been requested to estimate the difference in APVs at particular assumed date of termination or retirement.

We have also not taken into consideration the probability of death or termination before assumed dates of termination or retirement. However, we believe this is appropriate because we have been requested to estimate the values at particular assumed dates of termination or retirement.

Subject to the qualifications explicitly stated in this report, I have calculated the values presented in this report in accordance with accepted actuarial practice.

I have prepared this report in compliance with accepted actuarial practice where accepted actuarial practice exists.

This report has been prepared to comply with the Practice-Specific Standards for Actuarial Evidence of the Canadian Institute of Actuaries. It is my opinion that the assumptions and methods for which I have taken responsibility are appropriate in the circumstances of this case and for the purpose of this report.

While I believe this report to be sufficient for your purposes, I am available to provide additional calculations or to answer any questions regarding the report, should my assistance be required.

If you have any questions or require further information, please call me at 416 568 2878

Respectfully submitted,

Scott, Go Associate Inc.

Tian-teck Go
Fellow of the Canadian Institute of Actuaries

Appendix I: Summary of Plan Provisions of Ontario Municipal Employees Retirement System as Applicable to this Analysis

1. The plan provides for a pension equal to 2% of highest average earnings multiplied by credited service. The plan also provides for an offset at age 65 equal to 0.675% of the lesser of the average Year's Maximum Pensionable Earnings ("YMPE") and the highest average earnings, multiplied by credited service. The highest average earnings is the highest average of the member's annualized earnings during any five consecutive years of plan membership for which the member accrued contributory service. The average YMPE is calculated using the five-year average of the YMPE ending in the year of retirement.

2. Normal retirement age is 65 years.

3. The Plan provides for unreduced early retirement between ages 55 and 65 if the following conditions are met:
   - the sum of the member's age and the member's qualifying service at the date of termination (or credited and eligible service) equals to 90;
   - 30 years of qualifying service at the date of termination

   where age and qualifying service are measured in full years and months at time of pension commencement.

4. For members retiring from employment and for deferred members, for all benefits accrued before 2013, the Plan also provides for reduced early retirement between ages 55 and 65. The early retirement pension would be reduced by 5% multiplied by the least of:
   - 65 less the member's age;
   - 90 less the sum of the member's age and the member's qualifying service at the date of termination (or credited and eligible service); or
   - 30 less the member's qualifying service at the date of termination (or credited and eligible service),

   where age and qualifying service are measured in full years and months at time of pension commencement. The 5% per year reduction is prorated for part years.

5. For death before retirement, a vested member is entitled to the commuted value of the benefits. For death after retirement, the eligible spouse is entitled to $66\frac{2}{3}\%$ of the lifetime pension the member is receiving at date of death.

6. The Plan provides for automatic increases for pensions payable to terminated members that reflect 100% of the full increase in the CPI over time, for periods both prior to and after retirement for benefits accrued before 2013.

Appendix II: Summary of Plan Provisions of Hospitals of Ontario Pension Plan as Applicable to this Analysis

1. The plan provides for a pension equal to 1.5% of average annualized earnings up to the average YMPE plus 2.0% of average annualized earnings above the average YMPE, multiplied by contributory service. For members who retire with at least two years of membership, the plan also provides for a bridge benefit equal to 0.5% of average annualized earnings up to the average YMPE, multiplied by contributory service, should the member retire with an unreduced pension prior to age 65. The average annualized earnings is the highest average of the member's annualized earnings during any five consecutive years of Plan membership for which the member accrued contributory service. The average YMPE is the average of the YMPE in the three years immediately preceding the date of determination.

2. For members with an eligible spouse, the normal form of pension is a joint and 60% survivor annuity.

3. If the pension commencement date precedes the earlier of the date the member attains age 60, completes 30 years of early retirement eligibility service, or the date the member becomes totally and permanently disabled, then her registered lifetime pension will be reduced according to the following table:

	Age 55	Age 56	Age 57	Age 58	Age 59	Age 60+
2 to 14	70.00%	76.00%	82.00%	88.00%	94.00%	100.00%
15	77.50%	82.00%	86.50%	91.00%	95.50%	100.00%
16	79.00%	83.20%	87.40%	91.60%	95.80%	100.00%
17	80.50%	84.40%	88.30%	92.20%	96.10%	100.00%
18	82.00%	85.60%	89.20%	92.80%	96.40%	100.00%
19	83.50%	86.80%	90.10%	93.40%	96.70%	100.00%
20	85.00%	88.00%	91.00%	94.00%	97.00%	100.00%
21	86.50%	89.20%	91.90%	94.60%	97.30%	100.00%
22	88.00%	90.40%	92.80%	95.20%	97.60%	100.00%
23	89.50%	91.60%	93.70%	95.80%	97.90%	100.00%
24	91.00%	92.80%	94.60%	96.40%	98.20%	100.00%
25	92.50%	94.00%	95.50%	97.00%	98.50%	100.00%
26	94.00%	95.20%	96.40%	97.60%	98.80%	100.00%
27	95.50%	96.40%	97.30%	98.20%	99.10%	100.00%
28	97.00%	97.60%	98.20%	98.80%	99.40%	100.00%
29	98.50%	98.80%	99.10%	99.40%	99.70%	100.00%
30	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

4. Inflation Protection

Pensions, deferred pensions, and suspended pensions for contributory service up to December 31, 2005 are subject to annual indexing at the rate of 75% of the increase in the Consumer Price Index, up to a maximum annual pension increase of 10%. The aggregate of all pension increases shall not exceed 100% of the preceding years' rates of increase in the CPI up to a maximum CPI increase of 10% per year.

Pensions, deferred pensions, and suspended pensions for contributory service after December 31, 2005 are not subject to automatic indexing. Nevertheless, indexing may be provided on such benefits for service after December 31, 2005 on an ad hoc basis, at the rate of up to 100% of the increase in the Consumer Price Index, subject to a maximum total annual increase of 10%.

Summary of Qualifications and Experience for Tian-teck Go, FSA, FCIA, Consulting Actuary

PROFESSIONAL QUALIFICATIONS

- Fellow of the Canadian Institute of Actuaries (1983)
- Fellow of the Society of Actuaries (1983)

EMPLOYMENT HISTORY

• July 2002 to present	Consulting Actuary, Scott, Go Associates Inc.
• May 1996 to June 2002	Consulting Actuary, Robertson, Eadie & Associates
• June 1987 to May 1996	Actuary / Director, Actuarial Services Branch, Pension Commission of Ontario, Ministry of Finance
• August 1975 to May 1987	Various actuarial positions, Mutual Life of Canada

WORK EXPERIENCE

- Provided actuarial services to lawyers in legal proceedings and negotiations since 1987
- Provided advice to unions, other employee groups and individual pension plan members in negotiations on pension matters since 2002, including the establishment and implementation of a supplemental employee retirement plan
- Prepared actuarial reports for lawyers on pension entitlements of pension plan members, including review of entitlements, preparation of actuarial reports on loss of pension benefits on termination, and review of reports prepared by other actuaries
- Provided advice to lawyers on actuarial and pension matters in class action lawsuits including obtaining certification, preparing reports, reaching settlement and preparation of revised plan documents
- Reviewed pension plan actuarial reports filed with regulatory authorities prepared by other actuaries since 1987 (for lawyers, unions and other employee groups since 2002)
- Prepared pension plan actuarial reports filed with regulatory authorities from 1996 to 2002
- Signed over one thousand actuarial reports on marriage breakdown as required under the Ontario *Family Law Act* since 1996
- Qualified as expert witness in Ontario

PROFESSIONAL INVOLVEMENT
Canadian Institute of Actuaries

- Committee on Pension Plan Financial Reporting, member, 1988 to 1995
- Committee on Actuarial Evidence Practice, member, 1997 to 2011
- Task Force on Pension Plan Actuarial Report Content, member, 2011 to present
- Actuarial Evidence Seminar, 2000, Meeting Co-ordinator
- Actuarial Evidence Seminar, 2001, Speaker, Current Topics in Marriage Breakdown Valuations
- Actuarial Evidence Seminar, 2004, Moderator, Panel Discussion: The New Transfer Value Standard
- Actuarial Evidence Seminar, 2006, Speaker, Actuarial Evidence and Pension Consulting - Where the Twain Meet and Overlap
- Actuarial Evidence Seminar 2008, Moderator, Current Issues in Marriage Breakdown
- Actuarial Evidence Seminar 2012, Panel Member, Panel Discussion: Experience and Issues under Ontario's Bill 133 Marriage Breakdown Regime

Tab 3

This is Exhibit "3" referred to
in the Affidavit of Tian-teck Go
Sworn this 15th day of November, 2012.

A COMMISSIONER FOR TAKING AFFIDAVITS

Scott, Go Associates Inc.
4950 Yonge Street, Suite 2200, Toronto, ON M2N 6K1
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PRIVATE AND CONFIDENTIAL

November 14, 2012

Ms. Susan Ursel, LL.B.
Ursel Phillips Fellows Hopkinson LLP
Barristers & Solicitors
30 St. Clair Avenue West, 10th Floor
Toronto, Ontario M4V 3A1

Dear Ms. Ursel:

Re: Ms. Susan McSheffrey's Pension Entitlements (with a Calculation Date of December 31, 2011)

As requested, we reviewed the information provided regarding the pension entitlements of Ms. Susan McSheffrey under the Ontario Municipal Employees Retirement System ("OMERS") and the Hospitals of Ontario Pension Plan ("HOOPP"). You represent Ms. McSheffrey and you retained us to prepare this report. This report is prepared to provide an analysis of the effect on the pension entitlements of Ms. McSheffrey at termination or retirement as a result of the change from OMERS membership to HOOPP membership as a result of the divestiture of her employer.

In this report, we will refer to OMERS and HOOPP collectively as the Plans.

Purpose of this Report

More specifically, you have requested that we estimate:

(1) the total amount of Ms. McSheffrey's accrued pension under the two above pension plans assuming termination or retirement on various dates as well as the Actuarial Present Value ("APV") of the accrued pension, and

(2) the amount of Ms. McSheffrey's accrued pension on termination or retirement on the same assumed dates and the APVs thereof had Ms. McSheffrey been able to continue to accrue pension under OMERS after the divestiture.

We note there are virtually unlimited numbers of scenarios that can be tested for obtaining a set of estimates of this type. The results will vary based on the actuarial method and assumptions used to calculate such estimates. For the purposes of this report, we have identified the scenarios we have selected for performing the calculations using method and assumptions stated in this report.

We believe the estimates presented in this report are representative of the pattern of the amounts of pensions benefit and APVs of the benefits Ms. McSheffrey can expect to receive from the Plans. However, the numerical values of the amounts of Ms. McSheffrey's pension benefits and APVs of such benefits will differ if different scenarios are selected or different methods and assumptions are used. These amounts will also be different from the actual amounts Ms. McSheffrey will receive from the Plans at the date of her actual termination or retirement.

Information Provided

We have been provided with copies of the following documents related to Ms. McSheffrey's pension information:

- her HOOPP Annual Statement with statement dates from 2007 to 2010
- her OMERS Pension Report from 2007 to 2010
- selected Champlain CCAC Payment Statements dating from 2008 to 2011

In addition to the information provided, we also have access to the provisions of the Plans which are in the public domain.

We have also been provided with a copy of the *Actuarial Valuation Report On the Value of 'Lost' Pension Entitlements Of Ms. Susan E. McSheffrey* dated April 15, 2009 prepared by Mr. J. M. ("Mel") Norton of J. M. Norton Consulting Inc. (the "Norton Report"). In the preparation of this report, we relied on the following information as stated in the Norton Report:

- The date of birth of Mr. Kevin McSheffrey, the spouse of Ms. McSheffrey
- Ms. McSheffrey's contributory earnings under HOOPP from 2004 to 2008
- To determine Ms. McSheffrey's pension at retirement under OMERS as a divested member, we relied on the Norton Report which provided a description of the determination of the Average Pensionable Earnings and Average Yearly Maximum Pensionable Earnings ("YMPE") for divested members as follows:

"1. Final Average Earnings at separation

Average Pensionable earnings are calculated over the 'best' 5-year period, or such shorter period as reflects total OMERS and HOOPP service. As a 'special status' divested member, Ms. McSheffrey's annual pensionable earnings are based upon her annual earnings immediately prior to divestment, escalated by a scale based upon the lower of the year-over-year increase in (a) the Average Industrial Wage or (b) the Consumer Price Index. Her pensionable earnings are not based upon her factual earnings as applicable under HOOPP or for 'active' OMERS members. Her factual earnings are significantly higher.

The increase to earnings for years 2004 (*1.94%*) and 2005 (*1.66%*) was based on the year-over-year increase in the Average Industrial Wage. The increase to earnings for years 2006 (*3.36%*) and 2007 (*0.70%*) was based on the year-over-year increase in the Consumer Price Index. The increase to earnings for years 2008 (*1.99%*) and 2009 (*2.51%*) is now known, and was also based on the year-over-year increase in the Consumer Price Index.

2. Average YMPE at separation

The Average YMPE (under the Canada Pension Plan) is calculated over the 'last' 5 calendar years, but like pensionable earnings, as a 'special status' divested member, Ms. McSheffrey's annual YMPE is based upon the annual YMPE immediately prior to divestment, escalated consistently the lower of the year-over-year increase in (a) the Average Industrial Wage or (b) the Consumer Price Index. The average YMPE is not based upon her factual YMPE as applicable under HOOPP or for 'active'

OMERS members. The factual YMPE are slightly higher each year. Average YMPE cannot exceed 'final average earnings'; however, this limit is not relevant to Ms. McSheffrey."

It should be noted that the Norton Report had been provided to us primarily for information purposes. Other than the specific information and data as quoted above, we have not relied on the Norton Report for either our analysis or calculations done in the preparation of this report.

Data Used for the Purpose this Analysis

For the purpose of this analysis, we used the following data as provided:

Date of birth:	February 14, 1960
Spouse date of birth:	October 18, 1955
Date OMERS Service Divested:	March 31, 1997
Date HOOPP Service Commenced:	April 1, 1997
OMERS credited service as at December 31, 2008:	6.25 years
OMERS qualifying service as at December 31, 2008:	17.75 years
HOOPP contributory service as at December 31, 2008:	11.538462 years
HOOPP eligible service as at December 31, 2008:	18.003232 years
HOOPP average annualized earnings at December 31, 2008:	$64,977.00

We have also been provided with the following information on Ms. McSheffrey's contributory earnings and hourly rate of pay as well as the deemed YMPE for the calculation of OMERS pension:

	OMERS contributory earnings	Deemed AYMPE for OMERS pension	HOOPP contributory earnings	Hourly rate of pay
2004	$48,598.79		$61,488	
2005	49,407.32		63,051	
2006	51,067.85		64,866	
2007	51,424.30		66,883	
2008	52,445.83	$41,664		$36.77
2009	53,762.95	42,514		38.25
2010	53,962.91	43,265		39.14
2011				39.79
2012				39.79

The OMERS contributory earnings and the deemed average YMPE for the calculation of OMERS pension are taken directly from the OMERS pension reports.

We estimated the 2011 and 2012 OMERS contributory earnings and the deemed YMPE for the calculation of OMERS benefits from the formula for indexation obtained from the OMERS website and information on Consumer Price Index from the Bank of Canada website.

The HOOPP contributory earnings from 2004 to 2007 are taken from the Norton Report. The HOOPP annual pension statements do not contain information on contributory earnings on an annual basis. We estimated the annual HOOPP contributory earnings from the hourly rate of pay as shown in the latest Champlain CCAC Payment Statement in a calendar year provided to us assuming 35 hours per week. On this basis we were able to match the average annualized earnings as stated in the HOOPP statements from 2008 to 2010, inclusive, to within 0.2%.

We have been informed by Ms. McSheffrey of her hourly rate of pay in 2012 and that the hourly rate of pay will not be increased until 2014.

We have also been provided with the information on her contributions with interest. In particular, the following information on contributions with interest was used in our analysis:

	OMERS	HOOPP
December 31, 2008	$32,421.07	$46,457.25
December 31, 2009	33,332.09	52,658.64
December 31, 2010	33,918.73	59,095.99

If any of the data as stated above is incorrect this report will have to be revised.

For the purpose of this report, we used a Calculation Date of December 31, 2011, the last day of the year immediately preceding the date this report is prepared.

Plan Provisions Applicable to this Analysis

Attached as Appendix I is a summary of plan provisions for OMERS as applicable to the preparation of this analysis.

Attached as Appendix II is a summary of plan provisions for HOOPP as applicable to the preparation of this analysis.

Methods and Assumptions

For the purpose of this report, we have calculated Ms. McSheffrey's accrued pension and the APV of her pensions assuming the following dates of termination or retirement:

Date	Rationale for date selection
December 31, 2008	The Calculation Date used in the Norton Report
December 31, 2011	The Calculation Date of this report being the immediate year end preceding the date this report is prepared
February 28, 2015	The earliest retirement date available to Ms. McSheffrey under the Plans (with a reduced pension)
February 29, 2020	The earliest unreduced retirement date under HOOPP
September 30, 2020	The earliest unreduced retirement date under OMERS
February 28, 2025	The normal retirement date under the Plans

Where Ms. McSheffrey was not entitled to an immediate pension at the time of termination, for the purpose of this report we calculated the APV based on the assumption that Ms. McSheffrey elected the deferred pension option on termination. We calculated the APV of her pension, as at the date of termination, as the higher of the APV of a pension commencing on her earliest reduced retirement date and the APV as at the date of termination of her pension at her earliest unreduced retirement date of the plan where Ms. McSheffrey would receive a significant portion of her retirement pension (age 60 under current terms and age 65 if all her pension were accrued under OMERS). We took into consideration the requirement under the Ontario *Pension Benefits Act* that the APV of a reduced pension cannot be lower than the APV of the deferred pension payable from the normal retirement date. We did not take into consideration the possibility of Ms. McSheffrey electing to commence receiving the pension at any other date other than the two dates as described. **The APV calculated on this basis is not the same as the commuted value Ms. McSheffrey would have received had she terminated her membership under the Plan and elected to transfer the commuted value of her entitlements out of the Plan.** We do not have all the information required to calculate the actual commuted value Ms. McSheffrey would have received. We believe the APV as calculated is adequate and appropriate for the purpose of this report.

Where Ms. McSheffrey has the option to elect an immediate pension on the date of termination, for the purpose of this report, we assumed Ms. McSheffrey will elect either an immediate pension or a deferred pension commencing at her earliest unreduced retirement date of the plan where Ms. McSheffrey would receive a significant portion of her retirement pension. We calculated the APV, as at the date of retirement, of her pension as the higher of the APV of the immediate pension or the deferred pension as described. We did not take into consideration the possibility of Ms. McSheffrey electing an option to commence receiving the pension at any dates other than the two dates as described.

For the purpose of determining the spousal benefits provided under the Plans we used the information on Ms. McSheffrey's spouse as provided.

Methods and assumptions assuming termination prior to 2012

For assumed termination as at December 31, 2008 and December 31, 2011, we estimated Ms. McSheffrey's accrued pension based on the information available to us (including estimates, where necessary, as stated in this report). We believe our estimates of Ms. McSheffrey's accrued pension as of these assumed terminated dates would be very close to Ms. McSheffrey's accrued pension had she actually terminated her membership under the Plan on these assumed termination dates.

There is no prescribed approach for the calculation of the APV of such benefits on the basis as described in this report. For the purpose of this report, **where applicable,** we calculated the APV of the pension benefits based on the methods and assumptions prescribed by Section 3500 Pension Commuted Values of the Standards of Practice of the Canadian Institute of Actuaries Effective February 1, 2005 Revised May 1, 2006; December 8, 2008; March 26, 2009; June 3, 2010 (the "CV Standard"). Where the assumed date of termination is a date in the past, we used the method and assumptions prescribed by the CV Standard as applicable to that particular date using the assumed date of termination as the Valuation Date.

Specifically, for assumed termination on December 31, 2008, we used sex distinct mortality rates equal to the UP-94 Table projected forward to the year 2015 using mortality projection Scale AA (UP-94@2015). For assumed termination on December 31, 2011, we used sex distinct mortality rates equal to the UP-94 Table with generational projection using mortality projection scale AA.

We used the following effective interest rates:

Assumed termination date	Non-indexed rates		Fully indexed rates	
	First 10 years	After 10 years	First 10 years	After 10 years
December 31, 2008	3.75%	5.25%	2.5%	3.25%
December 31, 2011	2.6%	4.1%	1.3%	1.6%

For the purpose of determining the APV of the benefits, the implied inflation rates used to estimate the increase in the benefits are 1.22% for the first 10 years and 1.94% thereafter for assumed termination on December 31, 2008 and 1.28% for the first 10 years and 2.46% thereafter for assumed termination on December 31, 2011, calculated based on the relationship between the fully indexed rates and the non-indexed rates.

Methods and assumptions assuming retirement at a future date

There is no prescribed approach applicable to the determination of either the accrued pension assuming retirement on a future date or the APV of the benefits on the basis as described in this report. For the purpose of this report, we estimated the amounts of future accrued pension and the APVs of such benefits using the following method and assumptions.

For the purpose of this report, **where applicable,** we calculated the APV of the pension benefits based on methods and assumptions prescribed by the "CV Standard". However, since the assumed date of termination is a day in the future, we used the method and assumptions prescribed by the CV Standard as applicable on December 31, 2011, the Calculation Date of this report. Specifically, we used sex distinct mortality rates equal to the UP-94 Table with generational projection using mortality projection scale AA.

We first calculated the APV of the accrued benefits as at the various assumed retirement dates. For the sake of comparability of the APVs of the pension at the various assumed retirement dates, we then discount the APVs of the pension benefits as at the assumed retirement dates to the Calculation Date of December 31, 2011 with interest.

We used an effective annual interest rate of 2.6% for the first 10 years after December 31, 2011 and 3.25% thereafter to determine "non-indexed rates" and we used an effective annual interest rate of 1.3% for the first 10 years after December 31, 2011 and 1.6% thereafter to determine the "fully indexed rates" for calculating the APVs at the assumed dates of retirements. For the purpose of determining the APV of the benefits, the implied inflation rates used to estimate the increase in the benefits 1.28% for the first 10 years after December 31, 2011 and 2.46% thereafter, calculated based on the relationship between the fully indexed rates and the non-indexed rates.

For the purpose of estimating Ms. McSheffrey's accrued pension at assumed future retirement dates, we projected Ms. McSheffrey's annual pension based on the following assumptions:

- Ms. McSheffrey's pensionable earnings and the YMPE under the Canada Pension Plan will increase in future years by 1% above the implied inflation rates as stated above. This assumption is consistent with the CV Standard where increases in pensions are related to an average wage index. In other words, we assumed the increase in Ms. McSheffrey's future salary will be comparable to the increase in the average salary in Canada

- The Plan provisions in effect as at December 31, 2011 (taking into consideration future plan amendments known as at that date but coming into effect at a later date) will remain unchanged in the future
- The provisions of the Canada Pension Plan affecting the calculation of pension benefits under the Plan in effect as at December 31, 2011 will remain unchanged in the future
- For the purpose of estimating Ms. McSheffrey's pension at retirement from OMERS as a divested member, we assumed both Ms. McSheffrey's deemed salary and the deemed YMPE will increase in the future at the assumed inflation rates as described above.

Assumption on Plan provisions (for all assumed dates of termination and retirement)

For the purpose of determining the APV of the HOOPP pension entitlements, we assumed the three months of lost HOOPP contributory service was for service prior to 2006.

For HOOPP, for pensions accrued before 2006 the plan provides for automatic increases for pensions payable to deferred vested and retired members that reflect 75% of the full increase in the Consumer Price Index ("CPI"), up to a maximum increase in CPI of 10%, for periods both prior to and after retirement. The plan was amended in 2004 such that no automatic increases will be provided to benefits accrued after 2005.

It should be noted that in addition to the automatic increases, HOOPP has, on occasion (most recently in 1998 and 2001), provided ad hoc "catch up" cost of living adjustments to deferred vested and retired members. The effect of these catch up adjustments was to increase pensions to the amounts they would be if they had been increased at 100% of the full increase in CPI for each year instead of 75%.

For the years 2007, 2008 and 2009, no ad hoc adjustment was granted for benefits accrued before 2006, and an ad hoc increase of 75% of the increase in CPI was granted every year up to 2012 for benefits accrued after 2005.

For the purpose of this report we assumed all pension benefits under HOOPP are indexed at 75% of the full increase in CPI both before and after retirement.

Since 1999 all OMERS benefits (including benefits accrued before 1999) are contractually guaranteed to increase at 100% of the increase in CPI. The plan was amended in 2011 such that no automatic increase will be provided to benefits accrued after 2013 during the deferred period. This amended does not affect the results presented in this report of any scenarios selected for the purpose of this report.

Annual Pension at Retirement

We estimated, based on information as described and assumptions as stated, Ms. McSheffrey's annual pension and APV thereof as at the various assumed date of termination and retirement as follows:

Pension under OMERS for pre-divestiture service

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension plus bridge	bridge	early retirement reduction factor	lifetime pension	bridge	APV of pension benefit
31/12/2008	48.88	6,324	1,758	n/a	n/a	n/a	46,400
31/12/2011	51.88	6,661	1,855	n/a	n/a	n/a	79,400
28/02/2015	55.05	7,023	1,981	69.58%	2,905	1,981	85,800
29/02/2020	60.05	7,529	2,112	94.81%	5,027	2,112	100,300
30/09/2020	60.63	7,585	2,112	100.00%	5,473	2,112	104,400
28/02/2025	65.05	8,151	2,357	100.00%	5,794	0	77,500

Pension under HOOPP for service after divestiture

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension	unreduced bridge	early retirement reduction factor	lifetime pension	bridge	APV of pension benefit
31/12/2008	48.88	12,496	2,513	n/a	n/a	n/a	160,200
31/12/2011	51.88	16,850	3,436	n/a	n/a	n/a	324,500
28/02/2015	55.05	21,162	4,554	91.00%	19,257	4,144	457,500
29/02/2020	60.05	29,606	6,537	100.00%	29,606	6,537	525,400
30/09/2020	60.63	30,769	6,794	100.00%	30,769	6,794	527,000
28/02/2025	65.05	40,999	0	100.00%	40,999	0	507,800

Assumed all Pension Accrued under OMERS

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension plus bridge	bridge	early retirement reduction factor	lifetime pension	bridge	APV of pension benefit
31/12/2008	48.88	23,090	5,087	n/a	n/a	n/a	182,800
31/12/2011	51.88	28,954	6,454	n/a	n/a	n/a	371,600
28/02/2015	55.05	34,738	8,255	70.83%	16,351	8,255	458,700
29/02/2020	60.05	46,031	11,201	96.06%	33,019	11,201	648,500
30/09/2020	60.63	47,582	11,427	100.00%	36,155	11,427	681,500
28/02/2025	65.05	61,399	15,056	100.00%	46,343	0	619,500

Comparison

assumed date of termination or retirement	age at termination or retirement	APV of OMERS pre-divestiture pension	APV of HOOPP pension	APV of total pension under current terms	APV pension if all accrued under OMERS	difference
31/12/2008	48.88	46,400	160,200	206,600	182,800	23,800
31/12/2011	51.88	79,400	324,500	403,900	371,600	32,300
28/02/2015	55.05	85,800	457,500	543,300	458,700	84,600
29/02/2020	60.05	100,300	525,400	625,700	648,500	(22,800)
30/09/2020	60.63	104,400	527,000	631,400	681,500	(50,100)
28/02/2025	65.05	77,500	507,800	585,300	619,500	(34,200)

Factors not taken into consideration

The following factors were not taken into consideration in the preparation of this report:

Mortality

Because of the methodology used in calculating the APVs, we have not taken into consideration the effect of mortality from the Calculation Date to the assumed date of retirement.

Required employee contributions

We have not taken into consideration the effect of the difference between the required member contributions under the two plans.

Since 2004 the required member contribution rates for OMERS are as follows:

Contributory earnings	2004	2005	2006	2007	2008	2009	2010	2011	2012
Up to YMPE	6.00%	6.00%	6.50%	6.50%	6.50%	6.30%	6.40%	7.40%	8.30%
Over YMPE	8.80%	8.80%	9.60%	9.60%	9.60%	9.50%	7.00%	10.70%	12.80%

Since 2004 the required member contribution rates for HOOPP are 6.9% for contributory earnings up to YMPE and 9.2% for contributory earnings in excess of YMPE.

We do not have sufficient information to perform an exact analysis on the effect of the difference in required employee contributions with interest. However, we note that the required contribution rates were reasonably comparable between the two Plans from 2004 to 2010 and the required contribution rates for OMERS are significantly higher than HOOPP beginning in 2012. If required member contributions were taken into consideration for future years, the difference between the resulting net values of Ms. McSheffrey's pension under HOOPP when compared with the net value assuming all pension were accrued under OMERS would be reduced, all assuming current contribution rates will remain unchanged for future years.

50% Rule

Under Ontario *Pension Benefits Act*, the required member's contributions with interest accrued to the date of separation cannot provide for more than 50% of the commuted value of the member's pension at the time of termination or retirement. We do not have sufficient information to perform a detailed analysis on the effect of the 50%. However, based on our estimate of the APV of Ms. McSheffrey's pension benefits under the various scenarios, we believe the application of the 50% would like only affect the value of Ms. McSheffrey's benefits assuming termination on December 31, 2008. I believe the difference as shown in the report would be greater if 50% were taken into consideration.

I do not believe the application of the 50% would affect the differences as shown in this report for other assumed dates of termination or retirement.

Caveats

We believe the values in this report represent reasonable estimates of the APVs of Ms. McSheffrey's pension entitlements under the various scenarios calculated based on the information provided and using the methods and assumptions as stated in this report. We caution that there may be other equally valid alternate methods and assumptions which may result in values significantly different from these values.

We caution that the APVs for termination and retirement at a future date shown in this report are calculated based on the current provisions of the Plans. The APVs at the time of actual termination or retirement would be different if the provisions of the Plans were amended after the Calculation Date.

We caution that the APVs shown in this report are calculated in accordance with the methods and assumptions as stated in this report. In accordance with the method used in this report, the economic assumptions are selected to reflect financial conditions as at the Calculation Date. If the same method is used, and a different Calculation Date is selected, the economic assumptions used will likely be different, as a result the APVs will most likely be different.

We caution that the accrued pension at the assumed future date of termination or retirement as presented in this report are calculated based on current provision of the Plans and based specified actuarial methods and assumptions adopted. The values presented above are sensitive to the methods and assumptions adopted. The actual accrued pension at the actual date of termination or retirement will be different from the accrued pension as shown in the report.

We caution that the APVs as presented in this report are the APVs of a series of contingent payments calculated based on specified actuarial assumptions selected according to accepted actuarial practice. The values presented above are sensitive to the methods and assumptions adopted. The actual APV of the accrued benefits at the time of actual termination or retirement will be different from the APVs shown in the report.

We have not adjusted for any contingency not specifically set out in this report. In particular, we have not considered the effect of income tax in our calculations. However, we believe this is appropriate because we have been requested to estimate the difference in APVs at particular assumed date of termination or retirement.

We have also not taken into consideration the probability of death or termination before assumed dates of termination or retirement. However, we believe this is appropriate because we have been requested to estimate the values at particular assumed dates of termination or retirement.

Subject to the qualifications explicitly stated in this report, I have calculated the values presented in this report in accordance with accepted actuarial practice.

I have prepared this report in compliance with accepted actuarial practice where accepted actuarial practice exists.

This report has been prepared to comply with the Practice-Specific Standards for Actuarial Evidence of the Canadian Institute of Actuaries. It is my opinion that the assumptions and methods for which I have taken responsibility are appropriate in the circumstances of this case and for the purpose of this report.

While I believe this report to be sufficient for your purposes, I am available to provide additional calculations or to answer any questions regarding the report, should my assistance be required.

If you have any questions or require further information, please call me at 416 568 2878

Respectfully submitted,

Scott, Go Associate Inc.

Tian-teck Go
Fellow of the Canadian Institute of Actuaries

Appendix I: Summary of Plan Provisions of Ontario Municipal Employees Retirement System as Applicable to this Analysis

1. The plan provides for a pension equal to 2% of highest average earnings multiplied by credited service. The plan also provides for an offset at age 65 equal to 0.675% of the lesser of the average Year's Maximum Pensionable Earnings ("YMPE") and the highest average earnings, multiplied by credited service. The highest average earnings is the highest average of the member's annualized earnings during any five consecutive years of plan membership for which the member accrued contributory service. The average YMPE is calculated using the five-year average of the YMPE ending in the year of retirement.

2. Normal retirement age is 65 years.

3. The Plan provides for unreduced early retirement between ages 55 and 65 if the following conditions are met:
   - the sum of the member's age and the member's qualifying service at the date of termination (or credited and eligible service) equals to 90;
   - 30 years of qualifying service at the date of termination

   where age and qualifying service are measured in full years and months at time of pension commencement.

4. For members retiring with employment and for benefit accrued before 2013 for deferred member, the Plan also provides for reduced early retirement between ages 55 and 65. The early retirement pension would be reduced by 5% multiplied by the least of:
   - 65 less the member's age;
   - 90 less the sum of the member's age and the member's qualifying service at the date of termination (or credited and eligible service); or
   - 30 less the member's qualifying service at the date of termination (or credited and eligible service),

   where age and qualifying service are measured in full years and months at time of pension commencement. The 5% per year reduction is prorated for part years.

   Early retirement subsidies are not available to deferred vested members for benefits accrued after 2012.

5. For death before retirement, a vested member is entitled to the commuted value of the benefits. For death after retirement, the eligible spouse is entitled to $66^{2/}{}_{3}$% of the lifetime pension the member is receiving at date of death.

6. The Plan provides for automatic increases for pensions payable to terminated members that reflect 100% of the full increase in the CPI over time, for periods both prior to and after retirement for benefits accrued before 2013. For benefits accrued after 2012, the Plan provides for automatic increases for pensions payable to terminated members that reflect 100% of the full increase in the CPI over time, for periods after retirement only.

Appendix II: Summary of Plan Provisions of Hospitals of Ontario Pension Plan as Applicable to this Analysis

1. The plan provides for a pension equal to 1.5% of average annualized earnings up to the average YMPE plus 2.0% of average annualized earnings above the average YMPE, multiplied by contributory service. For members who retire with at least two years of membership, the plan also provides for a bridge benefit equal to 0.5% of average annualized earnings up to the average YMPE, multiplied by contributory service, should the member retire with an unreduced pension prior to age 65. The average annualized earnings is the highest average of the member's annualized earnings during any five consecutive years of Plan membership for which the member accrued contributory service. The average YMPE is the average of the YMPE in the three years immediately preceding the date of determination.

2. For members with an eligible spouse, the normal form of pension is a joint and 60% survivor annuity.

3. If the pension commencement date precedes the earlier of the date the member attains age 60, completes 30 years of early retirement eligibility service, or the date the member becomes totally and permanently disabled, then her registered lifetime pension will be reduced according to the following table:

	Age 55	Age 56	Age 57	Age 58	Age 59	Age 60+
2 to 14	70.00%	76.00%	82.00%	88.00%	94.00%	100.00%
15	77.50%	82.00%	86.50%	91.00%	95.50%	100.00%
16	79.00%	83.20%	87.40%	91.60%	95.80%	100.00%
17	80.50%	84.40%	88.30%	92.20%	96.10%	100.00%
18	82.00%	85.60%	89.20%	92.80%	96.40%	100.00%
19	83.50%	86.80%	90.10%	93.40%	96.70%	100.00%
20	85.00%	88.00%	91.00%	94.00%	97.00%	100.00%
21	86.50%	89.20%	91.90%	94.60%	97.30%	100.00%
22	88.00%	90.40%	92.80%	95.20%	97.60%	100.00%
23	89.50%	91.60%	93.70%	95.80%	97.90%	100.00%
24	91.00%	92.80%	94.60%	96.40%	98.20%	100.00%
25	92.50%	94.00%	95.50%	97.00%	98.50%	100.00%
26	94.00%	95.20%	96.40%	97.60%	98.80%	100.00%
27	95.50%	96.40%	97.30%	98.20%	99.10%	100.00%
28	97.00%	97.60%	98.20%	98.80%	99.40%	100.00%
29	98.50%	98.80%	99.10%	99.40%	99.70%	100.00%
30	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

4. Inflation Protection

Pensions, deferred pensions, and suspended pensions for contributory service up to December 31, 2005 are subject to annual indexing at the rate of 75% of the increase in the Consumer Price Index, up to a maximum annual pension increase of 10%. The aggregate of all pension increases shall not exceed 100% of the preceding years' rates of increase in the CPI up to a maximum CPI increase of 10% per year.

Pensions, deferred pensions, and suspended pensions for contributory service after December 31, 2005 are not subject to automatic indexing. Nevertheless, indexing may be provided on such benefits for service after December 31, 2005 on an ad hoc basis, at the rate of up to 100% of the increase in the Consumer Price Index, subject to a maximum total annual increase of 10%.

Summary of Qualifications and Experience for
Tian-teck Go, FSA, FCIA, Consulting Actuary

PROFESSIONAL QUALIFICATIONS

- Fellow of the Canadian Institute of Actuaries (1983)
- Fellow of the Society of Actuaries (1983)

EMPLOYMENT HISTORY

• July 2002 to present	Consulting Actuary, Scott, Go Associates Inc.
• May 1996 to June 2002	Consulting Actuary, Robertson, Eadie & Associates
• June 1987 to May 1996	Actuary / Director, Actuarial Services Branch, Pension Commission of Ontario, Ministry of Finance
• August 1975 to May 1987	Various actuarial positions, Mutual Life of Canada

WORK EXPERIENCE

- Provided actuarial services to lawyers in legal proceedings and negotiations since 1987
- Provided advice to unions, other employee groups and individual pension plan members in negotiations on pension matters since 2002, including the establishment and implementation of a supplemental employee retirement plan
- Prepared actuarial reports for lawyers on pension entitlements of pension plan members, including review of entitlements, preparation of actuarial reports on loss of pension benefits on termination, and review of reports prepared by other actuaries
- Provided advice to lawyers on actuarial and pension matters in class action lawsuits including obtaining certification, preparing reports, reaching settlement and preparation of revised plan documents
- Reviewed pension plan actuarial reports filed with regulatory authorities prepared by other actuaries since 1987 (for lawyers, unions and other employee groups since 2002)
- Prepared pension plan actuarial reports filed with regulatory authorities from 1996 to 2002
- Signed over one thousand actuarial reports on marriage breakdown as required under the Ontario *Family Law Act* since 1996
- Qualified as expert witness in Ontario

PROFESSIONAL INVOLVEMENT
Canadian Institute of Actuaries

- Committee on Pension Plan Financial Reporting, member, 1988 to 1995
- Committee on Actuarial Evidence Practice, member, 1997 to 2011
- Task Force on Pension Plan Actuarial Report Content, member, 2011 to present
- Actuarial Evidence Seminar, 2000, Meeting Co-ordinator
- Actuarial Evidence Seminar, 2001, Speaker, Current Topics in Marriage Breakdown Valuations
- Actuarial Evidence Seminar, 2004, Moderator, Panel Discussion: The New Transfer Value Standard
- Actuarial Evidence Seminar, 2006, Speaker, Actuarial Evidence and Pension Consulting - Where the Twain Meet and Overlap
- Actuarial Evidence Seminar 2008, Moderator, Current Issues in Marriage Breakdown
- Actuarial Evidence Seminar 2012, Panel Member, Panel Discussion: Experience and Issues under Ontario's Bill 133 Marriage Breakdown Regime

Tab 4

This is Exhibit "4" referred to
in the Affidavit of Tian-teck Go
Sworn this 15th day of November, 2012.

A COMMISSIONER FOR TAKING AFFIDAVITS

Scott, Go Associates Inc.
4950 Yonge Street, Suite 2200, Toronto, ON M2N 6K1
Telephone: 416 568 2878 • Fax: 416 585 9351

PRIVATE AND CONFIDENTIAL

November 14, 2012

Ms. Susan Ursel, LL.B.
Ursel Phillips Fellows Hopkinson LLP
Barristers & Solicitors
30 St. Clair Avenue West, 10th Floor
Toronto, Ontario M4V 3A1

Dear Ms. Ursel:

Re: Ms. Gay Spong's Pension Entitlements

As requested, we reviewed the information provided regarding the pension entitlements of Ms. Gay Spong under the VON Canada Pension Plan ("VONPP") and the Healthcare Ontario Pension Plan ("HOOPP"). You represent Ms. McSheffrey who is the representative plaintiff of the CCAC Pension Class Action against the Government of Ontario (the "Class Action"). Ms. Spong is a member of the McSheffrey class. You retained us to prepare this report. This report is prepared to provide an analysis of the effect on the pension entitlements of Ms. Spong as a result of the change from VONPP membership to HOOPP membership as a result of the divestiture of her employer.

In this report, we will refer to VONPP and HOOPP collectively as the Plans.

Specifically, you have requested that we to compare (1) the amount of monthly pension Ms. Spong has been receiving from the Plans since her retirement date as well as the Actuarial Present Value of her monthly pension thereof ("APV") with (2) the amount of monthly pension Ms. Spong would have been receiving from VONPP and the APV thereof had Ms. Spong been able to continue to accrue pension credit under VONPP after the divestiture.

Information Provided

For the purpose of preparing this report, we have relied on the following documents provided:

- the plan text of the VON Canada Pension Plan amended and restated effective 2009
- her Personal Statement of Benefits from VONPP with statement dates January 1, 2003 and January 1, 2004
- her VONPP *Retirement Benefit Statement in Respect of Benefit Accrued under the Plan* prepared as of October 29, 2004
- her HOOPP 2003 Annual Statement
- the covering letter dated November 11, 2004 from HOOPP encaptioned *Retirement Benefit Options*, **without** the option forms originally forming part of the letter
- her HOOPP *Pension Confirmation Statement*
- her T4s from 1999 to 2004

We have also been provided with various documents relating to her deferred pension entitlement under HOOPP as a former employee of Chedoke Hospitals. We did not take any information regarding Ms. Spong's entitlements in these documents into consideration in the preparation of this report as this pension is treated separately by HOOPP from her pension entitlements arising from the divestiture.

We note we were unable to use the information on monthly pension as contained in the HOOPP *Pension Confirmation Statements* directly in the preparation of this report as the amounts shown in these statements represent the total of two separate HOOPP pensions.

In addition to the information provided, we also have access to the current provisions of HOOPP which are in the public domain.

For the purpose of this analysis, we used the following data as contained in the documents provided:

Date of birth:	October 5, 1939
Spouse date of birth:	December 23, 1938
VONPP credited service:	3.589 years
VONPP monthly pension at retirement:	$226.32
VONPP form of pension:	Joint and survivor, 50%
VONPP effective day of monthly payment:	November 1, 2004
HOOPP contributory service as at December 31, 2003:	6 years 11.03 weeks
HOOPP average annualized earnings as of December 31, 2003	$56,346

Approximations and additional assumptions used

The information provided on Ms. Spong's pension entitlement under VONPP is complete for the preparation of this report.

Approximations and additional assumptions are required, however, to estimate Ms. Spong's pension entitlement under HOOPP for the purposes of this report.

The documents provided did not contain the following information explicitly:

- the actual pension start date of her HOOPP pension
- the actual contributory service at the date of retirement
- the actual amount of Ms. Spong's monthly pension at the time of retirement
- the form of pension elected by Ms. Spong.

We assumed November 1, 2004 to be the pension start date of her HOOPP pension as Ms. Spong attained age 65 year in October 2004.

We assumed Ms. Spong accrued 10 months of contributory service in 2004 to be consistent with the pension start date of her HOOPP pension used in this report.

Based on the employment income as in her T4s from 1999 to 2004, we believe the value of her average annualized earnings at December 31, 2003 is a reasonable approximation of her average annualized earnings at retirement in October 2004.

For members with a qualifying spouse at the date of retirement, HOOPP provides, as a normal form, a survivor benefit of 60% of the member's basic lifetime pension. The member can also elect, as an option, a survivor benefit of 80% or 100% of the basic lifetime pension. If an option with a higher survivor benefit is elected, the basic monthly lifetime pension will be reduced. For the purpose of this report, we assumed the normal form of pension was elected. It should be noted that because the election of a higher survivor benefit is associated with a reduction in basic monthly pension, the findings of this report would likely remain valid even if a different option was actually selected.

In my opinion, the monthly pensions and the APVs as estimated in this report are reasonable approximations of Ms. Spong's actual monthly pensions and APVs thereof.

Plan Provisions applicable to this analysis

Attached as Appendix I is a summary of plan provisions for VONPP as applicable to the preparation of this analysis.

Attached as Appendix II is a summary of plan provisions for HOOPP as applicable to the preparation of this analysis.

Methods and Assumptions

In order to calculate APVs of a series of contingent payments, the professional standard of the Canadian Institute of Actuaries requires a Calculation Date to be selected. When preparing a report of this type, it is our normal practise to a select a relatively recent date as the Calculation Date. In my opinion, by choosing a recent date, the APVs as calculated provide a better reflection of current conditions as the time the report is prepared. Specifically, by using a recent date as the Calculation Date, all actual events occurring before the Calculation Date, such as major revisions to plan provisions or change to administrative policies and practices adopted by the plan administrator, can be taken into consideration directly. For the purpose of this report we use a Calculation Date of December 31, 2011, the last day of the calendar year immediately preceding the date this report is prepared.

We note, in this case, however, monthly pension payments had been made to Ms. Spong by the Plan since the date of retirement, by using a Calculation Date of December 31, 2011 it was also necessary to account for, separately, the difference in the monthly pension payments made (or would have been made under the 2nd scenario) from the date of her retirement to the Calculation Date. Where the time period covering the payments is relatively short or the difference in the two series of payments to be compared are relatively small, it is our normal practise to show these payments without adjustment for interest.

Monthly pension under current terms

For Ms. Spong's monthly pension from VONPP at the time of retirement under the current terms, we used the information provided directly.

The 2009 VONPP plan text indicates that no ad hoc increases to pension payments have been granted since 2003. We have prepared the report assuming no indexation will be provided under VONPP. **Although we believe this to be a reasonable assumption under the circumstances, the APVs for the future pension payments will likely be very different if different assumption regarding indexation for the VONPP monthly pension are used.**

We estimated Ms. Spong's monthly pension at the time of retirement under HOOPP using information provided, with approximations o our assumptions as described in the previous section.

Because all Ms. Spong's credited service under HOOPP was accrued prior to 2006, her monthly HOOPP pension is contractually guaranteed to increase annually at 75% of the increase in Consumer Price Index. In estimating the total amount of monthly pension payments made to Ms. Spong as at the Calculation Date, we have adjusted her monthly pension from the date of retirement to the date the payment was made in accordance with the actual indexation rates used by HOOPP. A copy of the historical indexation rates of HOOPP was attached as Appendix III.

Monthly pension assuming all pension accrued under VON

To determine Ms. Spong's monthly pension at the time of retirement under this scenario, we used the following assumptions:

We assumed the pension start day to be November 1, 2004.

We calculated her accrued monthly pension at retirement using the VONPP benefit formula in effect in 2004.

For credited service at retirement, we used the total of her credited service under VONPP and her contributory service under HOOPP .

For the average of her highest 5 years of pensionable earnings, we used her HOOPP average annualized earnings at December 31, 2003, the same earnings we used to calculate her monthly pension at retirement from HOOPP under current terms.

VONPP provides, as a normal form, a lifetime pension with monthly payments guaranteed for five years. We note that for her VONPP pension under current terms Ms. Spong elected the option of joint and survivor 50%. We assumed Ms. Spong would have elected the same option if all her person were accrued under the VONPP under this scenario.

We estimated the reduced monthly pension using the method and assumptions according to *Recommendations for the Computation of Transfer Values from Registered Pension Plans* issued by the Canadian Institute of Actuaries, effective September 1, 1993, the professional standard for the calculation of commuted values of benefits under a registered pension plan in effect in October 2004.

As detailed in the previous subsection, we assumed no increase to her monthly pension after retirement.

APV of future monthly pension

There is no prescribed approach for the calculation of the APVs of such benefits on the basis as described in this report. For the purpose of this report we calculated the APVs of the pension benefits based on the methods and assumptions prescribed by Section 3500 Pension Commuted Values of the Standards of Practice of the Canadian Institute of Actuaries Effective February 1, 2005 Revised May 1, 2006; December 8, 2008; March 26, 2009; June 3, 2010 (the "CV Standard").

Specifically, we used sex distinct mortality rates equal to the UP-94 Table with generational projection using mortality projection scale AA. At your request, we have assumed standard mortality for both Ms. Strong and Mr. Dennis Strong for the purpose of this report.

We used the following effective interest rates:

Assumed termination date	Non-indexed rates		Fully indexed rates	
	First 10 years	After 10 years	First 10 years	After 10 years
December 31, 2011	2.6%	4.1%	1.3%	1.6%

For the purpose of determining the APVs of the benefits, the implied inflation rates used to estimate the increase in the benefits are 1.28% for the first 10 years and 2.46% thereafter for assumed termination on December 31, 2011, calculated based on the relationship between the fully indexed rates and the non-indexed rates.

For HOOPP, we assumed the monthly pension will be indexed at 75% of the full increase in CPI after the Calculation Date.

For VONPP, we assumed the monthly pension will not be increased after the Calculation Date.

Monthly Pensions at Retirement and APVs of Monthly Pensions

We estimated, based on information as described and assumptions as stated, Ms. Spong's monthly pension and APV thereof under the two scenarios as follows:

Under Current Terms

Source of Monthly Pension	Monthly Pension at retirement	Monthly Pension at December 31, 2011	Accumulated Value of Monthly Pension Received as at Decembr 31, 2011	APV of Future Monthly Pension as at December 31, 2011
VON	226	226	19,464	36,200
HOOPP	545	593	48,823	108,800
Total	771	820	68,286	145,000

Assuming All Post Divestiture Pension Accrued under VON

Source of Monthly Pension	Monthly Pension at retirement	Monthly Pension at December 31, 2011	Accumulated Value of Monthly Pension Received as at December 31, 2011	APV of Future Monthly Pension as at December 31, 2011
VON	793	793	68,228	126,900

Factors not taken into consideration

The following factors were not taken into consideration in the preparation of this report:

Required employee contributions

We have not taken into consideration the effect of the difference between the required member contributions under the two plans.

Under any circumstances, we do not have sufficient information to perform an exact analysis of the effect of required contributions with interest.

50% Rule

Under Ontario *Pension Benefits Act*, the required member's contributions with interest accrued to the date of separation cannot provide for more than 50% of the commuted value of the member's pension at the time of termination or retirement. We do not have sufficient information to perform a detailed analysis on the effect of the 50%.

Caveats

We caution you that the APVs as presented in this report are the APVs of a series of contingent payments calculated based on specified actuarial assumptions selected according to accepted actuarial practice. The values presented above are sensitive to the methods and assumptions adopted.

We believe the values in this report represent reasonable estimates of the APVs of Ms. Spong's pension entitlements under the various scenarios calculated based on the information provided and using the methods and assumptions as stated in this report. We caution you that there may be other equally valid alternate methods and assumptions which may result in values significantly different from these values.

We caution you that the APVs shown in this report are calculated in accordance with the methods and assumptions as stated in this report. In accordance with the method used in this report, the economic assumptions are selected to reflect financial conditions as at the Calculation Date. If the same method is used, and a different Calculation Date is selected, the economic assumptions used will likely be different, as a result the APVs will most likely be different.

We have not adjusted for any contingency not specifically set out in this report. In particular, we have not considered the effect of income tax in our calculations. However, we believe this is appropriate for the purposes of comparing the APVs of future pension payments because we have been requested to estimate the difference in APVs of monthly payments from registered pension plans.

Subject to the qualifications explicitly stated in this report, I have calculated the values presented in this report in accordance with accepted actuarial practice.

I have prepared this report in compliance with accepted actuarial practice where accepted actuarial practice exists.

This report has been prepared to comply with the Practice-Specific Standards for Actuarial Evidence of the Canadian Institute of Actuaries. It is my opinion that the assumptions and methods for which I have taken responsibility are appropriate in the circumstances of this case and for the purpose of this report.

While I believe this report to be sufficient for your purposes, I am available to provide additional calculations or to answer any questions regarding the report, should my assistance be required.

If you have any questions or require further information, please call me at 416 568 2878

Respectfully submitted,

Scott, Go Associate Inc.

Teck Go

Tian-teck Go
Fellow of the Canadian Institute of Actuaries

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Appendix I: Summary of Plan Provisions of VON Canada Pension Plan as Applicable to this Analysis

1. The plan provides for a pension equal to 1.5% of average of highest 5 years of pensionable earnings up to the average YMPE plus 2.0% of average of 5 highest years of pensionable earnings above the average YMPE, multiplied by credited service. Normal retirement age is 65 years.

2. The normal form is a lifetime pension with a minimum of 5 years of guaranteed payments. A retiree can elect an joint and survivor pension on an actuarial equivalent basis.

3. The plan does not provide for contractual indexing of benefits after retirement. According to the 2009 plan text, no ad hoc increase has been granted since 2003.

Appendix II: Summary of Plan Provisions of Hospitals of Ontario Pension Plan as Applicable to this Analysis

1. The plan provides for a pension equal to 1.5% of average annualized earnings up to the average YMPE plus 2.0% of average annualized earnings above the average YMPE, multiplied by contributory service. For members who retire with at least two years of membership, the plan also provides for a bridge benefit equal to 0.5% of average annualized earnings up to the average YMPE, multiplied by contributory service, should the member retire with an unreduced pension prior to age 65. The average annualized earnings is the highest average of the member's annualized earnings during any five consecutive years of Plan membership for which the member accrued contributory service. The average YMPE is the average of the YMPE in the three years immediately preceding the date of determination.

2. For members with an eligible spouse, the normal form of pension is a joint and 60% survivor annuity.

3. Inflation Protection

   Pensions, deferred pensions, and suspended pensions for contributory service up to December 31, 2005 are subject to annual indexing at the rate of 75% of the increase in the Consumer Price Index, up to a maximum annual pension increase of 10%. The aggregate of all pension increases shall not exceed 100% of the preceding years' rates of increase in the CPI up to a maximum CPI increase of 10% per year.

   Pensions, deferred pensions, and suspended pensions for contributory service after December 31, 2005 are not subject to automatic indexing. Nevertheless, indexing may be provided on such benefits for service after December 31, 2005 on an ad hoc basis, at the rate of up to 100% of the increase in the Consumer Price Index, subject to a maximum total annual increase of 10%.

Appendix III
Healthcare of Ontario Pension Plan
History of Indexation / COLA

APPENDIX B
HEALTHCARE OF ONTARIO PENSION PLAN
HISTORY OF INDEXING / COLA

Granting an ad hoc increase in any year does not mean that such an increase will be granted in any subsequent year.

Year	Ad hoc	Guaranteed	25% ad hoc	Total	Notes	Pension Committee
1979				as much as 40%	eff. April 1, 1979 - 5% for each year pension in payment since age 62 and before Jan. 1, 1979 to a maximum of 30% plus additional 10% for all pensions that commenced before Jan. 1, 1974	Feb. 15, 1979
1982				As much as 18%	eff. April 1, 1982 – 0.5% for each month pension deferred or in payment prior to 1/1/82 to a maximum of 18%	Feb. 3, 1982
1983	5%			5%		Jan. 10, 1983
1984	5%			5%		Feb. 23, 1984
1985	2.5%			2.5%		Feb. 12, 1985
1986	2%			2%	Plus 0.5% per month for each month deferred or retired before Jan. 1, 1986 to a max of 12%	Feb. 27, 1986
1987	2.5%			2.5%	Plus 0.5% for each year retired or deferred prior to Jan. 1, 1987 to maximum of 6%	Feb. 17, 1987
1988	2.64%			2.64%		Oct. 28, 1987
1989	3.1%			3.1%		Feb. 21, 1989
1990	3.75%			3.75%		Oct. 19, 1989
1991	3.6%			3.6%		Aug. 22, 1990
1992	4.2%			4.2%		Oct. 17, 1991
1993	1.13%			1.13%		Oct. 14, 1992
	Ad hoc pre-1989	**Guaranteed post-1988**	**25% Ad-Hoc**		**1993 – Change of Governance, Joint Board Formed**	**Board Resolution**
1994	1.35%	1.35%	0.45%	1.8%	Total increase for pre-1989 service; guaranteed only for post-1988 service	T-19931122-30
1995	0.15%	0.15%	0.05%	0.2%	Total increase for pre-1989 service; guaranteed only for post-1988 service	T-19941214-08
1996	1.56%	1.58%	0	1.58%	75% of CPI for all service	T-19950920-08
1997	1.2%	1.2%	0.4%	1.6%	100% of CPI for all service	T-19960925-08
1998	1.215%	1.215%	0.405%	1.62%	100% of CPI for all service - plus all pensions increased to provide 75% of CPI for each year to Dec. 31, 1986	T-19970923-12
		Guaranteed all service				
1999		1.015%	1.005%	1.02%	100% of CPI for all service	T-19980623-06
2000		1.935%	0.645%	2.58%	100% of CPI for all service	T-19991006-08
2001		2.4225%	0.8075%	3.23%	100% of CPI for all service	T-20000913-07
2002		0.525%	0.175%	0.7%	100% of CPI for all service – plus all pensions increased to provide 100% of CPI for each year in pay	T-20010627-07
2003		2.9%	0	2.9%	75% of CPI given for all service	T-20021008-05
2004		1.50%	0	1.50%	75% of CPI for all service	T-20031001-05
2005		1.59%	0	1.59%	75% of CPI for all service	T-20041006-06
2006		1.61%	0	1.61%	75% of CPI for to all service	T-20051012-07
	Ad hoc post-2005	**Guaranteed pre-2006**				
2007	1.23%	1.23%	0	1.23%	75% of CPI for all service	T-20061011-08
2008	1.79%	1.79%	0	1.79%	75% of CPI for all service	T-20071011-03
2009	0.87%	0.87%	0	0.87%	75% of CPI for all service	T-20081008-05
2010	0.99%	0.99%	0	0.99%	75% of CPI for all service	T-20091126-12
2011	1.76%	1.76%	0	1.76%	75% of CPI for all service	T-20101203-17
2012	1.73%	1.73%	0	1.73%	75% of CPI for all service	T-20111201-12

- increases effective April 1 of each year
- annual COLA calculated as the percentage increase of December over December CPI

Summary of Qualifications and Experience for
Tian-teck Go, FSA, FCIA, Consulting Actuary

PROFESSIONAL QUALIFICATIONS

- Fellow of the Canadian Institute of Actuaries (1983)
- Fellow of the Society of Actuaries (1983)

EMPLOYMENT HISTORY

- July 2002 to present — Consulting Actuary, Scott, Go Associates Inc.
- May 1996 to June 2002 — Consulting Actuary, Robertson, Eadie & Associates
- June 1987 to May 1996 — Actuary / Director, Actuarial Services Branch, Pension Commission of Ontario, Ministry of Finance
- August 1975 to May 1987 — Various actuarial positions, Mutual Life of Canada

WORK EXPERIENCE

- Provided actuarial services to lawyers in legal proceedings and negotiations since 1987
- Provided advice to unions, other employee groups and individual pension plan members in negotiations on pension matters since 2002, including the establishment and implementation of a supplemental employee retirement plan
- Prepared actuarial reports for lawyers on pension entitlements of pension plan members, including review of entitlements, preparation of actuarial reports on loss of pension benefits on termination, and review of reports prepared by other actuaries
- Provided advice to lawyers on actuarial and pension matters in class action lawsuits including obtaining certification, preparing reports, reaching settlement and preparation of revised plan documents
- Reviewed pension plan actuarial reports filed with regulatory authorities prepared by other actuaries since 1987 (for lawyers, unions and other employee groups since 2002)
- Prepared pension plan actuarial reports filed with regulatory authorities from 1996 to 2002
- Signed over one thousand actuarial reports on marriage breakdown as required under the Ontario *Family Law Act* since 1996
- Qualified as expert witness in Ontario

PROFESSIONAL INVOLVEMENT
Canadian Institute of Actuaries

- Committee on Pension Plan Financial Reporting, member, 1988 to 1995
- Committee on Actuarial Evidence Practice, member, 1997 to 2011
- Task Force on Pension Plan Actuarial Report Content, member, 2011 to present
- Actuarial Evidence Seminar, 2000, Meeting Co-ordinator
- Actuarial Evidence Seminar, 2001, Speaker, Current Topics in Marriage Breakdown Valuations
- Actuarial Evidence Seminar, 2004, Moderator, Panel Discussion: The New Transfer Value Standard
- Actuarial Evidence Seminar, 2006, Speaker, Actuarial Evidence and Pension Consulting - Where the Twain Meet and Overlap
- Actuarial Evidence Seminar 2008, Moderator, Current Issues in Marriage Breakdown
- Actuarial Evidence Seminar 2012, Panel Member, Panel Discussion: Experience and Issues under Ontario's Bill 133 Marriage Breakdown Regime

Tab 5

This is Exhibit "5" referred to
in the Affidavit of Tian-teck Go
Sworn this 15th day of November, 2012.

A COMMISSIONER FOR TAKING AFFIDAVITS

825

HOOPP

HOOPP
Annual Statement

Statement Date 04-26-2008

A000433
SUSAN E. MCSHEFFREY
128 RENFREW AVENUE E.
RENFREW ON K7V 2W9

HOOPP is pleased to provide you with this annual statement, which summarizes the benefits you have built in the Plan between January 1, 2007 and December 31, 2007. Your statement provides simplified explanations of HOOPP's key features. A complete description of member entitlements can be found in the *Hospitals of Ontario Pension Plan Text*. If the information provided in this statement and any accompanying inserts, differs from the Plan Text, the Plan Text will govern. Decisions based on the information provided in this annual statement, are your responsibility.

If you come across a term you don't understand when reading your statement, please see the Summary of Terms at the end.

HOOPP maintains a file containing your history with the Plan. It's important for you to know that HOOPP only collects personal information for the purposes of administering the Plan and your entitlements under it. If you are interested in more information on HOOPP's privacy guidelines, please visit the hoopp.com website.

If any of the personal information reported on your statement is incorrect, or if you wish to update your beneficiary choices, please contact HOOPP.

Your Personal Information

Birth Date	02-14-1960
Date of Enrolment	04-01-1997
Earliest possible retirement date	02-28-2015
Earliest retirement date for an unreduced pension	02-29-2020
Normal Retirement Date	02-28-2025
Attained Age as of December 31, 2007	47

Your statement package may also include additional material of interest on Plan changes, as well as addendum and/or inserts specific to your circumstances. Please review all enclosed material carefully.

Vesting

HOOPP's records show you are a vested member of HOOPP as of 04-01-1997. This means you are entitled to a pension benefit upon termination or retirement.

Your Contributions, Earnings and Service

As a HOOPP member, you're required to contribute to your pension based on how much you earn. These contributions, which are tax-deductible, are deducted from your pay by your employer and are remitted monthly to HOOPP for deposit in the HOOPP Trust Fund.

As an active HOOPP member in 2007 you contributed:

- 6.9 per cent of your annualized earnings up to the YMPE*; *and*
- 9.2 per cent of your annualized earnings above the YMPE*.

Your employer contributes $1.26 for every dollar you contribute.

If you work at more than one HOOPP employer, this statement shows your combined earnings, contributions and contributory service for the statement year.

*The YMPE, or year's maximum pensionable earnings, is set each year by the federal government based on the average wage in Canada. In 2007, it was $43,700.

Your Contributions with Interest as of Dec. 31, 2006	$33,586.04
Your Contributions made in 2007	$5,049.12
Interest Earned in 2007 on your Contributions	$1,108.59
Your Total Contributions (with Interest) as of Dec. 31, 2007	$39,743.75

Your Contributory Service (years) as of Dec. 31, 2006	9.519231
Your Contributory Service (years) acquired in 2007	0.980769
Your Total Contributory Service (years) as of Dec. 31, 2007	10.500000
Your Eligibility Service (years)	17.003232
Your Average Annualized Earnings as of Dec. 31, 2007	$63,309.00

Beneficiary Designation

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As you review your statement, please keep in mind that because your spousal status can change, HOOPP will confirm that you had a qualifying spouse at the time of your retirement or before it pays a death benefit. If your spousal status has changed from that shown on your statement at the time a determination is required, different survivor benefits may apply. For more information on HOOPP's survivor benefits, please see the hoopp.com website or call HOOPP.

HOOPP's records show that you have a qualifying spouse. Your qualifying spouse is automatically your primary beneficiary and entitled to any survivor benefits that may be payable upon your death unless a Spousal Waiver of Pre-retirement Death Benefit or Spousal Waiver of Joint and Survivor Pension has been signed. If you have a qualifying spouse, you can name a secondary beneficiary to receive any benefits payable upon the death of both you and your qualifying spouse.

HOOPP defines a qualifying spouse as someone who at the time a determination is required:

- is legally married to you, and not living separate and apart from you; or
- has been living with you continuously in a conjugal relationship for at least a year; or
- is the mother or father (natural or adoptive) of your child, and lives with you in a relationship of some permanence.

A qualifying spouse can be of the same or opposite sex.

Unless a Spousal Waiver of Joint and Survivor Pension is signed within 12 months before your retirement, the spouse you have at the time you retire is entitled to any spousal benefits.

Your Primary Beneficiary is:

Name	Relationship	Benefit%
KEVIN R. MCSHEFFREY	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	Relationship	Benefit%
ESTATE	Other	100%
	Total	**100%**

Projected Estimated HOOPP Retirement Benefits

When you retire, HOOPP will pay you a monthly pension for life. The size of your basic lifetime pension will depend primarily on your contributory service and average annualized earnings.

The earliest age at which you can retire is 55. If you retire from HOOPP while aged 55 to 64, you'll receive a bridge benefit. The bridge benefit is a monthly payment that supplements your basic lifetime HOOPP pension until age 65 when government pensions normally begin.

The estimated benefits shown below are based on HOOPP's current pension formula. For each year of contributory service, your annual basic lifetime pension will equal:

- 1.5 per cent of your average annualized earnings up to the average YMPE*, *plus*
- 2.0 per cent of your average annualized earnings above the average YMPE*

*This is the average of the year's maximum pensionable earnings (YMPE) for the three years before your HOOPP benefit is calculated. The average YMPE at December 31, 2007, was $42,300. The YMPE is set annually by the federal government.

As well, the estimated benefits shown on this statement are based on your current contributory service, average annualized earnings, the average YMPE and HOOPP's benefit formula as of December 31, 2007, and other factors. It is also assumed that:

- you will accrue contributory service to the Plan of 52.00 weeks each year until retirement and
- your average annualized earnings will not change

Earliest possible retirement

Based on the assumptions above, you may begin receiving a monthly benefit of $1,412.58 starting on the first day of the month following 02-28-2015. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $283.27 as part of your monthly pension payment. The bridge monthly benefit is payable until the month in which you turn 65 or die, whichever comes first.

Earliest Unreduced Pension

You may begin receiving an unreduced monthly benefit of $1,991.93 starting on the first day of the month following 02-29-2020. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $399.45 as part of your monthly pension payment. The bridge monthly benefit is payable until the month in which you turn 65 or die, whichever comes first.

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Normal Retirement

If you retire at age 65 you will receive a monthly benefit of $2,431.19 starting on the first day of the month following 02-28-2025.

If you work past age 65, you don't have to collect your HOOPP pension until December 1st of the year in which you turn age 71. If you begin to collect your pension after age 65, the portion of your pension built up to age 65 will be increased by 0.5 per cent for each complete month you work between your 65th birthday and the date your HOOPP pension starts.

Post-retirement survivor benefits

Upon your death, your surviving qualifying spouse will be entitled to a lifetime pension equal to 60, 80 or 100 per cent of your pension excluding the bridge benefit, depending on the option you choose at retirement.

Your Options at Termination

If you terminate membership in the Plan before age 65, and choose to leave your HOOPP benefits in the Plan to collect when you reach retirement age, you have a deferred pension. At retirement your deferred pension which includes your benefits accrued until your termination of membership in the Plan, plus any cost of living adjustments that are applied to it between termination and retirement.

Deferred Pension	
Basic Lifetime Pension at 02-28-2025	$922.85

Transfer benefits to another plan or locked in retirement savings vehicle

You also have the option of, upon termination, of transferring your HOOPP termination benefits to the registered pension plan of another employer or to a locked-in retirement savings vehicle, subject to Income Tax Act limits.

Under pension law, you cannot pay for more than half of the value of your pension. At the time you retire, terminate membership in HOOPP, or die, HOOPP will calculate the value of your pension and compare that amount with the required contributions you've made to the Plan, plus interest on those contributions. If your contributions and interest are more than half of the value of your pension, the extra amount will be refunded to you. Contributions returned to you are known as refundable contributions. HOOPP is required to withhold tax on refundable contributions, and further tax may be required on these amounts.

Instead of leaving your benefits in HOOPP upon termination, or transferring them to another pension plan or retirement savings vehicle, you can choose the "decision pending" option on termination. Under this option, your benefit will not be struck for up to six months while you look for employment with a HOOPP employer. You gain no contributory service or eligibility service during this period. Should you become employed again with a HOOPP employer, you will resume building contributory service once you start making contributions again.

If you Die Before You Retire

If you die before you retire from HOOPP, and your primary beneficiary is your qualifying spouse, he or she will receive the value of your pension. These funds can be taken in cash, as an immediate or deferred monthly pension, or transferred to a retirement savings vehicle.

Benefits on Disability

If you become disabled as defined by HOOPP, and are a vested member, you will qualify for disability benefits. HOOPP offers two disability benefits - free accrual, which is contributory service credited to you while you are disabled at no cost to you, or an immediate unreduced pension. You have to provide medical evidence of the level of your disability to HOOPP to be able to receive disability benefits. For more information, please visit the hoopp.com website or ask HOOPP or your employer for a copy of the booklet Your Guide to HOOPP's Disability Benefits.

You should be aware, if you are receiving free accrual as of the date of this statement that the projected pension estimates on this statement assume that you will build contributory service until the retirement dates shown.

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In the Event of a Wind Up

HOOPP, like all pension plans registered in Ontario, is required by law to explain what could happen to pension benefits in the unlikely event the Plan were to wind up operations. If HOOPP were to wind up operations and determine that it had more money than was needed to meet its benefit obligations, the surplus funds would be used to benefit members.

Because HOOPP is a multi-employer pension plan, if HOOPP were to wind up operations and did not have enough funds to meet its benefit obligations, benefits could be reduced as they are not guaranteed by the government-sponsored Pension Benefits Guarantee Fund.

If during the ongoing operation of HOOPP it's determined the Plan has significantly more money than is needed to meet past and future benefit obligations, the money could be used to improve benefits or reduce contributions. Conversely, if there is a shortage, contributions could be increased and/or, the level of benefits earned in the future could be reduced.

Any adjustment to benefit levels would be made in accordance with federal and provincial laws, the *Hospitals of Ontario Pension Plan Text*, and the *Hospitals of Ontario Pension Plan Agreement and Declaration of Trust.*

HOOPP's last filed actuarial valuation is dated Dec. 31, 2006.

RPP registration number: 0346007

Summary of Terms

The following are simplified explanations of terms that may appear on your benefit statement. Exact definitions of most terms are in the Hospitals of Ontario Pension Plan Text. If the information differs from that in the Plan Text, due to either wording differences or interpretation, the Plan Text will govern. Not all the terms listed below will apply to your situation.

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Average Annualized Earnings

The highest average of annualized earnings during a consecutive five-year period or periods of eligibility service. If you have less than five years of eligibility service, your average annualized earnings will be based on the average of your annualized earnings during the total period(s) of your eligibility service.

Annualized earnings are what you earn in a calendar year that count toward your HOOPP pension. These earnings don't include special pay, such as overtime pay, shift premiums, "percentage in lieu" and certain bonuses. If you worked part time, or for only part of a year, your annualized earnings will be based on what you'd have earned if you'd worked full time for the whole year. If you participated in HOOPP at more than one employer during a calendar year, your annualized earnings will reflect what you earned at all of them.

Basic lifetime pension

This is the monthly lifetime payment you will receive from HOOPP at retirement based on HOOPP's pension formulas.

Total Contributory Service

This is the length of time, measured in years and part years that you've contributed to HOOPP, adjusted for such things as part-time service. It includes any past service you've bought, service you've transferred into HOOPP, or service you've received while disabled. Disabled members cannot be credited with more than 35 years of contributory service.

Eligibility Service

This is the total of all periods when you accrued contributory service, but also includes past service purchases, periods when you switched from full-time to part-time and elected not to contribute, and any periods required by pension law in the event of a divestment or merger.

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at **1-888-333-3659**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

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HOOPP

HOOPP
Annual Statement

Statement Date 05-30-2009

A000269
SUSAN E. MCSHEFFREY
126 RENFREW AVENUE E.
RENFREW ON K7V 2W9

HOOPP is pleased to provide you with this annual statement, which summarizes the benefits you have built in the Plan between January 1, 2008 and December 31, 2008. Your statement provides simplified explanations of HOOPP's key features. A complete description of member entitlements can be found in the *Hospitals of Ontario Pension Plan Text*. If the information provided in this statement and any accompanying inserts, differs from the Plan Text, the Plan Text will govern. Decisions based on the information provided in this annual statement, are your responsibility.

If you come across a term you don't understand when reading your statement, please see the Summary of Terms at the end.

HOOPP maintains a file containing your history with the Plan. It's important for you to know that HOOPP only collects personal information for the purposes of administering the Plan and your entitlements under it. If you are interested in more information on HOOPP's privacy guidelines, please visit the hoopp.com website.

If any of the personal information reported on your statement is incorrect, or if you wish to update your beneficiary choices, please contact HOOPP.

Your Personal Information

Birth Date	02-14-1960
Date of Enrolment	04-01-1997
Earliest possible retirement date	02-28-2015
Earliest retirement date for an unreduced pension	02-29-2020
Normal Retirement Date	02-28-2025
Attained Age as of December 31, 2008	48

Your statement package may also include additional material of interest on Plan changes, as well as addendum and/or inserts specific to your circumstances. Please review all enclosed material carefully.

Vesting

HOOPP's records show you are a vested member of HOOPP as of 04-01-1997. This means you are entitled to a pension benefit upon termination or retirement.

Your Contributions, Earnings and Service

As a HOOPP member, you're required to contribute to your pension based on how much you earn. These contributions, which are tax-deductible, are deducted from your pay by your employer and are remitted monthly to HOOPP for deposit in the HOOPP Trust Fund.

As an active HOOPP member in 2008 you contributed:

- 6.9 per cent of your annualized earnings up to the YMPE*; *and*
- 9.2 per cent of your annualized earnings above the YMPE*.

Your employer contributes $1.26 for every dollar you contribute.

If you work at more than one HOOPP employer, this statement shows your combined earnings, contributions and contributory service for the statement year.

*The YMPE, or year's maximum pensionable earnings, is set each year by the federal government based on the average wage in Canada. In 2008, it was $44,900.

Your Contributions with Interest as of Dec. 31, 2007	$39,743.75
Your Contributions made in 2008	$5,481.45
Interest Earned in 2008 on your Contributions	$1,232.05
Your Total Contributions (with Interest) as of Dec. 31, 2008	$46,457.25

Your Contributory Service (years) as of Dec. 31, 2007	10.500000
Your Contributory Service (years) acquired in 2008	1.038462
Your Total Contributory Service (years) as of Dec. 31, 2008	11.538462
Your Eligibility Service (years)	18.003232
Your Average Annualized Earnings as of Dec. 31, 2008	$64,977.00

Beneficiary Designation

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As you review your statement, please keep in mind that because your spousal status can change, HOOPP will confirm that you had a qualifying spouse at the time of your retirement or before it pays a death benefit. If your spousal status has changed from that shown on your statement at the time a determination is required, different survivor benefits may apply. For more information on HOOPP's survivor benefits, please see the hoopp.com website or call HOOPP.

HOOPP's records show that you have a qualifying spouse. Your qualifying spouse is automatically your primary beneficiary and entitled to any survivor benefits that may be payable upon your death unless a Spousal Waiver of Pre-retirement Death Benefit or Spousal Waiver of Joint and Survivor Pension has been signed. If you have a qualifying spouse, you can name a secondary beneficiary to receive any benefits payable upon the death of both you and your qualifying spouse.

HOOPP defines a qualifying spouse as someone who at the time a determination is required:

- is legally married to you, and not living separate and apart from you; or
- has been living with you continuously in a conjugal relationship for at least a year; or
- is the mother or father (natural or adoptive) of your child, and lives with you in a relationship of some permanence.

A qualifying spouse can be of the same or opposite sex.

Unless a Spousal Waiver of Joint and Survivor Pension is signed within 12 months before your retirement, the spouse you have at the time you retire is entitled to any spousal benefits.

Your Primary Beneficiary is:

Name	Relationship	Benefit%
KEVIN R. MCSHEFFREY	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	Relationship	Benefit%
ESTATE	Other	100%
	Total	**100%**

Projected Estimated HOOPP Retirement Benefits

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When you retire, HOOPP will pay you a monthly pension for life. The size of your basic lifetime pension will depend primarily on your contributory service and average annualized earnings.

The earliest age at which you can retire is 55. If you retire from HOOPP while aged 55 to 64, you'll receive a bridge benefit. The bridge benefit is a monthly payment that supplements your basic lifetime HOOPP pension until age 65 when government pensions normally begin.

The estimated benefits shown below are based on HOOPP's current pension formula. For each year of contributory service, your annual basic lifetime pension will equal:

- 1.5 per cent of your average annualized earnings up to the average YMPE*, *plus*
- 2.0 per cent of your average annualized earnings above the average YMPE*

*This is the average of the year's maximum pensionable earnings (YMPE) for the three years before your HOOPP benefit is calculated. The average YMPE at December 31, 2008, was $43,567. The YMPE is set annually by the federal government.

As well, the estimated benefits shown on this statement are based on your current contributory service, average annualized earnings, the average YMPE and HOOPP's benefit formula as of December 31, 2008, and other factors. It is also assumed that:

- you will accrue contributory service to the Plan of 52.00 weeks each year until retirement and
- your average annualized earnings will not change

Earliest possible retirement
Based on the assumptions above, you may begin receiving a monthly benefit of $1,451.93 starting on the first day of the month following 02-28-2015. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $292.39 as part of your monthly pension payment. The bridge monthly benefit is payable until the month in which you turn 65 or die, whichever comes first.

Earliest Unreduced Pension
You may begin receiving an unreduced monthly benefit of $2,046.43 starting on the first day of the month following 02-29-2020. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $412.11 as part of your monthly pension payment. The bridge monthly benefit is payable until the month in which you turn 65 or die, whichever comes first.

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Normal Retirement

If you retire at age 65 you will receive a monthly benefit of $2,496.95 starting on the first day of the month following 02-28-2025.

If you work past age 65, you don't have to collect your HOOPP pension until December 1st of the year in which you turn age 71. If you begin to collect your pension after age 65, the portion of your pension built up to age 65 will be increased by 0.5 per cent for each complete month you work between your 65th birthday and the date your HOOPP pension starts.

Post-retirement survivor benefits

Upon your death, your surviving qualifying spouse will be entitled to a lifetime pension equal to 60, 80 or 100 per cent of your pension excluding the bridge benefit, depending on the option you choose at retirement.

Your Options at Termination

If you terminate membership in the Plan before age 65, and choose to leave your HOOPP benefits in the Plan to collect when you reach retirement age, you have a deferred pension. At retirement your deferred pension which includes your benefits accrued until your termination of membership in the Plan, plus any cost of living adjustments that are applied to it between termination and retirement.

Deferred Pension	
Basic Lifetime Pension at 02-28-2025	$1,040.10

Transfer benefits to another plan or locked in retirement savings vehicle

You also have the option of, upon termination, of transferring your HOOPP termination benefits to the registered pension plan of another employer or to a locked-in retirement savings vehicle, subject to Income Tax Act limits.

Under pension law, you cannot pay for more than half of the value of your pension. At the time you retire, terminate membership in HOOPP, or die, HOOPP will calculate the value of your pension and compare that amount with the required contributions you've made to the Plan, plus interest on those contributions. If your contributions and interest are more than half of the value of your pension, the extra amount will be refunded to you. Contributions returned to you are known as refundable contributions. HOOPP is required to withhold tax on refundable contributions, and further tax may be required on these amounts.

Instead of leaving your benefits in HOOPP upon termination, or transferring them to another pension plan or retirement savings vehicle, you can choose the "decision pending" option on termination. Under this option, your benefit will not be struck for up to six months while you look for employment with a HOOPP employer. You gain no contributory service or eligibility service during this period. Should you become employed again with a HOOPP employer, you will resume building contributory service once you start making contributions again.

If you Die Before You Retire

If you die before you retire from HOOPP, and your primary beneficiary is your qualifying spouse, he or she will receive the value of your pension. These funds can be taken in cash, as an immediate or deferred monthly pension, or transferred to a retirement savings vehicle.

Benefits on Disability

If you become disabled as defined by HOOPP, and are a vested member, you will qualify for disability benefits. HOOPP offers two disability benefits - free accrual, which is contributory service credited to you while you are disabled at no cost to you, or an immediate unreduced pension. You have to provide medical evidence of the level of your disability to HOOPP to be able to receive disability benefits. For more information, please visit the hoopp.com website or ask HOOPP or your employer for a copy of the booklet Your Guide to HOOPP's Disability Benefits.

You should be aware, if you are receiving free accrual as of the date of this statement that the projected pension estimates on this statement assume that you will build contributory service until the retirement dates shown.

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HOOPP
Healthcare of Ontario Pension Plan

Annual Statement

Statement Date 05-15-2010

A000422
SUSAN E. MCSHEFFREY
128 RENFREW AVENUE E.
RENFREW ON K7V 2W9

HOOPP is pleased to provide you with this annual statement, which summarizes the benefits you have built in the Plan between January 1, 2009 and December 31, 2009. Every effort has been made to ensure that the information on this statement is correct. If any of your personal information needs to be updated, please contact your employer.

You can also receive your annual statement electronically. Just log on to HOOPP Connect and choose to have HOOPP correspondence delivered to your secure mailbox.

Your Personal Information

Birth Date	02-14-1960
Date of Enrolment	04-01-1997
Earliest possible retirement date	02-28-2015
Earliest retirement date for an unreduced pension	02-29-2020
Normal Retirement Date	02-28-2025

Your statement package may also include additional material of interest on Plan changes, as well as addendum and/or inserts specific to your circumstances. Please review all enclosed material carefully.

Vesting and Your Pension Benefits

HOOPP's records show you are a vested member of HOOPP as of 04-01-1997. This means you are entitled to a pension benefit upon termination or retirement.

Earliest possible retirement

You may begin receiving a monthly benefit of $1,484.31 starting on the first day of the month following 02-28-2015. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $301.79 as part of your monthly pension payment. The bridge monthly benefit is payable until the month in which you turn 65 or discontinues in the event of death.

Earliest Unreduced Pension

You may begin receiving an unreduced monthly benefit of $2,092.06 starting on the first day of the month following 02-29-2020. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $425.36 as part of your monthly pension payment. The bridge monthly benefit is payable until the month in which you turn 65 or discontinues in the event of death.

Normal Retirement

If you retire at age 65 you will receive a monthly benefit of $2,552.63 starting on the first day of the month following 02-28-2025.

If you work past age 65, you are not required to collect your HOOPP pension until December 1st of the year in which you turn age 71.

Your Contributions, Earnings and Service

Your Contributions with Interest as of Dec. 31, 2008	$46,457.25
Your Contributions made in 2009	$5,307.57
Interest Earned in 2009 on your Contributions	$893.82
Your Total Contributions with Interest as of Dec. 31, 2009	$52,658.64

Your Contributory Service (years) as of Dec. 31, 2008	11.538462
Your Contributory Service (years) acquired in 2009	1.000000
Your Total Contributory Service (years) as of Dec. 31, 2009	12.538462
Your Eligibility Service (years)	19.003232
Your Average Annualized Earnings as of Dec. 31, 2009	$66,533.00

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Beneficiary Designation

Your Primary Beneficiary is:

Name	Relationship	Benefit%
KEVIN R. MCSHEFFREY	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	Relationship	Benefit%
ESTATE	Other	100%
	Total	**100%**

NOTE: Benefit percentage refers to entitlement of the beneficiary, not the percentage of pension paid to the beneficiary. For example, if you have elected the 60 per cent survivor benefit option, your qualifying spouse will receive 100 per cent (all) of the 60 per cent benefit entitlement upon death.

Post-retirement survivor benefits

Upon your death, your surviving qualifying spouse will be entitled to a lifetime pension equal to 60, 80 or 100 per cent of your pension excluding the bridge benefit, depending on the option you choose at retirement

Termination, Death and Disability

If you terminate from HOOPP before age 65, you will be entitled to a deferred pension of $1,155.45. Instead of choosing a deferred pension, you may be able to transfer the commuted value of your pension to the pension plan of another employer or, up until age 55, to a locked-in retirement savings vehicle.

In the event of death before retirement, your qualifying spouse, or named beneficiary if there is no qualifying spouse, will be entitled to a death benefit equal to the commuted value of your pension.

If you become disabled, you may qualify for disability benefits. Visit hoopp.com for more information on these topics, or contact HOOPP Client Services.

RPP registration number: 0346007

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at 1-888-333-3659. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

In the Event of a Wind Up

HOOPP, like all pension plans registered in Ontario, is required by law to explain what would happen to pension benefits in the unlikely event the Plan were to wind up operations. If HOOPP were to wind up operations and determine that it had more money than was needed to meet its benefit obligations, the surplus funds would be used to benefit members.

Because HOOPP is a multi-employer pension plan, if HOOPP were to wind up operations and did not have enough funds to meet its benefit obligations, benefits could be reduced as they are not guaranteed by the government-sponsored Pension Benefits Guarantee Fund.

If during the ongoing operation of HOOPP it's determined the Plan has significantly more money than is needed to meet past and future benefit obligations, the money could be used to improve benefits or reduce contributions. Conversely, if there is a shortage, contributions could be increased and/or, the level of benefits earned in the future could be reduced.

Any adjustment to benefit levels would be made in accordance with federal and provincial laws, the Healthcare of Ontario Pension Plan Text, and the Healthcare of Ontario Pension Plan Agreement and Declaration of Trust.

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In the Event of a Wind Up

HOOPP, like all pension plans registered in Ontario, is required by law to explain what could happen to pension benefits in the unlikely event the Plan were to wind up operations. If HOOPP were to wind up operations and determine that it had more money than was needed to meet its benefit obligations, the surplus funds would be used to benefit members.

Because HOOPP is a multi-employer pension plan, if HOOPP were to wind up operations and did not have enough funds to meet its benefit obligations, benefits could be reduced as they are not guaranteed by the government-sponsored Pension Benefits Guarantee Fund.

If during the ongoing operation of HOOPP it's determined the Plan has significantly more money than is needed to meet past and future benefit obligations, the money could be used to improve benefits or reduce contributions. Conversely, if there is a shortage, contributions could be increased and/or, the level of benefits earned in the future could be reduced.

Any adjustment to benefit levels would be made in accordance with federal and provincial laws, the *Hospitals of Ontario Pension Plan Text*, and the *Hospitals of Ontario Pension Plan Agreement and Declaration of Trust*.

HOOPP's last filed actuarial valuation is dated Dec. 31, 2007.

RPP registration number: 0346007

Summary of Terms

The following are simplified explanations of terms that may appear on your benefit statement. Exact definitions of most terms are in the Hospitals of Ontario Pension Plan Text. If the information differs from that in the Plan Text, due to either wording differences or interpretation, the Plan Text will govern. Not all the terms listed below will apply to your situation.

Average Annualized Earnings

The highest average of annualized earnings during a consecutive five-year period or periods of eligibility service. If you have less than five years of eligibility service, your average annualized earnings will be based on the average of your annualized earnings during the total period(s) of your eligibility service.

Annualized earnings are what you earn in a calendar year that count toward your HOOPP pension. These earnings don't include special pay, such as overtime pay, shift premiums, "percentage in lieu" and certain bonuses. If you worked part time, or for only part of a year, your annualized earnings will be based on what you'd have earned if you'd worked full time for the whole year. If you participated in HOOPP at more than one employer during a calendar year, your annualized earnings will reflect what you earned at all of them.

Basic lifetime pension

This is the monthly lifetime payment you will receive from HOOPP at retirement based on HOOPP's pension formulas.

Total Contributory Service

This is the length of time, measured in years and part years that you've contributed to HOOPP, adjusted for such things as part-time service. It includes any past service you've bought, service you've transferred into HOOPP, or service you've received while disabled. Disabled members cannot be credited with more than 35 years of contributory service.

Eligibility Service

This is the total of all periods when you accrued contributory service, but also includes past service purchases, periods when you switched from full-time to part-time and elected not to contribute, and any periods required by pension law in the event of a divestment or merger.

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at **1-888-333-3659**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

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HOOPP
Healthcare of Ontario Pension Plan

Annual Statement

Statement Date 04-23-2011

S000059
SUSAN E. MCSHEFFREY
128 RENFREW AVE E.
RENFREW ON K7V 2W9

HOOPP is pleased to provide you with this annual statement, which summarizes the benefits you have built in the Plan between January 1, 2010 and December 31, 2010. Every effort has been made to ensure that the information on this statement is correct. If any of your personal information needs to be updated, please contact your employer.

Your Personal Information

Birth Date	02-14-1960
Date of Enrolment	04-01-1997
Earliest possible retirement date	02-28-2015
Earliest retirement date for an unreduced pension	02-29-2020
Normal Retirement Date	02-28-2025

Your statement package may also include additional material of interest on Plan changes, as well as addendum and/or inserts specific to your circumstances. Please review all enclosed material carefully.

Vesting and Your Pension Benefits

HOOPP's records show you are a vested member of HOOPP as of 04-01-1997. This means you are entitled to a pension benefit upon termination or retirement.

Earliest possible retirement

You may begin receiving a monthly benefit of $1,518.76 starting on the first day of the month following 02-28-2015. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $309.55 as part of your monthly pension payment. The bridge monthly benefit is payable until the month in which you turn 65 or discontinues in the event of death.

Earliest Unreduced Pension

You may begin receiving an unreduced monthly benefit of $2,140.72 starting on the first day of the month following 02-29-2020. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $436.31 as part of your monthly pension payment. The bridge monthly benefit is payable until the month in which you turn 65 or discontinues in the event of death.

Normal Retirement

If you retire at age 65 you will receive a monthly benefit of $2,612.08 starting on the first day of the month following 02-28-2025.

If you work past age 65, you are not required to collect your HOOPP pension until December 1st of the year in which you turn age 71.

Your Contributions, Earnings and Service

Your Contributions with Interest as of Dec. 31, 2009	$52,658.64
Your Contributions made in 2010	$5,424.07
Interest Earned in 2010 on your Contributions	$1,013.28
Your Total Contributions with Interest as of Dec. 31, 2010	$59,095.99

Your Contributory Service (years) as of Dec. 31, 2009	12.538462
Your Contributory Service (years) acquired in 2010	0.996153
Your Total Contributory Service (years) as of Dec. 31, 2010	13.534615
Your Eligibility Service (years)	20.003232
Your Average Annualized Earnings as of Dec. 31, 2010	$68,120.00

If you are a contributing member and you do not make contributions in any given year, you will not accrue eligibility service for that year.

Beneficiary Designation

Your Primary Beneficiary is:

Name	Relationship	Benefit%
KEVIN R. MCSHEFFREY	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	Relationship	Benefit%
ESTATE	Other	100%
	Total	**100%**

NOTE: Benefit percentage refers to entitlement of the beneficiary, not the percentage of pension paid to the beneficiary. For example, if you have elected the 60 per cent survivor benefit option, your qualifying spouse will receive 100 per cent (all) of the 60 per cent benefit entitlement upon death.

Post-retirement survivor benefits

Upon your death, your surviving qualifying spouse will be entitled to a lifetime pension equal to 60, 80 or 100 per cent of your pension excluding the bridge benefit, depending on the option you choose at retirement

Termination, Death and Disability

If you terminate from HOOPP before age 65, you will be entitled to a deferred pension of $1,276.47. Instead of choosing a deferred pension, you may be able to transfer the commuted value of your pension to the pension plan of another employer or, up until age 55, to a locked-in retirement savings vehicle.

In the event of death before retirement, your qualifying spouse, or named beneficiary if there is no qualifying spouse, will be entitled to a death benefit equal to the commuted value of your pension.

If you become disabled, you may qualify for disability benefits. Visit hoopp.com for more information on these topics, or contact HOOPP Client Services.

RPP registration number: 0346007

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at **1-888-333-3659**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

In the Event of a Wind Up

HOOPP, like all pension plans registered in Ontario, is required by law to explain what could happen to pension benefits in the unlikely event the Plan were to wind up operations. If HOOPP were to wind up operations and determine that it had more money than was needed to meet its benefit obligations, the surplus funds would be used to benefit members.

Because HOOPP is a multi-employer pension plan, if HOOPP were to wind up operations and did not have enough funds to meet its benefit obligations, benefits could be reduced as they are not guaranteed by the government-sponsored Pension Benefits Guarantee Fund.

If during the ongoing operation of HOOPP it's determined the Plan has significantly more money than is needed to meet past and future benefit obligations, the money could be used to improve benefits or reduce contributions. Conversely, if there is a shortage, contributions could be increased and/or, the level of benefits earned in the future could be reduced.

Any adjustment to benefit levels would be made in accordance with federal and provincial laws, the Healthcare of Ontario Pension Plan Text, and the Healthcare of Ontario Pension Plan Agreement and Declaration of Trust.

Champlain CCAC

Payment Statement

Payment Date: **December 31, 2008**
Period: 27 (14-Dec-2008 - 27-Dec-2008)
Reference #: 43277 ***EE ID:*** 0071

	Current	*YTD*
Gross:	2,650.91	68,936.28
Deductions:	1,035.31	29,036.71
Net:	1,615.60	39,899.57

McSheffrey, Susan
128 Renfrew Avenue E

Renfrew *ON*
K7V 2W9

Deposit	*Bank*	*Transit*	*Account*	*Amount*
	[illegible]	[illegible]	04180240914	1,615.60

Earnings

Code	Hours	HoursYTD	Rate	Dollars	DollarsYTD
Cell					[illegible]
StatEAcctC		7.00	36.77000		[illegible]
EducnPay		16.50	37.87000		[illegible]
PdUnionExR		21.00	37.87000		[illegible]
PDUnNotRec					
KMClient		6,700.00	0.41000		[illegible]
KMEduc		480.00	0.41000		[illegible]
UPLOA<31		150.50			
FloatT		14.00	37.87000		[illegible]
MDNP		1.00			
Med Dent		42.00	37.870[illegible]		[illegible]
REG		45.50	36.770[illegible]		[illegible]
REG	52.50	1,137.50	37.87000	1,988.18	[illegible]
SickT100		182.00	37.87011		[illegible]
Stat Taken		21.00	36.77048		[illegible]
Stat Taken	17.50	80.50	37.87000	662.73	[illegible]
VacT		10.50	36.77048		[illegible]
VacT		168.00	37.87000		[illegible]
	70.00	9,077.00		2,650.91	[illegible]

Deductions

Code	Dollars	DollarsYTD
CPP	0.00	2,049.30
HOOPPLow	132.78	3,217.32
HOOPPHigh	71.39	2,264.13
CSB	200.00	5,400.00
Social	1.00	27.00
Dental RC	15.82	449.54
EHC RC	36.85	951.42
OPSEU Due	36.45	904.08
EI	0.00	711.03
TBLifeRC	3.86	104.11
Inc Tax	537.16	12,948.78
	1,035.31	29,036.71

Banks

Description	Balance
Banked Time	0.00
Float Bank	0.00
Medical/Dental	0.00
N-Sick 100	413.00
Stat Bank RC	0.00
Vacation	22.54

Employer Contributions

Code	Dollars	DollarsYTD
*CPP	0.00	2,049.30
*EHT	51.92	1,268.29
*WSIB	25.03	621.07
*EI Ins Ern	2,650.91	65,752.48
*EI In Hr	70.00	1,738.50
*HOOPPLow	167.30	4,053.78
*HOOPPHigh	89.95	2,783.79
*Dental RC	47.46	1,348.55
*EHC RC	110.56	2,884.39
*LTD RC	54.61	1,472.88
*EI	0.00	884.52
*TBLifeRC	11.58	312.32

Champlain CCAC

Payment Statement

Payment Date: **December 31, 2008**

Period: 27 (14-Dec-2008 27-Dec-2008)

Reference #: 43277 ***EE ID:*** 0071

McSheffrey, Susan
128 Renfrew Avenue E

Renfrew *ON*
K7V 2W9

	Current	*YTD*
Gross:	2,650.91	68,936.28
Deductions:	1,035.31	29,036.71
Net:	1,615.60	39,899.57

Deposit	*Bank*	*Transit*	*Account*	*Amount*
	004	[illegible]	04160240914	1,615.60

3 2/9.32 85,189.87

Champlain CCAC

Payment Statement

Payment Date: **January 15, 2009**
Period: 1 (28-Dec-2008 10-Jan-2009)
Reference #: 44483 **EE ID:** 0071

	Current	YTD
Gross:	3,030.74	3,030.74
Deductions:	1,176.59	1,176.59
Net:	1,854.15	1,854.15

McSheffrey, Susan
128 Renfrew Avenue E.

Renfrew ON
K7V 2W9

Deposit	Bank	Transit	Account	Amount
	[illegible]	[illegible]	04180240911	1,854.15

Earnings

Code	Hours	HoursYTD	Rate	Dollars	DollarsYTD
KM Client	881.00	881.00	0.41000	361.21	[illegible]
REG	10.50	10.50	37.87000	397.64	[illegible]
REG	42.00	42.00	38.24900	1,606.50	1,606.50
Stat Taken	3.50	3.50	37.87000	132.55	[illegible]
Stat Taken	7.00	7.00	38.24900	267.75	[illegible]
VacT	7.00	7.00	37.87000	265.09	[illegible]
	951.00	951.00		3,030.74	[illegible]

Deductions

Code	Dollars	DollarsYTD
CPP	126.65	126.65
Dent F Mo	32.65	32.65
HOOPPLow	122.88	122.88
HOOPPHigh	68.14	68.14
CSB	200.00	200.00
Social	1.00	1.00
OPSEU Due	36.71	36.71
EI	46.18	46.18
BLife(12	7.90	7.90
Inc Tax	534.58	534.58
	1,176.59	1,176.59

Banks

Description	Balance
Banked Time	0.00
Float Bank	7.00
Special Leave	30.00
Vacation	22.28

Employer Contributions

Code	Dollars	DollarsYTD
*CPP	126.65	126.65
*EHT	52.52	52.52
*WSIB	26.39	26.39
*Dent F Mo	97.65	97.65
*EHC CHMO	319.40	319.40
*El Inc Fn	2,669.53	2,669.53
*CH In Hr	70.00	70.00
*HOOPPLow	154.83	154.83
*HOOPPHigh	85.86	85.86
*AD&D(12)	2.27	2.27
*LTD (12)	149.21	149.21
*EI	57.17	57.17
*TBLife(12	23.68	23.68
	3,835.18	3,835.16

Subject: RE: pay information for 2009
From: "McSheffrey, Susan" <Susan.Mcsheffrey@champlain.ccac-ont.ca>
Date: 02/02/12 9:15 AM
To: "teck go" <tgo@scottgo.ca>, "Andrea Wobick" <awobick@greenchercover.com>

Hi Teck,
My hourly rate is now 39.794 @ 35 hours a week 1392.79 x 52 weeks = $72,425.08 gross salary

Susan McSheffrey
Physiotherapist, Renfrew
Ext 5393

From: teck go [mailto:tgo@scottgo.ca]
Sent: January-31-12 4:48 PM
To: McSheffrey, Susan; Andrea Wobick
Subject: Re: pay information for 2009

Sue:

Could you give me you pay information for 2012 (in exact the same format as the following email would be find). I think with that, I will have all the information I need.

Andrea:

I have finally been making major progress in this report. Yes, the values that I have calculated are consistent with what I told you verbally.

teck

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Tian-teck Go, FSA, FCIA
Scott, Go Associates Inc.
4950 Yonge Street, Suite 2200, Toronto, Ontario M2N 6K1
Telehone: 416 568 2878 / Fax: 416 585 9351
E-mail: tgo@scottgo.ca
```

On 26/03/2009 11:12 AM, McSheffrey, Susan wrote:
Hi Teck,
My hourly rate is $38.249 and I work 35 hours a week so my weekly gross is $1338.715, Annual salary $69,613.18
Please let me know if you need any more info from me.

Sue

Sue McSheffrey
Physiotherapist
613 732 7007 Ext 5393

From: teck go [mailto:tgo@scottgo.ca]
Sent: Thursday, March 26, 2009 11:03 AM
To: McSheffrey, Susan
Cc: Andrea Wobick

Subject: Re: pay information for 2009

Hi Sue,

For the purpose of the report, all I need to know is your current annual salary, or your regular weekly pay.

teck

Andrea Wobick wrote:
Hi Sue,

I hope you had a wonderful and relaxing trip!

Our actuary, Teck Go, has asked to review your income information for 2009. I am copying him on this email so he can request the information that he needs from you directly. If you could copy your response to him so I have the information for our records, I would appreciate it.

Thanks to you both,

Andrea Wobick

Andrea K. Wobick

Barrister at Law

Green & Chercover

30 St. Clair Avenue West

10th Floor, Toronto, ON M4V 3A1

D: 416-969-3517

T: 416-968-3333

F: 416-968-0325

E: awobick@greenchercover.ca

www.greenchercover.ca

RE: pay information for 2009

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Tian-teck Go, FSA, FCIA
Scott, Go Associates Inc.
4950 Yonge Street, Suite 2200, Toronto, Ontario M2N 6K1
Telehone: 416 568 2878 / Fax: 416 585 9351
E-mail: tgo@scottgo.ca

Subject: RE: pay information for 2009
From: "McSheffrey, Susan" <Susan.Mcsheffrey@champlain.ccac-ont.ca>
Date: 02/06/12 10:20 AM
To: "teck go" <tgo@scottgo.ca>

Hi Teck,
We don't get a raise until 2014! So the rates will not be changing.

Susan McSheffrey
Physiotherapist, Renfrew
Ext 5393

From: teck go [mailto:tgo@scottgo.ca]
Sent: February-04-12 1:22 AM
To: McSheffrey, Susan
Cc: Andrea Wobick
Subject: Re: pay information for 2009

Susan,

I just noticed this rate is the same as the rate in the last 2011 pay statement. Do you expect the rate to change sometime in 2012. Thanks.

teck

--
Tian-teck Go, FSA, FCIA
Scott, Go Associates Inc.
4950 Yonge Street, Suite 2200, Toronto, Ontario M2N 6K1
Telehone: 416 568 2878 / Fax: 416 585 9351
E-mail: tgo@scottgo.ca

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To: McSheffrey, Susan; Andrea Wobick
Subject: Re: pay information for 2009

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Andrea:

856

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teck

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Scott, Go Associates Inc.
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613 732 7007 Ext 5393

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Andrea Wobick

Andrea K. Wobick

Barrister at Law

Green & Chercover

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E-mail: tgo@scottgo.ca

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OMERS Your 2007 Pension Report

S E MCSHEFFREY
OMERS membership #: **1004926-01**
Group #: **475560**

1. Your pension summary

Important!
Any incorrect information will affect your pension calculation, so if you find an error, please notify your employer right away.

Your normal retirement date
February 28, 2025
This is the last day of the month in which you turn 65.

Your pension earned to December 31,2007
$4,479.76 a year, starting from age 65
For details of your pension calculation, see *Section 2*.

Your total contributions, plus interest
$31,449.27 as of December 31, 2007
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from September 30, 2020. You have 16.750 years of credited and eligible service, and you need an additional 12.750 years of service to reach this date. If your birth date or service shown in this report changes then this date may also change.

You qualify for an early retirement pension *with no penalty* because you will meet one of the following criteria before your normal retirement date:

Age/Service Factor - your age plus credited service plus eligible service will equal 90; or

30 year provision - your credited service plus eligible service will equal at least 30 years.

If you're considering retirement, you can get an idea of what your OMERS pension will be using our online *Retirement Income Estimator*. You can access it under "Quick links" on omers.com. Or contact your employer or OMERS Client Services to request a *Pension Estimate*.

S E MCSHEFFREY
Group number: 475560

May 01,2008

Your membership information

Please check your information. If it is not correct, please advise your employer.

Date of birth
February 14, 1960

Sex
Female

Employer
RENFREW COUNTY & DISTRICT HEALTH UNIT

Date you were hired by this employer
November 02, 1992

Date you joined OMERS
November 02, 1992

Employment status (for OMERS)
Continuous Full Time

Member's Affiliation

Your normal retirement age
65

Your current membership status
Special Active - Disbanded

Special Active Status
Your work group has divested to another employer and your status has changed to "Special Active" under the OMERS pension plan. As a member of your new employer's pension plan, your service in the new pension plan will be treated as "eligible" service in OMERS. Deemed contributory earnings will be added to your record while you are a Special Active member. When you terminate employment or retire, please call OMERS Client Services. If you change your address please let us know.

Your OMERS beneficiary(ies)

Survivor benefits are a key feature of the OMERS pension plan. Your eligible spouse and/or eligible dependent children are first in line to receive any benefits payable. The next in line in the OMERS order of entitlement, is your beneficiary(ies) named below, and then your estate.

Name	Relationship
KEVIN MCSHEFFREY	Spouse

Notes:

Your beneficiary is *only* entitled to a death refund if you have no eligible spouse and/or eligible dependent children.

Your beneficiary designation applies to benefits payable under the Primary Plan's Registered Pension Plan (RPP) and the Retirement Compensation Arrangement (RCA).

For more information about OMERS survivor benefits, please see the last page of this *Pension Report*, visit us online at **www.omers.com,** or call OMERS Client Services at 416-369-2444 or 1-800-387-0813 (Monday to Friday between 8:00 a.m. and 5:00 p.m.).

S E MCSHEFFREY
Group number: 475560

May 01 2008

2. How we calculate your pension

When we calculate your pension, we use your earnings and credited service in the OMERS plan. Your pension may also include other items, as outlined later in this section.

Your OMERS pension has two components: a lifetime pension plus a bridge benefit if you retire before age 65.

Your OMERS lifetime pension plus bridge benefit to age 65:

2%	X	credited service (years)	X	"best five" earnings

Less OMERS bridge benefit at age 65:

0.675%	X	credited service (years)	X	lesser of "best five" earnings or $40,877

Equals your OMERS lifetime pension from age 65

Explanations of terms used in the calculation and the OMERS bridge benefit follow "Your pension calculation."

Your pension calculation

Your pension earned to December 31,2007

We calculate the lifetime pension (starting from age 65) you've earned to December 31, 2007, as follows.

Your OMERS lifetime pension plus bridge benefit to age 65:

2%	X	6.250 credited service (years)	X	$49,634.23 "best five" earnings	$6,204.28

Less OMERS bridge benefit at age 65:

0.675%	X	6.250 credited service (years)	X	$40,877.45 AYMPE	$1 724 52

Equals your OMERS lifetime pension from age 65 $4,479.76

You may retire as early as age 55, but your pension may be reduced as explained in *Section 1*.

OMERS pensions have guaranteed inflation protection. Every year, we'll increase your pension by 100% of the annual rise in the Canadian Consumer Price Index (CPI), up to 6%. If the rise in the CPI is greater than 6%, we'll carry the excess forward until we can apply it.

S E MCSHEFFREY
Group number: 475560

May 01, 2008

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Service

You can have two types of service in OMERS: credited service and eligible service.

Credited service

We use credited service to calculate your pension. You earn credited service in a number of ways, through regular contributions or buying a leave period, for example.

Your credited service	**2007**	**Total to Dec. 31,2007**
Regular service in months	0.00	53.00
Additional service in months:		
transfer from another plan including transferred service top-up		22.00
Your total credited service, in months	0.00	75.00
Credited service used to calculate your pension, in years	0.000	6.250
Credited service used to calculate your OMERS bridge benefit, in years		6.250

Eligible service

Eligible service can help you reach an early retirement pension *with no penalty*.

We add your eligible service, to your credited service to calculate your qualifying service:

Eligible service	10.500
Credited service	6.250
Your qualifying service, in years	**16.750**

Your age plus your qualifying service equals your Age/Service Factor.

Eligible service can be any service with an OMERS employer that isn't credited service. For example, summer student work with an OMERS employer, or service that was refunded when you left an OMERS employer would be eligible service.

Each year as a Special Active member, OMERS asks your current employer to report any periods where you didn't earn a benefit in your new pension plan. Periods for which you don't earn benefits in your new plan, except for pregnancy or parental leaves, are not included in your OMERS eligible service and deemed earnings. However, in some circumstances, these periods (if applicable) have not been reported prior to the printing of this Pension Report. Therefore, if your eligible service and deemed earnings have been overstated, it will be corrected in future Pension Reports when the information is received from your current employer.

Earnings

Your contributory earnings for 2007
$51,424.30

Your contributory earnings are the earnings on which we calculate your contributions. Overtime pay and most lump-sum payments are not included, so your contributory earnings may not be the same as the employment income shown on your T4 slip.

We use the average of your **"best five"** years (highest 60 consecutive months) of contributory earnings to calculate your pension. If you have less than five years, we use an average of your actual (or deemed) contributory earnings. We will make sure any retroactive or pay equity payment included in your "best five" earnings is allocated to the years to which it applies.

Here is the average of your highest contributory earnings, which is the "best five" earnings used in the pension formula.

Year	Contributory earnings ($)		Service (months)
2003	$47,672.89		12.00
2004	$48,598.79	+1.94%	12.00
2005	$49,407.32	+1.66%	12 00
2006	$51,067.85	+3.36%	12.00
2007	$51,424.30	+.71%	12.00
Average:	$49,634.23		

Building blocks of your OMERS pension

Your OMERS pension has two components: a lifetime pension plus a bridge benefit if you retire before age 65.

All members are entitled to receive a lifetime pension - regardless of when they retire. Members who retire before age 65 will also receive an OMERS bridge benefit. The bridge benefit continues until age 65.

How the bridge benefit works

You get the OMERS bridge benefit from the date your pension begins until you turn 65. It won't stop if you begin to receive your CPP pension early (from age 60) or if you begin to receive a CPP disability pension.

The OMERS bridge benefit

Your OMERS pension is designed to work with the Canada Pension Plan to help "smooth" your retirement income at an affordable cost. Here's how:

- While you work, you pay a lower OMERS contribution rate on the portion of your earnings for which you also contribute to CPP.
- When you retire, your OMERS and CPP pensions work together to provide you with retirement income. For example, if you retire at age 65 with 35 years of OMERS credited service, your combined OMERS and CPP pensions could be 70% of your "best five" earnings. After tax, this percentage would be even higher.
- Survivor benefits do not include the bridge benefit.

How we calculate your bridge benefit

We multiply the credited service you earned from January 1, 1966 (when the CPP began) by the lesser of:

- your "best five" (or actual) earnings; or

S E MCSHEFFREY
Group number: 475560

May 01, 2008

$40,877, which is the five-year average (2003-2007) of the earnings limit set by CPP. The result is multiplied by 0.675% to get your OMERS bridge benefit.

3. Summary of your contributions

The amount of your pension is based on your earnings and years of service, not on how much you paid into the plan (member and employer contributions, together with the plan's investment returns, pay for your pension).

Below, we show you a summary of your contributions. (Your employer matches your regular contributions, but we do not display this on your *Pension Report.*)

Type of contribution	Total contributions in 2007 (S)	Total contributions to Dec. 31, 2007 ($)	Total contributions Plus interest to Dec. 31 < 2007 ($)
Yqurregular contributions^	j&P-QP	$11,710.44	$20,091.17
• transferred from another plan including transferred service top-up		$6,025.85	$11,358.10
Total	**$0.00**	**$17,736.29**	**$31,449.27**

4. Locking in and vesting

Locking in

Your benefits are **locked in** under the Ontario *Pension Benefits Act*. This means that if you leave your employer, you can't take the value of your OMERS benefits out in cash, although you will be offered other options.

Vesting

Your OMERS benefits are **vested** from the day you join the plan. This means you are entitled to a benefit from day one.

5. More information

If you have questions about your *Pension Report* please ask your employer, contact OMERS Client Services, or visit our web site at **www.omers.com.**

As partners in administering the OMERS pension plan, both OMERS and your current employer have access to the information on this report. Personal information is collected for pension administration purposes under the authority of section 35 of the *OMERS Act, 2006*. If you have questions, please

OMERS Your 2008 Pension Report

S E MCSHEFFREY
OMERS membership #: **1004926-01**
Group #: **475560**

1. Your pension summary

Important!
Any incorrect information will affect your pension calculation, so if you find an error, please notify your employer right away.

Your normal retirement date
February 28, 2025
This is the last day of the month in which you turn 65.

Your pension earned to December 31, 2008
$4,565.92 a year, starting from age 65
For details of your pension calculation, see *Section 2*.

Your total contributions, plus interest
$32,421.07 as of December 31, 2008
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from September 30, 2020. You have 17.750 years of credited and eligible service, and you need an additional 11.750 years of service to reach this date. If your birth date or service shown in this report changes then this date may also change.

You qualify for an early retirement pension *with no penalty* because you will meet one of the following criteria before your normal retirement date:

- Age/Service Factor - your age plus credited service plus eligible service will equal 90; or
- 30 year provision - your credited service plus eligible service will equal at least 30 years.

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S E MCSHEFFREY
Group number: 475560

May 01, 2009

Your membership information

Please check your information. If it is not correct, please advise your employer.

Date of birth
February 14, 1960

Sex
Female

Employer
RENFREW COUNTY & DISTRICT HEALTH UNIT

Date you were hired by this employer
November 02, 1992

Date you joined OMERS
November 02, 1992

Employment status (for OMERS)
Continuous Full Time

Member's Affiliation

Your normal retirement age
65

Your current membership status
Special Active - Disbanded

Special Active Status

Your work group has divested to another employer and your status has changed to "Special Active" under the OMERS pension plan. As a member of your new employer's pension plan, your service in the new pension plan will be treated as "eligible" service in OMERS. Deemed contributory earnings will be added to your record while you are a Special Active member. When you terminate employment or retire, please call OMERS Client Services. If you change your address please let us know.

Your OMERS beneficiary(ies)

Survivor benefits are a key feature of the OMERS pension plan. Your eligible spouse and/or eligible dependent children are first in line to receive any benefits payable. The next in line in the OMERS order of entitlement, is your beneficiary(ies) named below, and then your estate.

Name	Relationship
KEVIN MCSHEFFREY	Spouse

Notes:

- Your beneficiary is entitled to a full death refund if you have no eligible spouse and/or eligible dependent children. Otherwise, the beneficiary is only entitled to a refund of excess contributions, if any.
- Your beneficiary designation applies to benefits payable under the Primary Plan's Registered Pension Plan (RPP) and the Retirement Compensation Arrangement (RCA).

For more information about OMERS survivor benefits, please see the last page of this *Pension Report*, visit us online at **www.omers.com**, or call OMERS Client Services at 416-369-2444 or 1-800-387-0813 (Monday to Friday between 8:00 a.m. and 5:00 p.m.).

2. How we calculate your pension

When we calculate your pension, we use your earnings and credited service in the OMERS plan. Your pension may also include other items, as outlined later in this section.

Your OMERS pension has two components: a lifetime pension plus a bridge benefit if you retire before age 65.

Your OMERS lifetime pension plus bridge benefit to age 65:

2% x credited service (years) x "best five" earnings

Less OMERS bridge benefit at age 65:

0.675% x credited service (years) x lesser of "best five" earnings or $41,684

Equals your OMERS lifetime pension from age 65

Explanations of terms used in the calculation and the OMERS bridge benefit follow "Your pension calculation."

Your pension calculation

Your pension earned to December 31, 2008

We calculate the lifetime pension (starting from age 65) you've earned to December 31, 2008, as follows.

Your OMERS lifetime pension plus bridge benefit to age 65:

2% x 6.250 credited service (years) x $50,588.82 "best five" earnings = $6,323.60

Less OMERS bridge benefit at age 65:

0.675% x 6.250 credited service (years) x $41,663.55 AYMPE = $1,757.68

Equals your OMERS lifetime pension from age 65 = $4,565.92

You may retire as early as age 55, but your pension may be reduced as explained in *Section 1.*

Service

You can have two types of service in OMERS: credited service and eligible service.

Credited service

We use credited service to calculate your pension. You earn credited service in a number of ways, through regular contributions or buying a leave period, for example.

Your credited service	**2008**	**Total to Dec. 31, 2008**
Regular service in months	0.00	53.00
Additional service in months:		
• transfer from another plan including transferred service top-up		22.00
Your total credited service, in months	0.00	75.00
Credited service used to calculate your pension, in years	0.000	6.250
Credited service used to calculate your OMERS bridge benefit, in years		6.250

Eligible service

Eligible service can help you reach an early retirement pension *with no penalty.*

We add your eligible service to your credited service to calculate your qualifying service:

Eligible service	11.500
Credited service	6.250
Your qualifying service, in years	17.750

Your age plus your qualifying service equals your Age/Service Factor.

Eligible service can be any service with an OMERS employer that isn't credited service. For example, summer student work with an OMERS employer, or service that was refunded when you left an OMERS employer would be eligible service.

Each year as a Special Active member, OMERS asks your current employer to report any periods where you didn't earn a benefit in your new pension plan. Periods for which you don't earn benefits in your new plan, except for pregnancy or parental leaves, are not included in your OMERS eligible service and deemed earnings. However, in some circumstances, these periods (if applicable) have not been reported prior to the printing of this Pension Report. Therefore, if your eligible service and deemed earnings have been overstated, it will be corrected in future Pension Reports when the information is received from your current employer.

Earnings

Your contributory earnings for 2008
$52,445.83

Your contributory earnings are the earnings on which we calculate your contributions. Overtime pay and most lump-sum payments are not included, so your contributory earnings may not be the same as the employment income shown on your T4 slip.

We use the average of your "best five" years (highest 60 consecutive months) of contributory earnings to calculate your pension. If you have less than five years, we use an average of your actual (or deemed) contributory earnings. We will make sure any retroactive or pay equity payment included in your "best five" earnings is allocated to the years to which it applies.

Here is the average of your highest contributory earnings, which is the "best five" earnings used in the pension formula.

Year	Contributory earnings ($)	Service (months)
2004	$48,598.79	12.00
2005	$49,407.32	12.00
2006	$51,067.85	12.00
2007	$51,424.30	12.00
2008	$52,445.83	12.00
Average:	**$50,588.82**	

The OMERS bridge benefit

You receive the OMERS bridge benefit from the date your pension begins until you turn 65. It won't stop if you begin to receive your CPP pension early (e.g. from age 60) or if you begin to receive a CPP disability pension. Survivor benefits do not include the bridge benefit.

To calculate your bridge benefit we multiply the credited service you earned from January 1, 1966 (when the CPP began) by the lesser of:

- your "best five" earnings (or actual average earnings); or
- $41,664, which is the five-year average (2004-2008) of the earnings limit set by CPP.

The result is multiplied by 0.675% to get your OMERS bridge benefit.

3. Summary of your contributions

The amount of your pension is based on your earnings and years of service, not on how much you paid into the plan (member and employer contributions, together with the plan's investment returns, pay for your pension).

Below, we show you a summary of your contributions. (Your employer matches your regular contributions, but we do not display this on your *Pension Report*.)

Type of contribution	Total contributions in 2008 ($)	Total contributions to Dec. 31, 2008 ($)	Total contributions plus interest to Dec. 31, 2008 ($)
Your regular contributions:	$0.00	$11,710.44	$20,712.00
• transferred from another plan including transferred service top-up		$6,025.85	$11,709.07
Total	**$0.00**	**$17,736.29**	**$32,421.07**

4. Locking in and vesting

Locking in

Your benefits are **locked in** under the Ontario *Pension Benefits Act*. This means that if you leave your employer, you can't take the value of your OMERS benefits out in cash, although you will be offered other options.

Vesting

Your OMERS benefits are **vested** from the day you join the plan. This means you are entitled to a benefit from day one.

OMERS Your 2009 Pension Report

S E MCSHEFFREY
OMERS membership #: 1004926-01
Group #: 475560

1. Your pension summary

Important!
Any incorrect information will affect your pension calculation, so if you find an error, please notify your employer right away.

Your normal retirement date
February 28, 2025

This is the last day of the month in which you turn 65.

Your pension earned to December 31, 2009
$4,659.14 a year, starting from age 65
For details of your pension calculation, see *Section 2*.

Your total contributions, plus interest
$33,332.09 as of December 31, 2009
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from September 30, 2020. You have 18.750 years of credited and eligible service, and you need an additional 10.750 years of service to reach this date. If your birth date or service shown in this report changes then this date may also change.

You qualify for an early retirement pension *with no penalty* because you will meet one of the following criteria before your normal retirement date:

- Age/Service Factor - your age plus credited service plus eligible service will equal 90; or
- 30 year provision - your credited service plus eligible service will equal at least 30 years.

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Your membership information

Please check your information. If it is not correct, please advise your employer.

Date of birth
February 14, 1960

Sex
Female

Employer
RENFREW COUNTY & DISTRICT HEALTH UNIT

Date you were hired by this employer
November 02, 1992

Date you joined OMERS
November 02, 1992

Employment status (for OMERS)
Continuous Full Time

Member's Affiliation

Your normal retirement age
65

Your current membership status
Special Active - Disbanded

Special Active Status
Your work group has divested to another employer and your status has changed to "Special Active" under the OMERS pension plan. As a member of your new employer's pension plan, your service in the new pension plan will be treated as "eligible" service in OMERS. Deemed contributory earnings will be added to your record while you are a Special Active member. When you terminate employment or retire, please call OMERS Client Services. If you change your address please let us know.

Your OMERS beneficiary(ies)

Survivor benefits are a key feature of the OMERS pension plan. Your eligible spouse and/or eligible dependent children are first in line to receive any benefits payable. The next in line in the OMERS order of entitlement, is your beneficiary(ies) named below, and then your estate.

Name	Relationship
KEVIN MCSHEFFREY	Spouse

Notes:
- Your beneficiary is entitled to a full death refund if you have no eligible spouse and/or eligible dependent children. Otherwise, the beneficiary is only entitled to a refund of excess contributions, if any.
- Your beneficiary designation applies to benefits payable under the Primary Plan's Registered Pension Plan (RPP) and the Retirement Compensation Arrangement (RCA).

For more information about OMERS survivor benefits, please see the last page of this *Pension Report*, visit us online at www.omers.com, or call OMERS Client Services at 416-369-2444 or 1-800-387-0813 (Monday to Friday between 8:00 a.m. and 5:00 p.m.).

2. How we calculate your pension

When we calculate your pension, we use your earnings and credited service in the OMERS plan. Your pension may also include other items, as outlined later in this section.

Your OMERS pension has two components: a lifetime pension plus a bridge benefit if you retire before age 65.

Your OMERS lifetime pension plus bridge benefit to age 65:

2%	X	credited service (years)	X	"best five" earnings

Less OMERS bridge benefit at age 65:

0.675%	X	credited service (years)	X	lesser of "best five" earnings or $42,514

Equals your OMERS lifetime pension from age 65

Explanations of terms used in the calculation and the OMERS bridge benefit follow "Your pension calculation."

Your pension calculation

Your pension earned to December 31, 2009

We calculate the lifetime pension (starting from age 65) you've earned to December 31, 2009, as follows.

Your OMERS lifetime pension plus bridge benefit to age 65:

2%	X	6.250 credited service (years)	X	$51,621.65 "best five" earnings	=	$6,452.71

Less OMERS bridge benefit at age 65:

0.675%	X	6.250 credited service (years)	X	$42,514.14 AYMPE	=	$1,793.57

Equals your OMERS lifetime pension from age 65 = $4,659.14

You may retire as early as age 55, but your pension may be reduced as explained in *Section 1.*

Service

You can have two types of service in OMERS: credited service and eligible service.

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Credited service

We use credited service to calculate your pension. You earn credited service in a number of ways, through regular contributions or buying a leave period, for example.

Your credited service	**2009**	**Total to Dec. 31, 2009**
Regular service in months	0.00	53.00
Additional service in months:		
• transfer from another plan including transferred service top-up		22.00
Your total credited service, in months	0.00	75.00
Credited service used to calculate your pension, in years	0.000	6.250
Credited service used to calculate your OMERS bridge benefit, in years		6.250

Eligible service

Eligible service can help you reach an early retirement pension *with no penalty*.

We add your eligible service to your credited service to calculate your qualifying service:

Eligible service	12.500
Credited service	6.250
Your qualifying service, in years	**18.750**

Your age plus your qualifying service equals your Age/Service Factor.

Eligible service can be any service with an OMERS employer that isn't credited service. For example, summer student work with an OMERS employer, or service that was refunded when you left an OMERS employer would be eligible service.

Each year as a Special Active member, OMERS asks your current employer to report any periods where you didn't earn a benefit in your new pension plan. Periods for which you don't earn benefits in your new plan, except for pregnancy or parental leaves, are not included in your OMERS eligible service and deemed earnings. However, in some circumstances, these periods (if applicable) have not been reported prior to the printing of this Pension Report. Therefore, if your eligible service and deemed earnings have been overstated, it will be corrected in future Pension Reports when the information is received from your current employer.

Earnings

Your contributory earnings for 2009
$53,762.95

Your contributory earnings are the earnings on which we calculate your contributions. Overtime pay and most lump-sum payments are not included, so your contributory earnings may not be the same as the employment income shown on your T4 slip.

We use the average of your **"best five"** years (highest 60 consecutive months) of contributory earnings to calculate your pension. If you have less than five years, we use an average of your actual (or deemed) contributory earnings. We will make sure any retroactive or pay equity payment included in your "best five" earnings is allocated to the years to which it applies.

Here is the average of your highest contributory earnings, which is the "best five" earnings used in the pension formula.

Year	Contributory earnings ($)	Service (months)
2005	$49,407.32	12.00
2006	$51,067.85	12.00
2007	$51,424.30	12.00
2008	$52,445.83	12.00
2009	$53,762.95	12.00
Average:	**$51,621.65**	

The OMERS bridge benefit

You receive the OMERS bridge benefit from the date your pension begins until you turn 65. It won't stop if you begin to receive your CPP pension early (e.g. from age 60) or if you begin to receive a CPP disability pension. Survivor benefits do not include the bridge benefit.

To calculate your bridge benefit we multiply the credited service you earned from January 1, 1966 (when the CPP began) by the lesser of:

- your "best five" earnings (or actual average earnings); or
- $42,514, which is the five-year average (2005-2009) of the earnings limit set by CPP.

The result is multiplied by 0.675% to get your OMERS bridge benefit.

3. Summary of your contributions

The amount of your pension is based on your earnings and years of service, not on how much you paid into the plan (member and employer contributions, together with the plan's investment returns, pay for your pension).

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Below, we show you a summary of your contributions. (Your employer matches your regular contributions, but we do not display this on your *Pension Report*.)

Type of contribution	Total contributions in 2009 ($)	Total contributions to Dec. 31, 2009 ($)	Total contributions plus interest to Dec. 31, 2009 ($)
Your regular contributions:	$0.00	$11,710.44	$21,294.00
• transferred from another plan including transferred service top-up		$6,025.85	$12,038.09
Total	$0.00	$17,736.29	$33,332.09

4. Locking in and vesting

Locking in

Your benefits are **locked in** under the Ontario *Pension Benefits Act*. This means that if you leave your employer, you can't take the value of your OMERS benefits out in cash, although you will be offered other options.

Vesting

Your OMERS benefits are **vested** from the day you join the plan This means you are entitled to a benefit from day one.

OMERS Your 2010 Pension Report

S E MCSHEFFREY
OMERS membership #: **1004926-01**
Group #: **475560**

1. Your pension summary

Important!
Any incorrect information will affect your pension calculation, so if you find an error, please notify your employer right away.

Your normal retirement date
February 28, 2025

This is the last day of the month in which you turn 65.

Your pension earned to December 31, 2010
$4,741.37 a year, starting from age 65
For details of your pension calculation, see *Section 2.*

Your total contributions, plus interest
$33,918.73 as of December 31, 2010
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from September 30, 2020. You have 19.750 years of credited and eligible service, and you need an additional 9.750 years of service to reach this date. If your birth date or service shown in this report changes then this date may also change.

You qualify for an early retirement pension *with no penalty* because you will meet one of the following criteria before your normal retirement date:

- Age/Service Factor - your age plus credited service plus eligible service will equal 90; or
- 30 year provision - your credited service plus eligible service will equal at least 30 years.

May 05, 2011

S E MCSHEFFREY
Group number: 475560

Your membership information

Please check your information. If it is not correct, please advise your employer.

Date of birth
February 14, 1960

Sex
Female

Employer
RENFREW COUNTY & DISTRICT HEALTH UNIT

Date you were hired by this employer
November 02, 1992

Date you joined OMERS
November 02, 1992

Employment status (for OMERS)
Continuous Full Time

Member's Affiliation

Your normal retirement age
65

Your current membership status
Special Active - Disbanded

Special Active Status
Your work group has divested to another employer and your status has changed to "Special Active" under the OMERS pension plan. As a member of your new employer's pension plan, your service in the new pension plan will be treated as "eligible" service in OMERS. Deemed contributory earnings will be added to your record while you are a Special Active member. When you terminate employment or retire, please call OMERS Client Services. If you change your address please let us know.

Your OMERS beneficiary(ies)

Survivor benefits are a key feature of the OMERS pension plan. Your eligible spouse and/or eligible dependent children are first in line to receive any benefits payable. The next in line in the OMERS order of entitlement, is your beneficiary(ies) named below, and then your estate.

Name	Relationship
KEVIN MCSHEFFREY	Spouse

Notes:
- Your beneficiary is entitled to a full death refund if you have no eligible spouse and/or eligible dependent children. Otherwise, the beneficiary is only entitled to a refund of excess contributions, if any.
- Your beneficiary designation applies to benefits payable under the Primary Plan's Registered Pension Plan (RPP) and the Retirement Compensation Arrangement (RCA).

For more information about OMERS survivor benefits, please see the last page of this *Pension Report*, visit us online at **www.omers.com**, or call OMERS Client Services at 416-369-2444 or 1-800-387-0813 (Monday to Friday between 8:00 a.m. and 5:00 p.m.).

2. How we calculate your pension

When we calculate your pension, we use your earnings and credited service in the OMERS plan. Your pension may also include other items, as outlined later in this section.

Your OMERS pension has two components: a lifetime pension plus a bridge benefit if you retire before age 65.

Your OMERS lifetime pension plus bridge benefit to age 65:

2%	X	credited service (years)	X	"best five" earnings

Less OMERS bridge benefit at age 65:

0.675%	X	credited service (years)	X	lesser of "best five" earnings or $43,265

Equals your OMERS lifetime pension from age 65

Explanations of terms used in the calculation and the OMERS bridge benefit follow "Your pension calculation."

Your pension calculation

Your pension earned to December 31, 2010

We calculate the lifetime pension (starting from age 65) you've earned to December 31, 2010, as follows.

Your OMERS lifetime pension plus bridge benefit to age 65:

2%	X	6.250 credited service (years)	X	$52,532.77 "best five" earnings	=	$6,566.60

Less OMERS bridge benefit at age 65:

0.675%	X	6.250 credited service (years)	X	$43,264.62 AYMPE	=	$1,825.23

Equals your OMERS lifetime pension from age 65 = $4,741.37

You may retire as early as age 55, but your pension may be reduced as explained in *Section 1*.

Service

You can have two types of service in OMERS: credited service and eligible service.

May 05, 2011

S E MCSHEFFREY
Group number: 475560

Credited service

We use credited service to calculate your pension. You earn credited service in a number of ways, through regular contributions or buying a leave period, for example.

Your credited service	2010	Total to Dec. 31, 2010
Regular service in months	0.00	53.00
Additional service in months:		
• transfer from another plan including transferred service top-up		22.00
Your total credited service, in months	0.00	75.00
Credited service used to calculate your pension, in years	0.000	6.250
Credited service used to calculate your OMERS bridge benefit, in years		6.250

Eligible service

Eligible service can help you reach an early retirement pension *with no penalty.*

We add your eligible service to your credited service to calculate your qualifying service:

Eligible service	13.500
Credited service	6.250
Your qualifying service, in years	**19.750**

Your age plus your qualifying service equals your Age/Service Factor.

Eligible service can be any service with an OMERS employer that isn't credited service. For example, summer student work with an OMERS employer, or service that was refunded when you left an OMERS employer would be eligible service.

Each year as a Special Active member, OMERS asks your current employer to report any periods where you didn't earn a benefit in your new pension plan. Periods for which you don't earn benefits in your new plan, except for pregnancy or parental leaves, are not included in your OMERS eligible service and deemed earnings. However, in some circumstances, these periods (if applicable) have not been reported prior to the printing of this Pension Report. Therefore, if your eligible service and deemed earnings have been overstated, it will be corrected in future Pension Reports when the information is received from your current employer.

Earnings

Your contributory earnings for 2010
$53,962.91

Your contributory earnings are the earnings on which we calculate your contributions. Overtime pay and most lump-sum payments are not included, so your contributory earnings may not be the same as the employment income shown on your T4 slip.

We use the average of your **"best five"** years (highest 60 consecutive months) of contributory earnings to calculate your pension. If you have less than five years, we use an average of your actual (or deemed) contributory earnings. We will make sure any retroactive or pay equity payment included in your "best five" earnings is allocated to the years to which it applies.

Here is the average of your highest contributory earnings, which is the "best five" earnings used in the pension formula.

Year	Contributory earnings ($)	Service (months)
2006	$51,067.85	12.00
2007	$51,424.30	12.00
2008	$52,445.83	12.00
2009	$53,762.95	12.00
2010	$53,962.91	12.00
Average:	**$52,532.77**	

The OMERS bridge benefit

You receive the OMERS bridge benefit from the date your pension begins until you turn 65. It won't stop if you begin to receive your CPP pension early (e.g. from age 60) or if you begin to receive a CPP disability pension. Survivor benefits do not include the bridge benefit.

To calculate your bridge benefit we multiply the credited service you earned from January 1, 1966 (when the CPP began) by the lesser of:

- your "best five" earnings (or actual average earnings); or
- $43,265, which is the five-year average (2006-2010) of the earnings limit set by CPP.

The result is multiplied by 0.675% to get your OMERS bridge benefit.

3. Summary of your contributions

The amount of your pension is based on your earnings and years of service, not on how much you paid into the plan (member and employer contributions, together with the plan's investment returns, pay for your pension).

May 05, 2011

S E MCSHEFFREY
Group number: 475560

Below, we show you a summary of your contributions. (Your employer matches your regular contributions, but we do not display this on your *Pension Report*.)

Type of contribution	Total contributions in 2010 ($)	Total contributions to Dec. 31, 2010 ($)	Total contributions plus interest to Dec. 31, 2010 ($)
Your regular contributions:	$0.00	$11,710.44	$21,668.77
• transferred from another plan including transferred service top-up		$6,025.85	$12,249.96
Total	**$0.00**	**$17,736.29**	**$33,918.73**

4. Locking in and vesting

Locking in

Your benefits are **locked in** under the Ontario *Pension Benefits Act*. This means that if you leave your employer, you can't take the value of your OMERS benefits out in cash, although you will be offered other options.

Vesting

Your OMERS benefits are **vested** from the day you join the plan. This means you are entitled to a benefit from day one.

S E MCSHEFFREY
Group number: 475560

May 05, 2011

Notes and definitions

Privacy
Personal information is collected for pension administration purposes by OMERS under the authority of section 35 of the *OMERS Act, 2006*. OMERS does not share your personal information with any other person for any purpose other than pension plan administration.

Any questions regarding the collection of personal information should be directed to OMERS Client Services at 1-800-387-0813.

Survivor benefits
OMERS provides a number of benefits to the survivors of members and retired members:

If you have an *eligible spouse*, your spouse has the following options, if applicable:
- a pension based on your *OMERS lifetime pension* earned to date of death; or
- a spousal refund provided that you have not started your OMERS pension.

If you do not have an *eligible spouse*, a pension is payable to your *eligible dependent children*, based on your *OMERS lifetime pension* earned to date of death.

If you do not have an *eligible spouse* and/or *eligible dependent child(ren)* and you have not started your OMERS pension, your beneficiary(ies) or estate is entitled to a death refund. If you have started your OMERS pension, a residual refund (i.e., your contributions with interest minus any pension paid to you) may be paid to your beneficiary or estate.

Notes:
- A refund of excess contributions may be payable to your beneficiary(ies) or estate. This refund represents the difference between 1/2 the commuted value of your pension (earned from January 1, 1987) and your required contributions-plus-interest for the corresponding period. This applies to pre-retirement death only.
- The definitions of "lifetime pension", "eligible spouse" and "eligible dependent children" are very specific. For more information, please refer to *Your OMERS Pension* handbook, or go to the "Members" section in our website under "When a member dies," or contact OMERS Client Services or your employer.

Inflation protection
With OMERS annual inflation protection, pension amounts shown on this statement will increase after the pension begins. If you choose to defer your pension, we will increase your future benefit. The inflation increase is based on the Consumer Price Index (CPI).

Registration number
OMERS Primary Pension Plan Registration Number is: 0345983.

Surplus
A surplus exists at a point in time when assets exceed the benefit obligation (liability). Under the OMERS pension plans and governing legislation, surplus may be used to improve benefits or temporarily reduce normal contributions. Surplus may also be withdrawn in accordance with *Pension Benefits Act* rules. Any surplus would be shared in equal amounts between covered members who are employees or councillors (as the case may be) and their respective employers who are affected. This principle applies to surplus generated in the ongoing plan, or upon wind up of the plan in whole or part.

Deficit
A deficit exists when assets in the plan are less than the benefit obligation (liability). If a deficit exists in the ongoing plan, covered members who are employees or councillors (as the case may be) and their respective

employers may be contributing special payments into the plan as part of the normal contribution rates. If a deficit exists upon wind up of the plan in whole or in part, then pension benefits may be reduced. Pension benefits earned under the OMERS pension plans are not guaranteed by the Pension Benefits Guarantee Fund. While OMERS does not expect a wind up to occur, we are required to report to you what would happen if it did and a deficit existed.

More information
OMERS is committed to providing you with excellent value and competitive benefits, and we continue to develop ways to serve you better.

- **OMERS online:** Visit us online at **www.omers.com** to access information about OMERS, including the Board of Directors of the OMERS Administration Corporation, the pension plan, and your benefits.
- **Your OMERS Pension handbook:** This searchable version of the latest plan guide gives you an overview of your OMERS pension and benefits. Look in the "Members" section of our web site, and click on "Details about your plan."
- **Questions?** Let us help you. Contact OMERS Client Services at 416-369-2444 or 1-800-387-0813 or by e-mail at client@omers.com.

This Pension Report is based on current plan provisions; these may change over time. If there is any discrepancy between the information in this document and the provisions of the OMERS pension plan(s), the provisions of the OMERS pension plan(s) will prevail.

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475560

S E MCSHEFFREY
128 RENFREW AVE E.
RENFREW, ON K7V 2W9

OMERS Reference Information

Membership number: 1004926-01
Group number: 475560
Reference: 2010 Special Active - Disbanded Pension Report

New address

If your address changes while you have a benefit in OMERS, please send us your new address.

Address

Address

City Prov/State Postal Code

Country

Phone No.

Fax No.

Champlain CCAC

Payment Statement

Payment Date: December 30, 2010
Period: 26 (12-Dec-2010 - 25-Dec-2010)
Reference #: 86996 **EE ID:** 0071

	Current	YTD
Gross:	2,731.01	74,485.11
Deductions:	970.30	28,393.13
Net:	1,760.71	46,091.98

McSheffrey, Susan
128 Renfrew Avenue E.
Renfrew ON
K7V 2W9

Deposit	Bank	Transit	Account	Amount
	004	35122	04180240914	1,760.71

Earnings

Code	Hours	HoursYTD	Rate	Dollars	DollarsYTD
Cell					240.00
BnkTmT		0.26	39 03846		10 15
StatHol		7.00	38 25000		267.75
StatHol		49.00	39.01429		1,911 70
EducnPay		8.50	39 01529		331 60
FOUmnRec		43 50	39 01448		1,697 13
HealthWork		7 00	39.01429		273 10
KM Client		7,413 00	0 50047		3,709.96
KM Travel		210.00	0 46000		96.60
UPLOA<31		14.00			
Float		21 00	39 01429		819 30
REG		21 00	38.25000		803.25
REG	55.00	1,100.00	39 01400	2,145 79	42,915 77
SpeclvTkn	1 00	28.00	39 01400	39 02	1,092 44
SickT100	7 00	48.00	39 01400	273.10	1,872 69
SickT1Cn		350 00	39 01429		13,655.00
VacT	7 00	122.74	39 01400	273 10	4,708 62
	70 00	9,443.00		2,731 01	74,485 11

Banks

Description	Balance
Banked Time	6 75
Float Bank	0 00
Special Leave	2.00
Vacation	89 03

Deductions

Code	Dollars	DollarsYTD
CPP	0.00	2,163.15
HOOPPLow	125.26	3,244.24
HOOPPHigh	54 24	2,179.83
CSB	200.00	5,200 00
Social	1 00	26 00
DepLifeCH	0 00	2.28
Dental CH	0.00	327.72
OPSEU Due	37 55	969 51
EI	0.00	747 35
TGLife CH	0 00	63.48
Inc Tax	577 25	13,470.56
	970 30	28,393 13

Employer Contributions

Code	Dollars	DollarsYTD
*CPP	0 00	2,163 15
*EHT	53.25	1,377 18
*WSIB	76 75	092.11
*EI In Hr	70 00	1,806 00
*EI Ins En	2,731.01	70 438 53
*HOOPPLow	157 93	4,087 60
*HOOPPHigh	106.14	2,746 53
*DepLifeCH	0 00	6 96
*VisionCH	0 00	328.44
*LTD CH	0.00	1,079 04
*EHC CH	0 00	7 420.39
*Dental CH	0 00	983 25
*AD&D CH	0 00	40 76
*EI	0 00	925.23
*TGLife CH	0 00	130 14

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Champlain CCAC

Payment Statement

Payment Date: December 31, 2009
Period: 26 (13-Dec-2009 - 26-Dec-2009)
Reference #: 66050 **EE ID:** 0071

McSheffrey, Susan
128 Renfrew Avenue E.
Renfrew ON
K7V 2W9

	Current	YTD
Gross:	2,677.51	73,298.62
Deductions:	960.41	28,148.53
Net:	1,717.10	45,150.09

Deposit Bank	Transit	Account	Amount
004	35122	04180240914	1,717.10

Earnings

Code	Hours	HoursYTD	Rate	Dollars	DollarsYTD
Call					240.00
CnkTrnT		3.50	38.26143		133.88
StatHol	7.00	49.00	38.24900	267.75	1,874.25
EducPay		14.00	38.25000		535.50
PDUnionRec		31.50	38.25016		1,204.88
PDUnNotRec		8.50	38.25059		325.13
KM Client					
KM Client		8,717.00			4,079.07
EducRegist					90.00
ExpTravel					84.95
UPLOA<31		71.00			
FloatT		21.00	38.25000		803.25
REG		10.50	37.87048		397.84
REG	59.50	1,338.50	38.24900	2,275.88	51,197.69
Sick Now		7.00	38.25000		267.75
SpleLvTkn		27.00	38.25111		1,032.75
SickT100		50.50	38.25030		1,931.64
SickT1Crt		66.50	38.25008		2,543.63
Stat Takne		3.50	37.87143		132.55
Stat Taken		7.00	38.25000		267.75
VacT		7.00	37.87000		265.09
VacT	3.50	154.00	38.24900	133.88	5,890.51
	70.00	10,037.00		2,677.51	73,298.62

Deductions

Code	Dollars	DollarsYTD
CPP	0.00	2,118.60
Xerox Mo	0.00	333.72
HOOPPLow	172.08	3,194.88
HOOPPHigh	82.50	2,112.58
CSB	200.00	5,200.00
Social	1.00	26.00
DepLifeCH	0.00	1.45
Dental CH	0.00	54.62
OPSEU Due	36.82	946.14
O	0.00	731.79
TBLife(12	0.00	75.80
TBLife CH	0.00	10.36
Inc. Tax	517.21	13,339.40
	960.41	28,148.53

Banks

Description	Balance
Banked Time	0.26
Float Bank	0.00
Special Leave	3.00
Vacation	26.78

Employer Contributions

Code	Dollars	DollarsYTD
*CPP	0.00	2,118.60
*EHT	52.21	1,346.85
*WSIB	26.24	676.90
*Xerox Mo	0.00	1,001.16
*XHC CH MC	0.00	3,107.38
*EI ins Er	2,677.51	68,803.31
*EI Ins Er	70.00	1,799.00
*HOOPPLow	154.93	4,026.27

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Champlain CCAC

Payment Statement

Payment Date: December 31, 2008
Period: 27 (14-Dec-2008 - 27-Dec-2008)
Reference #: 43277 **EE ID:** 0071

McSheffrey, Susan
128 Renfrew Avenue E
Renfrew ON
K7V 2W9

	Current	YTD
Gross:	2,650.91	68,936.28
Deductions:	1,035.31	29,036.71
Net:	1,615.60	39,899.57

Deposit Bank	Transit	Account	Amount
004	35122	04180240914	1,615.60

Earnings

Code	Hours	HoursYTD	Rate	Dollars	DollarsYTD
Call					
StatEAcclC					240.00
EducnPay		7.00	36.77000		257.39
PdUnpnExR		16.50	37.87030		624.85
PdUnNotRec		21.00	37.87000		795.27
KM Client					
KM Educ		6,700.00	0.41000		2,747.00
UPLCIA+31		480.00	0.41000		195.80
FloatT		150.50			
MCNP		14.00	37.87000		530.18
Med Dent		1.00			
RCG		42.00	37.87071		1,590.57
REG		45.50	36.77011		1,673.04
SickT100	52.50	1,137.50	37.87000	1,988.18	43,077.23
Stat Taken		182.00	37.87011		6,892.36
Stat Taken		21.00	36.77040		772.18
VacT	17.50	80.50	37.87000	662.73	3,048.54
VacT		10.50	36.77048		386.09
		165.00	37.87000		6,362.76
	70.00	9,077.00		2,650.91	69,193.67

Deductions

Code	Dollars	DollarsYTD
CPP	0.00	2,049.30
HOOPPLow	132.78	3,217.32
HOOPPHigh	71.39	7,254.13
CSB	200.00	5,400.00
Social	1.00	27.00
Dental RC	15.82	449.54
EHC RC	36.85	961.42
OPSEU Due	35.45	904.08
EI	0.00	711.03
TBLifeRC	3.86	104.11
Inc. Tax	537.16	12,948.78
	1,035.31	29,036.71

Banks

Description	Balance
Banked Time	0.00
Float Bank	0.00
Medical/Dental	0.00
N Sick 100	413.00
Stat Bank RC	0.00
Vacation	22.54

Employer Contributions

Code	Dollars	DollarsYTD
*CPP	0.00	2,049.30
*EHT	51.92	1,288.29
*WSIB	25.03	821.07
*EI Ins En	2,650.91	65,752.48
*EI % Hr	70.00	1,738.50
*HOOPPLow	167.30	4,051.79
*HOOPPHigh	89.95	2,783.79
*Dental RC	47.46	1,348.55
*EHC RC	110.58	2,884.49
*LTD RC	54.51	1,472.88
*EI	0.00	884.52
**BLifeRC	11.58	117.32

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Champlain CCAC

Payment Statement

Payment Date: June 16, 2011

Period: 12 (29-May-2011 - 11-Jun-2011)

Reference #: 96157 **EE ID:** 0071

	Current	YTD
Gross:	2,955.36	35,447.89
Deductions:	1,166.84	14,044.16
Net:	1,788.52	21,403.73

McSheffrey, Susan
128 Renfrew Avenue E.

Renfrew ON
K7V 2W9

Deposit	Bank	Transit	Account	Amount
	004	35122	04180240914	1,788.52

Earnings

Code	Hours	HoursYTD	Rate	Dollars	DollarsYTD
Cell				20.00	120.00
BnkTmT		6.75	39.79407		268.61
StatHol		14.00	39.01429		546.20
StatHol		21.00	39.79429		835.68
EducnPay	3.50	3.50	39.79400	139.28	139.28
PDUnionRec		17.50	39.79429		696.40
PDUnNotRec		14.00	39.79429		557.12
KM Client	288.00	4,779.00	39.79400	149.76	2,485.08
UPLOA<31		14.00			
FloatT		14.00	39.79429		557.12
REG	52.50	498.75	39.79400	2,089.20	19,847.42
SpecLvTkn		7.50	39.79600		298.47
SickT100	7.00	12.00	39.79400	278.56	477.53
SickT1Crt		84.00	39.79429		3,342.72
VacT		21.00	39.01429		819.30
VacT	7.00	112.00	39.79400	278.56	4,456.96
	358.00	5,619.00		2,955.36	35,447.89

Deductions

Code	Dollars	DollarsYTD
CPP	131.22	1,550.52
HOOPPLow	128.18	1,538.16
HOOPPHigh	85.37	1,021.92
CSB	200.00	2,400.00
Social	1.00	12.00
DepLifeCH	0.00	1.14
Dental CH	0.00	202.46
OPSEU Due	38.30	451.57
EI	49.58	584.58
TBLife CH	0.00	32.22
Inc. Tax	533.19	6,249.59
	1,166.84	14,044.16

Banks

Description	Balance
Banked Time	0.00
Float Bank	0.00
Special Leave	22.50
Vacation	36.79

Employer Contributions

Code	Dollars	DollarsYTD
*CPP	131.22	1,550.52
*EHT	54.32	642.31
*WSIB	29.53	349.18
*EAP	0.00	2.75
*EI In Hr	70.00	826.00
*EI Ins En	2,785.60	32,842.81
*HOOPPLow	161.51	1,938.10
*HOOPPHigh	107.57	1,287.66
*DepLifeCH	0.00	3.48
*VisionCH	0.00	142.67
*LTD CH	0.00	550.20
*EHC CH	0.00	1,511.39
*Dental CH	0.00	607.39
*AD&D CH	0.00	16.92
*EI	61.88	729.57
*TBLife CH	0.00	96.54

Champlain CCAC

Payment Statement

Payment Date: **June 16, 2011**

Period: 12 (29-May-2011 - 11-Jun-2011)

Reference #: 96157 **EE ID:** 0071

McSheffrey, Susan
128 Renfrew Avenue E.

Renfrew *ON*
K7V 2W9

	Current	YTD
Gross:	2,955.36	35,447.89
Deductions:	1,166.84	14,044.16
Net:	1,788.52	21,403.73

Deposit	Bank	Transit	Account	Amount
	004	35122	04180240914	1,788.52

3,401.63	43,097.49

890

Champlain CCAC

Payment Statement

Payment Date: October 20, 2011

Period: 21 (02-Oct-2011 - 15-Oct-2011)

Reference #: 102754 **EE ID:** 0071

	Current	YTD
Gross:	2,805.60	61,219.94
Deductions:	986.04	23,866.09
Net:	1,819.56	37,353.85

McSheffrey, Susan
128 Renfrew Avenue E.

Renfrew ON
K7V 2W9

Deposit	Bank	Transit	Account	Amount
	004	35122	04180240914	1,819.56

Earnings

Code	Hours	HoursYTD	Rate	Dollars	DollarsYTD
Banked Time Taken		6.75	39.79407		268.61
Cellphone				20.00	200.00
Education Pay		3.50	39.79429		139.28
Float Taken		21.00	39.79429		835.68
KM Client Travel		6,707.00	0.50473		3,385.22
Paid Union Leave Recoverable		71.00	39.79437		2,825.40
Paid Union Not Recoverable	14.00	28.00	39.79400	557.12	1,114.24
Regular	49.00	904.75	39.79400	1,949.92	36,003.94
Sick Taken 100		12.00	39.79417		477.53
Sick Taken 100 Cert		84.00	39.79429		3,342.72
Special Leave Taken		17.00	39.79647		676.54
Stat Holiday		14.00	39.01429		546.20
Stat Holiday	7.00	49.00	39.79400	278.56	1,949.92
Unpaid LOA<31		21.00			
Vacation Taken		21.00	39.01429		819.30
Vacation Taken		217.00	39.79429		8,635.36
	70.00	**8,177.00**		**2,805.60**	**61,219.94**

Deductions

Code	Dollars	DollarsYTD
Inc. Tax	533.19	10,989.44
CPP	0.00	2,217.60
EI	0.00	786.76
HOOPPLow	128.18	2,678.96
HOOPPHigh	85.37	1,781.71
Social	1.00	21.00
CSB	200.00	4,200.00
OPSEU Due	38.30	792.44
TBLife CH	0.00	53.70
Dental CH	0.00	342.58
DepLifeCH	0.00	1.90
	986.04	**23,866.09**

Banks

Description	Balance
Vacation	-7.64
Float Bank	0.00
Banked Time	0.00
Special Leave	13.00

Employer Contributions

Code	Dollars	DollarsYTD
*CPP	0.00	2,217.60
*EI	0.00	981.88
*EHT	54.32	1,127.00
*WSIB	29.53	612.67
*HOOPPLow	161.51	3,375.53
*HOOPPHigh	107.57	2,245.03
*EI Ins En	2,785.60	57,634.72
*EI In Hr	70.00	1,449.00
*VisionCH	0.00	234.91
*TBLife CH	0.00	160.90
*LTD CH	0.00	917.00
*EHC CH	0.00	2,559.11
*Dental CH	0.00	1,027.75
*EAP	0.00	13.75
*AD&D CH	0.00	28.20
*DepLifeCH	0.00	5.80

Champlain CCAC

Payment Statement

Payment Date: **October 20, 2011**

Period: 21 (02-Oct-2011 - 15-Oct-2011)

Reference #: 102754 *EE ID:* 0071

McSheffrey, Susan
128 Renfrew Avenue E.

Renfrew *ON*
K7V 2W9

	Current	YTD
Gross:	2,805.60	61,219.94
Deductions:	986.04	23,866.09
Net:	1,819.56	37,353.85

Deposit	Bank	Transit	Account	Amount
	004	35122	04180240914	1,819.56

3,208.53	**74,590.85**

Tab 6

This is Exhibit "6" referred to
in the Affidavit of Tian-teck Go
Sworn this 15th day of November, 2012.

A COMMISSIONER FOR TAKING AFFIDAVITS

VON CANADA PENSION PLAN

Your Personal Statement of Benefits
as at January 1, 2003

Employee Name:
Gay, Spong

Branch:
Hamilton CCAC

ID # 103126

Personal Information

Social Insurance Number:	445-861-784
Date of Birth:	October 05, 1939
Date of Hire:	July 05, 1993
Date of Plan Membership:	March 01, 1994
Credited Service (years) to December 31, 2002:	3.580
Credited Service in 2002	0.000
Normal Retirement Date:	November 01, 1999
Name of Spouse:	Denis Norman DN Spong
Name of Beneficiary:	Denis Norman DN Spong
Relationship to Member:	Spouse

A Few Words About Your Pension Statement

This annual pension statement contains information about the benefits provided by the Victorian Order Of Nurses pension plan. The purpose of the statement is to describe your personal entitlements under the plan - the amount of pension to which you are currently entitled, what will happen to your benefits if your employment is terminated or if you are disabled, and so on. We advise you to read your statement carefully and then store it in a safe place. As you approach your retirement, your statements will provide you with a useful tool in planning your future.

Your pension plan is a defined benefit plan. This means that all of the plan's benefits are defined by a mathematical formula which gives you a specified amount at retirement. The formula works in a way which ensures that as your salary and your years of service with VON increase, so too will the amount of your pension at retirement.

The most recent actuarial valuation of the pension plan was prepared as at December 31, 2000. The valuation shows that benefits payable under the plan are fully funded.

Your Current Level of Vesting

Before you are entitled to receive any of your pension benefits, they must be vested. Once they are fully vested, you and your beneficiary have full rights to receive the benefits that would be provided by your own and the VON's contributions upon termination of your membership in the plan.

Under the rules of the Plan, your benefits become 100% vested after you have completed 2 years of employment service.

As at the date of this statement, your benefits are 100% vested.

Your estimated monthly pension earned as of December 31, 2002, payable at your Normal Retirement Date or at your Late Retirement Date, as applicable is $ 202.83.

Your Contributions

	Member Contributions	Interest	Total
Balance at December 31, 2001:	$ 7,288.15	$ 2,520.88	$ 9,809.03
Plus Current Year 2002:	0.00	365.88	365.88
Balance at December 31, 2002:	$ 7,288.15	$ 2,886.76	$ 10,174.91

Your contributions earn interest based on the 12-month average of the Bank of Canada rate for a 5-year personal fixed term deposit. The effective rate of return in 2002 was 3.73%.

Your Projected Retirement Income

If you retire on your Normal Retirement Date or, if at the date of this statement you have passed your Normal Retirement Date, your estimated monthly retirement income from the VON pension plan will be [redacted].

In calculating your estimated pension, $ 3,561.29 was used as your average monthly earnings. The calculation assumes that you continue to work for VON until your normal retirement date, and that the rules of the plan remain unchanged. If you are currently a casual/relief employee or on a leave of absence the system defaults to your estimated monthly pension.

The normal form of the pension is a Single Life Only monthly pension payable for your lifetime beginning on your normal retirement date and guaranteed for 60 months. However, if you have a spouse when you retire, you must receive a Joint & Survivor pension unless you and your spouse waive this benefit by signing a prescribed form. With this form of pension, you would receive a reduced pension for your lifetime and if your spouse survives you, he, or she would receive a pension for his/her lifetime equal to 60.00% of your reduced monthly pension. Other optional forms of pension are available. In most cases, if you choose an optional form of pension, you will receive a reduced monthly benefit.

I would like additional Federal Tax deduction 25% in dollar value.

RBC Dec fax 416-955-2631
1-800 668-1320 in care of Amanda Caldas

Social Insurance #
Name VON Pension Plan
RBC Dex sign

VON CANADA PENSION PLAN
Registration Number: 0315937

Registration of the Plan

The Pension Plan of the Victorian Order of Nurses for Canada is registered in the province of Ontario.

Additional Pension Information

How your Pension Benefits are Calculated

Your normal retirement pension is calculated using the following formula:

1.5% of the average of your highest 5 years of pensionable earnings expressed in terms of an annual full-time rate in the last 15 years of paid service up to the final average Q/CPP earnings ceiling
Plus (+)
2% of the average of your highest 5 years of pensionable earnings expressed in terms of an annual full-time rate in the last 15 years of paid service above the final average Q/CPP earning ceiling
Multiplied (X) by
your years of credited services

In the formula the Q/CPP earning ceiling is the Year's Maximum Pensionable Earnings (YMPE) as defined under the Canada Pension Plan or the Quebec Pension Plan, as applicable. The final average Q/CPP earnings ceiling is an average of the YMPE in the same period that was used to determine the average of your highest 5 years of earnings.

Termination Benefits

If your employment with VON ends before you retire and before your benefits are fully vested, you will be entitled to a refund of your contributions plus credited interest.

If your employment with VON ends before you retire and after your benefits are fully vested, you will be entitled to one of the following benefits:

- A deferred monthly pension payable in normal form starting on your normal retirement date.
- A transfer of the value of your vested benefit to your new employer's pension plan (if the plan accepts transfers), or to a prescribed locked-in retirement vehicle, or to an insurance company for the purchase of a deferred life annuity. (All transfers must be locked-in).

Depending on your province of employment, your age, and your length of service, some or all of your contributions made before applicable provincial locking-in date may be refunded to you in a lump-sum along with interest to your date of termination. If you choose to receive a lump-sum refund, all rights under the plan in respect of this period of service will have been satisfied and your deferred pension or transfer value will be reduced accordingly.

Early Retirement Benefits

You are entitled to retire early with a pension when you reach age 50 providing you have at least two years of service. If retirement is from active service your pension will be reduced by 0.25% for each month that the starting date of your early retirement pension precedes your 60th birthday. If you retire early from deferred status the reduction will be 0.50% for each month that the starting date of your early retirement pension precedes your 60th birthday.

Pre-Retirement Death Benefits

Pre-retirement death benefits are required by legislation to be paid to your eligible spouse, except where a waiver form is completed by both you and your spouse, then benefits will be paid to the designated beneficiary. If you die before retiring, and if you have not completed 2 years of continuous service, your spouse or beneficiary will be entitled to either a refund or your required contributions plus interest or an amount equal to 200% of your contributions without interest – whichever is greater, provided the member was a member prior to January 1, 1987.

If you die before retiring and if you have completed 2 years of continuous service, your death benefits are as follows:

- Your spouse or beneficiary will be entitled to either 200% of your required contributions without interest, or to an amount equal to your required contributions made before the implementation of pension reform for your respective period of employment plus a percentage of the value of the pension you have earned since the implementation of pension reform (the date of pension reform varies from province to province) – whichever is greater.
- If your beneficiary is your spouse, he or she may receive this death benefit as an immediate or deferred pension, or he or she may transfer the benefit to another pension plan (if the plan accepts transfers) to a locked-in retirement vehicle, or to an insurance company for the purchase of an immediate or deferred life annuity, as permitted by legislation.

How Surpluses Will Be Treated

If for any reason the pension plan is wound-up in the future, any surplus assets which might remain after providing all benefits payable under the plan would be returned to VON.

Further Information

Every effort has been made to ensure that this statement contains accurate information. However, given the complexity of producing personalized statements for every member of the plan, you will appreciate that there is always the possibility of error. When the time comes, your benefits will be determined strictly in accordance with the specific plan provisions in effect at the time your benefits become payable. If you have any questions concerning your statement, please contact either the Director of Human Resources or the Pension Administrator, VON Canada at (613) 233-5694.

VON CANADA PENSION PLAN

Your Personal Statement of Benefits as at January 1, 2004

Personal Information

Employee Name:
Gay, Spong

Branch:
Hamilton CCAC

Social Insurance Number:	445-861-784
Date of Birth:	October 05, 1939
Date of Hire:	July 05, 1993
Date of Plan Membership:	March 01, 1994
Credited Service (years) to December 31, 2003:	3.583
Credited Service in 2003	0.000
Normal Retirement Date:	November 01, 1999
Name of Spouse:	Denis Norman DN Spong
Name of Beneficiary:	Denis Norman DN Spong
Relationship to Member:	Spouse

A Few Words About Your Pension Statement

This annual pension statement contains information about the benefits provided by the Victorian Order Of Nurses pension plan. The purpose of the statement is to describe your personal entitlements under the plan - the amount of pension to which you are currently entitled, what will happen to your benefits if your employment is terminated or if you are disabled, and so on. We advise you to read your statement carefully and then store it in a safe place. As you approach your retirement, your statements will provide you with a useful tool in planning your future.

Your pension plan is a defined benefit plan. This means that all of the plan's benefits are defined by a mathematical formula which gives you a specified amount at retirement. The formula works in a way which ensures that as your salary and your years of service with VON increase, so too will the amount of your pension at retirement.

The January 01, 2003 valuation shows that benefits payable are fully funded over the long-term. In the short-term the plan's solvency ratio is 88%. The VON will be making funding contributions in line with legislative requirements.

Your Current Level of Vesting

Before you are entitled to receive any of your pension benefits they must be vested. Once they are fully vested, you and your beneficiary have full rights to receive the benefits that would be provided by your own and the VON's contributions upon termination of your membership in the plan.

Under the rules of the Plan, your benefits become 100% vested after you have completed 2 years of employment service.

As at the date of this statement, your benefits are 100% vested.

Your estimated monthly pension earned as of December 31, 2003, payable at your Normal Retirement Date or at your Late Retirement Date, as applicable is $ 202.83.

Your Contributions

	Member Contributions	Interest	Total
Balance at December 31, 2002:	$ 7,288.15	$ 2,886.76	$ 10,174.91
Plus Current Year 2003:	0.00	384.61	384.61
Balance at December 31, 2003:	$ 7,288.15	$ 3,271.37	$ 10,559.52

Your contributions earn interest based on the 12-month average of the Bank of Canada rate for a 5-year personal fixed term deposit. The effective rate of return in 2003 was 3.78%.

Your Projected Retirement Income

If you retire on your Normal Retirement Date or, if at the date of this statement you have passed your Normal Retirement Date, your estimated monthly retirement income from the VON pension plan will be $202.83.

In calculating your estimated pension, $ 3,561.29 was used as your average monthly earnings. The calculation assumes that you continue to work for VON until your normal retirement date, and that the rules of the plan remain unchanged. If you are currently a casual/relief employee or on a leave of absence the system defaults to your estimated monthly pension.

The normal form of the pension is a Single Life Only monthly pension payable for your lifetime beginning on your normal retirement date and guaranteed for 60 months. However, if you have a spouse when you retire, you must receive a Joint & Survivor pension unless you and your spouse waive this benefit by signing a prescribed form. With this form of pension, you would receive a reduced pension for your lifetime and if your spouse survives you, he, or she would receive a pension for his/her lifetime equal to 60.00% of your reduced monthly pension. Other optional forms of pension are available. In most cases, if you choose an optional form of pension, you will receive a reduced monthly benefit.

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VON CANADA PENSION PLAN
Registration Number: 0315937

Registration of the Plan

The Pension Plan of the Victorian Order of Nurses for Canada is registered in the province of Ontario.

Additional Pension Information

How your Pension Benefits are Calculated

Your normal retirement pension is calculated using the following formula:

1.5% of the average of your highest 5 years of pensionable earnings expressed in terms of an annual full-time rate in the last 15 years of paid service up to the final average Q/CPP earnings ceiling
Plus (+)
2% of the average of your highest 5 years of pensionable earnings expressed in terms of an annual full-time rate in the last 15 years of paid service above the final average Q/CPP earning ceiling
Multiplied (X) by
your years of credited services

In the formula the Q/CPP earning ceiling is the Year's Maximum Pensionable Earnings (YMPE) as defined under the Canada Pension Plan or the Quebec Pension Plan, as applicable. The final average Q/CPP earnings ceiling is an average of the YMPE in the same period that was used to determine the average of your highest 5 years of earnings.

Termination Benefits

If your employment with VON ends before you retire and before your benefits are fully vested, you will be entitled to a refund of your contributions plus credited interest.

If your employment with VON ends before you retire and after your benefits are fully vested, you will be entitled to one of the following benefits:
- A deferred monthly pension payable in normal form starting on your normal retirement date.
- A transfer of the value of your vested benefit to your new employer's pension plan (if the plan accepts transfers), or to a prescribed locked-in retirement vehicle, or to an insurance company for the purchase of a deferred life annuity. (All transfers must be locked-in).

Depending on your province of employment, your age, and your length of service, some or all of your contributions made before applicable provincial locking-in date may be refunded to you in a lump-sum along with interest to your date of termination. If you choose to receive a lump-sum refund, all rights under the plan in respect of this period of service will have been satisfied and your deferred pension or transfer value will be reduced accordingly.

Early Retirement Benefits

You are entitled to retire early with a pension when you reach age 50 providing you have at least two years of service. If retirement is from active service your pension will be reduced by 0.25% for each month that the starting date of your early retirement pension precedes your 60th birthday. If you retire early from deferred status the reduction will be 0.50% for each month that the starting date of your early retirement pension precedes your 60th birthday.

Pre-Retirement Death Benefits

Pre-retirement death benefits are required by legislation to be paid to your eligible spouse, except where a waiver form is completed by both you and your spouse, then benefits will be paid to the designated beneficiary. If you die before retiring, and if you have not completed 2 years of continuous service, your spouse or beneficiary will be entitled to either a refund or your required contributions plus interest or an amount equal to 200% of your contributions without interest – whichever is greater, provided the member was a member prior to January 1, 1987.

If you die before retiring and if you have completed 2 years of continuous service, your death benefits are as follows:
- Your spouse or beneficiary will be entitled to either 200% of your required contributions without interest, or to an amount equal to your required contributions made before the implementation of pension reform for your respective period of employment plus a percentage of the value of the pension you have earned since the implementation of pension reform (the date of pension reform varies from province to province) – whichever is greater.
- If your beneficiary is your spouse, he or she may receive this death benefit as an immediate or deferred pension, or he or she may transfer the benefit to another pension plan (if the plan accepts transfers) to a locked-in retirement vehicle, or to an insurance company for the purchase of an immediate or deferred life annuity, as permitted by legislation.

How Surpluses Will Be Treated

If for any reason the pension plan is wound-up in the future, any surplus assets which might remain after providing all benefits payable under the plan would be returned to VON.

Further Information

Every effort has been made to ensure that this statement contains accurate information. However, given the complexity of producing personalized statements for every member of the plan, you will appreciate that there is always the possibility of error. When the time comes, your benefits will be determined strictly in accordance with the specific plan provisions in effect at the time your benefits become payable. If you have any questions concerning your statement, please contact either the Director of Human Resources or the Pension Administrator, VON Canada at (613) 233-5694.

VON NATIONAL OFFICE
BUREAU NATIONAL
110 Argyle Avenue, Ottawa, Ontario K2P 1B4
TEL: (613) 233-5694 • FAX: (613) 230-4376 • www.von.ca

August 10, 2004

PERSONAL & CONFIDENTIAL

Gay Spong
81 Orchard Drive
Ancaster, ON
L9G 1Z6

Ms. Spong,

Re: VON Canada Pension Plan Benefits

Further to a request enclosed is a retirement QUOTE only. The options we are providing should be close enough for you to make retirement decisions. Also enclosed are the forms required to start your pension.

Retirement

In the event you elect to receive a monthly benefit please complete and/or provide the following:

- Authorization for Direct Deposit – direct deposit into your bank account rather than a monthly benefit cheque;
- TD-1 Form - for income tax calculations by Royal Trust, Trustee of the VON Pension Plan;
- Spousal waiver – within the Retirement Option there are four choices; if you choose option 1,2,3 or 4 this waiver is required; and
- Copy of your spouse's birth certificate or passport if the Joint & Survivor option is chosen.

Upon receipt of your options (Pink sheets) plus the supporting documentation **signed in blue ink** has been received in this office we will instruct Royal Trust to finalize the transaction.

Should you have any questions or require further assistance please do not hesitate to contact this office.

Sincerely,

Marlene Arshinoff

Marlene Arshinoff
Pension Benefit Assistant
arshinom@von.ca
613-233-8825 Ext. 2244

Encl.

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VON CANADA PENSION PLAN

Retirement Benefit Statement In Respect of Benefits Accrued under the Plan
Prepared as of October 29, 2004

QUOTE ONLY
Subject to Change

For: Gay Spong		**Employee Number:**	445861784
Date of Birth:	October 05, 1939	**Branch:**	Hamilton CCAC
Date of Hire:	July 05, 1993	**Province of Membership:**	Ontario
Date of Entry:	March 01, 1994	**Total Credited Service:**	3.58
Date of Calculation:	October 29, 2004	**Final Average Earnings:**	42,735.53
Date of Retirement:	November 01, 2004	**Name of Spouse:**	Denis Norman Spong
Normal Retirement Date:	November 01, 1999	**Spouse's Date of Birth:**	December 23, 1938
Earliest Retirement Date:	November 01, 1989	**Current Year Pension Adjustment:**	0.00
Name of Beneficiary:	Denis Norman Spong	**Beneficiary Relationship:**	Spouse

Your vested pension benefits are based on the above information subject to the terms of the Plan at your date of separation. Your payment options are described on the next page. The figures shown incorporate any applicable minimum and maximum values required by legislation.

CONTRIBUTION SUMMARY			
Requred Contributions at December 31, 2003	**Current Year Contributions**	**Interest Calculated at 2.99 %**	**Total Contributions With Interest at October 29, 2004**
$ 10,559.52	0.00	260.73	$ 10,820.25

Please select one of the options by completing the attached Election of Option form and returning it to the Pension Department, Victorian Order of Nurses, 110 Argyle Avenue, Ottawa, ON K2P 1B4, along with all supporting documentation within 90 days.

MORE INFORMATION ON PENSION BENEFITS

If you choose to receive your pension benefit as an immediate pension, you should be aware of the following:

Life Only Pension, With Guarantee
This pension will be payable for as long as you live. In the event you die before receiving the guaranteed monthly payments, your beneficiary or estate will receive the balance of the payments.

Level Income, With Guarantee
This option is only available if you elect to begin receiving your pension before the date that government pensions can first be paid. This pension includes an increase until age 65 which is the date that government pension payments typically begin. Therefore, it will reduce at age 65 when Old Age Security, if eligible, and Canada / Quebec Pension Plan benefits normally become payable. This pension will be payable for as long as you live. In the event you die before receiving the guaranteed monthly payments. your beneficiary or estate will receive the balance of the payments.

Joint and Survivor Pension Benefit
If you have a Spouse at the time you retire your monthly pension will have to be paid in a reduced joint and survivorship form. This means, that you will receive a reduced monthly pension. However, after your death, the Spouse you had when your monthly pension commenced will receive a lifetime monthly pension equal to the chosen percentage of the amount you were receiving when you died. You may elect another form of payment only if your Spouse consents in writing to waive his or her right to the joint and survivorship form as indicated on the option form.

Supporting Documents Required Before Payments Can Start
To have your monthly pension payments deposited directly to your bank account, please complete the attached Request for Electronic Funds Transfer of Pension Payments form and a cancelled cheque. Otherwise, a cheque will be sent to you by mail.

Proof of Age
We require proof of your age (and your Spouse if applicable) before pension payments can start. Acceptable proof of age documents are: a birth or baptismal certificate, passport or a driver's license.

Additional Information
If, after reading the above, you would like more information on other options available under the Plan with respect to the payment of your pension, please contact the Company.

2003 Annual Statement

HOOPP

1. Personal Information

0994 737-135 (135)
Spong Gay
HAMILTON COMMUNITY CARE
ACCESS CENTRE
HAMILTON

SIN: 445-861-784 (1)
Date of birth: Oct 05 1939
Attained age: 64 Proven: Y
Employment date: Oct 01 1997
Plan membership date: Jul 05 1993
Date vested: Jul 05 1995
Normal retirement date: Oct 31 2004
Earliest date for unreduced pension: Nov 01 1999
Qualifying spouse: Spong, Denis N
Named beneficiary: Estate

2. Contributions, Earnings and Service

	Contributions	*Contributory Service*
As of Dec. 31, 2002	$ 11,158.79 (with interest)	5 year(s) & 11.07 week(s)
Contributions made/service earned in 2003	4,268.78	1 year & 0.00 week(s)
Interest earned in 2003	410.76	— —
Contributions and service as of Dec. 31, 2003	$ 15,838.33 (with interest)	6 year(s) & 11.07 week(s)

Updated average annualized earnings as of Dec. 31, 2003 $ 56,346

3. Benefits on Retirement

Based on your current service, average annualized earnings, and other factors, and assuming you contribute to the Plan for 52 weeks each year until retirement and meet all eligibility requirements, your estimated monthly benefits would be:

Age at Retirement	*Pension Start Date*	*Monthly Basic Lifetime Pension*
65	Nov 01 2004	$ 545

The normal form of pension includes a 60 per cent survivor benefit if you have a qualifying spouse. For other benefit options, refer to the enclosed annual statement booklet.

4. Benefits on Termination of Plan Membership

If you terminate Plan membership before age 65, you will be entitled to early retirement benefits. If you decide not to receive early retirement benefits, you will be eligible for a deferred pension. For example, if you had terminated Plan membership on Dec. 31, 2003, and were to begin collecting your deferred pension on your next birthday, you would receive a monthly basic lifetime pension of $480.

Instead of choosing a deferred pension, you may be able to transfer the commuted value of your pension to the pension plan of another employer. In addition to a deferred pension or commuted value transfer, you may be entitled to refundable contributions. As of Dec. 31, 2003, the commuted value of your pension was approximately $86,645. Based on this commuted value, your refundable contributions, with interest, would have been approximately $0.

5. Benefits on Death Before Retirement

If you die before retirement, your qualifying spouse, or named beneficiary if there is no qualifying spouse, will be entitled to the commuted value of your HOOPP pension. These funds can be taken in cash or, in the case of qualifying spouse, as a monthly pension. As of Dec. 31, 2003, the commuted value was approximately $86,645. Based on this amount, your qualifying spouse or named beneficiary would also be entitled to refundable contributions of approximately $0.

6. Benefits on Disability

If you become totally and permanently disabled, you will qualify for a monthly pension of $540 or be able to continue building benefits in HOOPP without making contributions.

Notes: This statement must be read in conjunction with the booklet, *Your 2003 Annual Statement Guide*, as well as any addendum and/or insert included in this package. The booklet, which forms part of the statement, contains important information you need to understand your statement. The benefit projections on this statement are pre-tax estimates only, based on: information supplied by your employer(s); the *Hospitals of Ontario Pension Plan Text;* and applicable legislation in effect on Dec. 31, 2003. Actual entitlements, based on verified data, will be paid in accordance with the Plan Text and applicable legislation in effect on the date of your retirement, termination, death, or disability. The commuted value estimates shown are based on interest rates as of Dec. 31, 2003. If you believe that any of the information on this statement is inaccurate, notify your human resources department immediately. Decisions based on the figures quoted in this statement are your responsibility. HOOPP is fully funded. I RCA registration number: RC8100724 I RPP registration number: 0346007

Understanding Your Annual Statement

HOOPP

Your Hospitals of Ontario Pension Plan (HOOPP) annual statement shows the contributions you have made to the Plan, and the contributory service you've earned, providing a "snapshot" of the approximate benefits you can expect to receive upon retirement, termination, disability, or death. Simplified explanations of the key terms used on HOOPP statements appear below. Not all the terms listed below will appear on your statement. Exact definitions of terms are provided in the *Hospitals of Ontario Pension Plan Text*, which will be used by HOOPP to determine actual benefit entitlements. If the information provided by this statement, your employer, or any other source differs from that contained in the Plan Text, the Plan Text shall govern. For additional information about your statement, refer to the accompanying booklet, *Your 2003 Annual Statement Guide.*

Additional Voluntary Contributions (AVCs): These are contributions made to HOOPP that are not required by the Plan. Members have not been allowed to make AVCs by payroll deduction since 1987.

Annualized Earnings: Annualized earnings are what you earn in a calendar year that count toward your HOOPP pension. These earnings don't include special pay, such as overtime pay, shift premiums, "percentage-in-lieu," and certain bonuses. If you work part time, or for only part of the year, your annualized earnings will be based on what you'd earn if you worked full time for the whole year. If you belong to HOOPP at more than one employer, your annualized earnings will reflect what you earn at all HOOPP employers where you contributed.

Average Annualized Earnings: This is the highest average of your annualized earnings during any five consecutive years of Plan membership before your benefit is calculated. Your benefit is calculated when you retire, terminate, or die.

Basic Monthly Lifetime Pension: This is the monthly lifetime payment you'll receive from HOOPP at retirement based on HOOPP's pension formulas.

Bridge Benefit: You'll receive a bridge benefit if you retire from HOOPP while aged 55 to 64. The bridge benefit is a monthly payment that supplements your basic lifetime HOOPP pension until age 65 when government pensions normally begin. The bridge is intended to increase your basic lifetime pension to a full two per cent of your average annualized earnings for each year of contributory service. In other words, the full bridge equals 0.5 per cent of your average annualized earnings up to the average YMPE for each year of contributory service. The bridge will be reduced unless you have at least 30 years of Plan membership or are aged 60 or older at the time of retirement.

Commuted Value: The commuted value of your pension is the estimated amount of money HOOPP needed on Dec. 31, 2003, to pay your pension benefits, based on your service and earnings to date. The commuted value fluctuates with changes in factors such as your age and interest rates. As a result, the commuted values quoted on your statement are estimates only.

Contributions: As a member, you contribute a percentage of your annualized earnings to HOOPP. If you work part time or less than the full-time hours for your position, your contributions will be proportionally lower to reflect actual time worked.

Contributory Service: This is the length of time, measured in years and part years, that you've contributed to HOOPP, adjusted for such things as part-time service. It also includes any past service you buy, service you transfer into HOOPP from another pension plan, or service you receive while disabled. (Disabled members cannot be credited with more than 35 years of contributory service.)

Date Vested: The word 'vested' means 'to be entitled.' Therefore, the date you become vested in HOOPP is the date you become entitled to pension benefits under the Plan. In HOOPP, members are 'vested' after two years of Plan membership.

Deferred Pension: This is the monthly basic lifetime pension and, if applicable, bridge benefit you will receive from HOOPP if you terminate with two or more years of Plan membership and choose to leave your benefits in the Plan until retirement age.

Earliest Date for Unreduced Pension: You can receive an unreduced HOOPP pension as early as age 60 if you have two or more years of Plan membership or as early as age 55 if you have completed 30 years of Plan membership.

Early Retirement Transition Benefit: The early retirement transition benefit supplements your basic lifetime HOOPP pension until age 65 when government pensions normally begin. The benefit is available to members who elect early retirement from HOOPP by the end of 2005, have at least five years of Plan membership, *and* meet other qualifying criteria.

Employment Date: This is the date you started working for a HOOPP-participating employer in your current period of Plan membership.

Named Beneficiary: Under provincial pension legislation, your qualifying spouse is the *automatic beneficiary* of your HOOPP death benefit. If there is no qualifying spouse, or if spousal benefits have been waived, at the time your benefit is determined, your named beneficiary will receive any death benefit payable from HOOPP. Your *named beneficiary* can be a person(s), organization, or your estate.

Normal Retirement Date: This is the last day of the month in which you turn age 65.

Plan Membership: Plan membership is the length of time you've belonged to HOOPP. It also reflects any past service you've purchased, service you've transferred into HOOPP, or membership you've gained through a special group transfer, such as a divestment. Your Plan membership date is the date you joined the Plan, or the date you are deemed to have joined the Plan if you've purchased past service, transferred service into HOOPP, or joined HOOPP under a special group transfer, such as a divestment. Having more Plan membership allows you to qualify for certain early retirement benefits earlier, and decreases the early retirement reductions that may be applied to your HOOPP benefits. Once you've joined the Plan, you remain a member until you terminate employment, retire, or die (before retirement).

Qualifying Spouse: Your qualifying spouse is someone who, at the time a determination is required:

- is legally married to you, and not living separate and apart from you; or
- has been living with you continuously in a conjugal relationship for at least a year; or
- is the mother or father (natural or adoptive) of your child, and lives with you in a relationship of some permanence.

A qualifying spouse can be of the same or opposite sex.

The spouse you have at the time you retire is entitled to any spousal benefits, even if you later divorce or remarry.

Totally And Permanently Disabled: Being totally and permanently disabled means you have a medically certifiable physical or mental impairment that HOOPP has determined will prevent you from doing any job for the rest of your life.

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HOOPP

HOOPP
Pension Confirmation Statement

Statement Date 03-19-2007

A004911
GAY SPONG
81 ORCHARD DR
ANCASTER ON L9G 1Z6

This statement confirms your pension benefit in the Hospitals of Ontario Pension Plan. It has been issued as a result of a change to the net amount.

A cost of living adjustment (COLA) of 1.23 per cent has been applied to all of your pension benefits accrued prior to Jan. 1, 2006. This adjustment is effective April 1, 2007. It reflects the guaranteed COLA of 75 per cent of the 2006 increase in the consumer price index (CPI). The 2006 CPI increase was 1.64 per cent.

If you retired part way through the year, any guaranteed COLA will be pro-rated accordingly. For example, if you retired effective July 1, you'll get half of the increase shown above.

Payment Information

Total Monthly Gross Amount	$853.74
Less Taxes Withheld	$172.71
Net Amount	$681.03
Payment Effective Date	April 1, 2007

Understanding Your Pension Statement

Qualifying spouse
Under provincial pension legislation, your qualifying spouse is automatically your primary beneficiary, and is first in line for any benefits payable upon your death. If HOOPP has your spouse's name on file, it's listed here. If your primary beneficiary is your qualifying spouse, you can also name a non-spouse secondary beneficiary - the person, persons, or organization you want to receive any benefits payable after both you and your spouse have died.

If you don't have a qualifying spouse, you can name any person, persons, or organization as your primary beneficiary.

Your Primary Beneficiary is:

Name	Relationship	Benefit%
DENIS N. SPONG	Spouse	100%

A qualifying spouse is someone who *at the time of your retirement:*

- was legally married to you, and not living separate and apart from you; or
- had been living with you continuously in a conjugal relationship for at least a year; or
- is the mother or father (natural or adoptive) of your child, and was living with you in a relationship of some permanence.

Post-retirement spouse

If you acquire a new spouse after retirement, you can elect to provide spousal benefits for him or her if:

- you had no spouse at the time you retired, or
- the spouse you had at retirement is no longer alive

The cost to you is a reduction in your basic lifetime pension. Any bridge benefit you receive will not be affected, as bridge benefits do not continue on to a surviving spouse. Some conditions apply. For more information, please see the accompanying *Pensioner's Bulletin* or visit the hoopp.com website.

Benefits for a non-spouse beneficiary

If you have no qualifying spouse, your spouse dies, or you and your spouse have waived the right to spousal benefits, your non-spouse beneficiary will receive any death benefit payable from HOOPP.

You can change a non-spouse primary or secondary beneficiary at any time by calling the HOOPP Client Services at (416) 369-9212 or toll-free at 1-888-333-3659.

Total Monthly Gross Amount

This is the total amount of your benefits, before tax, as of the statement date. It includes your basic lifetime pension, any early retirement benefits and voluntary pension you may receive, as well as any cost of living adjustments HOOPP has applied to your benefits in previous years. Please remember all early retirement benefits end at age 65.

Tax withheld

The statement shows how much tax HOOPP is deducting from your monthly pension. You can increase this amount (if, for example, you have other sources of income) by completing and submitting to HOOPP provincial and federal TD1 forms. A different form is required if you reside in Quebec. You can obtain the forms from your local tax office or the hoopp.com website.

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at **1-888-333-3659**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

HOOPP

HOOPP
Pension Confirmation Statement

Statement Date 03-18-2008

A001042
GAY SPONG
81 ORCHARD DR
ANCASTER ON L9G 1Z6

This statement confirms your pension benefit in the Hospitals of Ontario Pension Plan. It has been issued as a result of a change to the net amount.

A cost of living adjustment (COLA) of 1.79 per cent has been applied to all of your pension benefits accrued prior to Jan. 1, 2006. This adjustment is effective April 1, 2008. It reflects the guaranteed COLA of 75 per cent of the 2007 increase in the consumer price index (CPI). The 2007 CPI increase was 2.38 per cent.

If you retired part way through the year, any guaranteed COLA will be pro-rated accordingly. For example, if you retired effective July 1, you'll get half of the increase shown above.

Payment Information

Total Monthly Gross Amount	$869.02
Less Taxes Withheld	$165.50
Net Amount	$703.52
Payment Effective Date	April 1, 2008

Understanding Your Pension Statement

Qualifying spouse
Under provincial pension legislation, your qualifying spouse is automatically your primary beneficiary, and is first in line for any benefits payable upon your death. If HOOPP has your spouse's name on file, it's listed here. If your primary beneficiary is your qualifying spouse, you can also name a non-spouse secondary beneficiary - the person, persons, or organization you want to receive any benefits payable after both you and your spouse have died.

If you don't have a qualifying spouse, you can name any person, persons, or organization as your primary beneficiary.

Your Primary Beneficiary is:

Name	Relationship	Benefit%
DENIS N. SPONG	Spouse	100%

A qualifying spouse is someone who *at the time of your retirement:*

- was legally married to you, and not living separate and apart from you; or
- had been living with you continuously in a conjugal relationship for at least a year; or
- is the mother or father (natural or adoptive) of your child, and was living with you in a relationship of some permanence.

Post-retirement spouse

If you acquire a new spouse after retirement, you can elect to provide spousal benefits for him or her if:

- you had no spouse at the time you retired, or
- the spouse you had at retirement is no longer alive

The cost to you is a reduction in your basic lifetime pension. Any bridge benefit you receive will not be affected, as bridge benefits do not continue on to a surviving spouse. Some conditions apply. For more information, please see the accompanying *Pensioner's Bulletin* or visit the hoopp.com website.

Benefits for a non-spouse beneficiary

If you have no qualifying spouse, your spouse dies, or you and your spouse have waived the right to spousal benefits, your non-spouse beneficiary will receive any death benefit payable from HOOPP.

You can change a non-spouse primary or secondary beneficiary at any time by calling the HOOPP Client Services at (416) 369-9212 or toll-free at 1-888-333-3659.

Total Monthly Gross Amount

This is the total amount of your benefits, before tax, as of the statement date. It includes your basic lifetime pension, any early retirement benefits and voluntary pension you may receive, as well as any cost of living adjustments HOOPP has applied to your benefits in previous years. Please remember all early retirement benefits end at age 65.

Tax withheld

The statement shows how much tax HOOPP is deducting from your monthly pension. You can increase this amount (if, for example, you have other sources of income) by completing and submitting to HOOPP provincial and federal TD1 forms. A different form is required if you reside in Quebec. You can obtain the forms from your local tax office or the hoopp.com website.

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at **1-888-333-3659**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

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HOOPP

HOOPP
Pension Confirmation Statement

Statement Date 03-17-2009

A001078
GAY SPONG
81 ORCHARD DR
ANCASTER ON L9G 1Z6

This statement confirms your pension benefit in the Hospitals of Ontario Pension Plan. It has been issued as a result of a change to the net amount.

A cost of living adjustment (COLA) of 0.87 per cent has been applied to all of your pension benefits accrued prior to Jan. 1, 2006. This adjustment is effective April 1, 2009. It reflects the guaranteed COLA of 75 per cent of the 2008 increase in the consumer price index (CPI). The 2008 CPI increase was 1.16 per cent.

If you retired part way through the year, any guaranteed COLA will be pro-rated accordingly. For example, if you retired effective July 1, you'll get half of the increase shown above.

Payment Information

Total Monthly Gross Amount	$876.58
Less Taxes Withheld	$160.39
Net Amount	$716.19
Payment Effective Date	April 1, 2009

164600080 09169-A001078

Understanding Your Pension Statement

Qualifying spouse
Under provincial pension legislation, your qualifying spouse is automatically your primary beneficiary, and is first in line for any benefits payable upon your death. If HOOPP has your spouse's name on file, it's listed here. If your primary beneficiary is your qualifying spouse, you can also name a non-spouse secondary beneficiary - the person, persons, or organization you want to receive any benefits payable after both you and your spouse have died.

If you don't have a qualifying spouse, you can name any person, persons, or organization as your primary beneficiary.

Your Primary Beneficiary is:

Name	Relationship	Benefit%
DENIS N. SPONG	Spouse	100%

A qualifying spouse is someone who *at the time of your retirement:*

- was legally married to you, and not living separate and apart from you; or
- had been living with you continuously in a conjugal relationship for at least a year; or
- is the mother or father (natural or adoptive) of your child, and was living with you in a relationship of some permanence.

Post-retirement spouse
If you acquire a new spouse after retirement, you can elect to provide spousal benefits for him or her if:

- you had no spouse at the time you retired, or
- the spouse you had at retirement is no longer alive

The cost to you is a reduction in your basic lifetime pension. Any bridge benefit you receive will not be affected, as bridge benefits do not continue on to a surviving spouse. Some conditions apply. For more information, please see the accompanying *Pensioner's Bulletin* or visit the hoopp.com website.

Benefits for a non-spouse beneficiary
If you have no qualifying spouse, your spouse dies, or you and your spouse have waived the right to spousal benefits, your non-spouse beneficiary will receive any death benefit payable from HOOPP.

You can change a non-spouse primary or secondary beneficiary at any time by calling the HOOPP Client Services at (416) 369-9212 or toll-free at 1-888-333-3659.

910

Total Monthly Gross Amount

This is the total amount of your benefits, before tax, as of the statement date. It includes your basic lifetime pension, any early retirement benefits and voluntary pension you may receive, as well as any cost of living adjustments HOOPP has applied to your benefits in previous years. Please remember all early retirement benefits end at age 65.

Tax withheld

The statement shows how much tax HOOPP is deducting from your monthly pension. You can increase this amount (if, for example, you have other sources of income) by completing and submitting to HOOPP provincial and federal TD1 forms. A different form is required if you reside in Quebec. You can obtain the forms from your local tax office or the hoopp.com website.

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at **1-888-333-3659**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

HOOPP

HOOPP
Pension Confirmation Statement

Statement Date 03-18-2010

A001103
GAY SPONG
81 ORCHARD DR
ANCASTER ON L9G 1Z6

This statement confirms your pension benefit in the Hospitals of Ontario Pension Plan. It has been issued as a result of a change to the net amount.

A cost of living adjustment (COLA) of 0.99 per cent has been applied to all of your pension benefits accrued prior to Jan. 1, 2006. This adjustment is effective April 1, 2010. It reflects the guaranteed COLA of 75 per cent of the 2009 increase in the consumer price index (CPI). The 2009 CPI increase was 1.32 per cent.

If you retired part way through the year, any guaranteed COLA will be pro-rated accordingly. For example, if you retired effective July 1, you'll get half of the increase shown above.

Payment Information

Total Monthly Gross Amount	$885.26
Less Taxes Withheld	$158.16
Net Amount	$727.10
Payment Effective Date	April 1, 2010

Understanding Your Pension Statement

Qualifying spouse

Under provincial pension legislation, your qualifying spouse is automatically your primary beneficiary, and is first in line for any benefits payable upon your death. If HOOPP has your spouse's name on file, it's listed here. If your primary beneficiary is your qualifying spouse, you can also name a non-spouse secondary beneficiary - the person, persons, or organization you want to receive any benefits payable after both you and your spouse have died.

If you don't have a qualifying spouse, you can name any person, persons, or organization as your primary beneficiary.

Your Primary Beneficiary is:

Name	Relationship	Benefit%
DENIS N. SPONG	Spouse	100%

A qualifying spouse is someone who *at the time of your retirement:*

- was legally married to you, and not living separate and apart from you; or
- had been living with you continuously in a conjugal relationship for at least a year; or
- is the mother or father (natural or adoptive) of your child, and was living with you in a relationship of some permanence.

Post-retirement spouse

If you acquire a new spouse after retirement, you can elect to provide spousal benefits for him or her if:

- you had no spouse at the time you retired, or
- the spouse you had at retirement is no longer alive

The cost to you is a reduction in your basic lifetime pension. Any bridge benefit you receive will not be affected, as bridge benefits do not continue on to a surviving spouse. Some conditions apply. For more information, please see the accompanying *Pensioner's Bulletin* or visit the hoopp.com website.

Benefits for a non-spouse beneficiary

If you have no qualifying spouse, your spouse dies, or you and your spouse have waived the right to spousal benefits, your non-spouse beneficiary will receive any death benefit payable from HOOPP.

You can change a non-spouse primary or secondary beneficiary at any time by calling the HOOPP Client Services at (416) 369-9212 or toll-free at 1-888-333-3659.

Total Monthly Gross Amount

This is the total amount of your benefits, before tax, as of the statement date. It includes your basic lifetime pension, any early retirement benefits and voluntary pension you may receive, as well as any cost of living adjustments HOOPP has applied to your benefits in previous years. Please remember all early retirement benefits end at age 65.

Tax withheld

The statement shows how much tax HOOPP is deducting from your monthly pension. You can increase this amount (if, for example, you have other sources of income) by completing and submitting to HOOPP provincial and federal TD1 forms. A different form is required if you reside in Quebec. You can obtain the forms from your local tax office or the hoopp.com website.

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at **1-888-333-3659**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

914

HOOPP
Healthcare of Ontario
Pension Plan

HOOPP
Pension Confirmation Statement

Statement Date 03-16-2011

A001112

GAY SPONG
81 ORCHARD DR
ANCASTER ON L9G 1Z6

This statement confirms your pension benefit in the Healthcare of Ontario Pension Plan. It has been issued as a result of a change to the net amount.

A cost of living adjustment (COLA) of 1.76 per cent has been applied to all of your pension benefits accrued prior to Jan. 1, 2006. This adjustment is effective April 1, 2011. It reflects the guaranteed COLA of 75 per cent of the 2010 increase in the consumer price index (CPI). The 2010 CPI increase was 2.35 per cent.

If you retired part way through the year, any guaranteed COLA will be pro-rated accordingly. For example, if you retired effective July 1, you'll get half of the increase shown above.

Payment Information

Total Monthly Gross Amount	$900.84
Less Taxes Withheld	$158.69
Net Amount	$742.15
Payment Effective Date	April 1, 2011

164600080 09169-A001112

Understanding Your Pension Statement

Qualifying spouse
Under provincial pension legislation, your qualifying spouse is automatically your primary beneficiary, and is first in line for any benefits payable upon your death. If HOOPP has your spouse's name on file, it's listed here. If your primary beneficiary is your qualifying spouse, you can also name a non-spouse secondary beneficiary - the person, persons, or organization you want to receive any benefits payable after both you and your spouse have died.

If you don't have a qualifying spouse, you can name any person, persons, or organization as your primary beneficiary.

Your Primary Beneficiary is:

Name	Relationship	Benefit%
DENIS N. SPONG	Spouse	100%

A qualifying spouse is someone who *at the time of your retirement:*

- was legally married to you, and not living separate and apart from you; or
- had been living with you continuously in a conjugal relationship for at least a year; or
- is the mother or father (natural or adoptive) of your child, and was living with you in a relationship of some permanence.

Post-retirement spouse
If you acquire a new spouse after retirement, you can elect to provide spousal benefits for him or her if:

- you had no spouse at the time you retired, or
- the spouse you had at retirement is no longer alive

The cost to you is a reduction in your basic lifetime pension. Any bridge benefit you receive will not be affected, as bridge benefits do not continue on to a surviving spouse. Some conditions apply. For more information, please see the accompanying *Pensioner's Bulletin* or visit the hoopp.com website.

Benefits for a non-spouse beneficiary
If you have no qualifying spouse, your spouse dies, or you and your spouse have waived the right to spousal benefits, your non-spouse beneficiary will receive any death benefit payable from HOOPP.

You can change a non-spouse primary or secondary beneficiary at any time by calling the HOOPP Client Services at (416) 369-9212 or toll-free at 1-888-333-3659.

Total Monthly Gross Amount

This is the total amount of your benefits, before tax, as of the statement date. It includes your basic lifetime pension, any early retirement benefits and voluntary pension you may receive, as well as any cost of living adjustments HOOPP has applied to your benefits in previous years. Please remember all early retirement benefits end at age 65.

Tax withheld

The statement shows how much tax HOOPP is deducting from your monthly pension. You can increase this amount (if, for example, you have other sources of income) or reduce it (if you have additional tax credits to report) by completing and submitting to HOOPP provincial and federal TD1 forms. A different form is required if you reside in Quebec. You can obtain the forms from your local tax office or the hoopp.com website.

For More Information

If you need additional information, access the HOOPP website at www.hoopp.com or call HOOPP Client Services at (416) 369-9212 or toll-free at **1-888-333-3659**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

HOOPP

Hospitals of Ontario Pension Plan
1 Toronto Street, Suite 1400
Toronto, Ontario M5C 3B2

November 11, 2004

Gay Spong
81 Orchard Dr
Ancaster ON L9G 1Z6

Subject: **Retirement Benefit Options**
SIN: 445-861-784

Dear Ms. Spong:

Here is your Hospitals of Ontario Pension Plan (HOOPP) Retirement Kit. This kit contains everything you need to become a HOOPP pensioner, including your Retirement Options Form. Please review each item in this package carefully. Promptly returning your options form and any required documents within 30 days of the date of this letter will help avoid delays in calculating the final amount of your pension.

The following is a list of items in your kit and what you need to do with each. (The items requiring action by you are in bold type.)

- A personalized Retirement Options Form: The first page of your form lists your HOOPP retirement benefits, the options for any benefits payable *after* your death, and your current named beneficiary. The notes on page two provide important details about your options form, as well as simplified explanations of the key terms used. **You must complete and return page one of your Retirement Options Form within 30 days of the date of this letter.**

- A Beneficiary Designation Form: **If you wish to change your named beneficiary now, please complete and return the Beneficiary Designation Form along with your Retirement Options Form.** You can change your named beneficiary at any time in the future using a Pensioner Change of Information Form, available from HOOPP.

- Tax forms: HOOPP is required to withhold tax based on government tax tables. **To increase the amount of tax HOOPP withholds from your pension payment, or claim any deductions that might reduce the tax withheld, you must return completed federal and provincial TD1 forms.** You can send us a form at any time; however, until HOOPP receives a TD1, it will assume you do not want any additional tax withheld and have no deductions to claim. (Quebec residents use a different form; there are no territorial forms for residents of the Yukon, North West Territories or Nunavut.)

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918

Revenue Canada Revenu Canada

T4 - 1994 Supplementary Supplémentaire

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

ATTACH TO YOUR INCOME TAX RETURN
À ANNEXER À VOTRE DÉCLARATON DE REVENUS
072727275

14 Employment income before deductions / Revenus d'emploi avant retenues	16 Employee's CPP contributions / Cotisations de l'employé au RPC	17 Employee's QPP contributions / Cotisations de l'employé au RPQ	18 Employee's UI premiums / Cotisations de l'employé à l'A-C	20 Registered pension plan contributions / Cotisations à un régime de pension agréé	22 Income tax deducted / Impôt sur le revenu retenu	24 UI insurable earnings / Gains assurables d'A-C	26 Pensionable earnings / Gains donnant droit à pension	28 Exempt CPP/QPP / RPC/RRQ exemption
34861 91	806 00		1017 84	1585 00	8261 60	33154 00		

BOX 14 AMOUNT ALREADY INCLUDES ANY AMOUNT IN BOXES 30, 32, 34, 36, 38, 40 AND 42.
LE MONTANT DE LA CASE 14 COMPREND DÉJÀ TOUS LES MONTANTS DE CASES 30, 32, 34, 36, 38, 40 ET 42.

30 Housing board and lodging / Logement pension et repas	32 Travel in prescribed area / Voyage dans une région visée par règlement	34 Personal use of employer's auto / Usage personnel de l'auto de l'employeur	36 Interest-free and low-interest loans / Prêts sans intérêt ou à faible intérêt	38 Stock option benefits / Avantages option d'achat d'actions	40 Other taxable allow. and benefits / Autres allocations et avantages imposables	42 Employment commissions / Commissions d'emploi
					107 12	

44 Union dues / Cotisations syndicales	46 Charitable donations / Dons de charité		50 Pension plan or DPSP registration number / Numéro d'enregistrement d'un RPDB ou d'un régime de pensions	52 Pension adjustment / Facteur d'équivalence	10 Province of employment / Province d'emploi	12 Social insurance number* / Numéro d'assurance sociale*
			0315937	3808 00	ON	445 861 784

*IF YOUR SOCIAL INSURANCE NUMBER IS NOT IN THIS BOX, SEE THE BACK OF THIS SLIP.
*SI VOTRE NUMÉRO D'ASSURANCE SOCIALE NE FIGURE PAS DANS CETTE CASE, REPORTEZ-VOUS AU VERSO DE CE FEUILLET.

EMPLOYEE'S NAME AND ADDRESS - NOM ET ADRESSE DE L'EMPLOYÉ

SURNAME (IN CAPITAL LETTERS) / NOM DE FAMILLE (EN MAJUSCULES) — FIRST NAME / PRÉNOM — INITIALS / INITIALES

SPONG, GAY
81 ORCHARD DRIVE
ANCASTER ONTARIO L9G1Z6

EMPLOYER'S NAME - NOM DE L'EMPLOYEUR
HAMILTON-WENTWORTH HOME CARE

56 EMPLOYEE NUMBER / NUMÉRO DE L'EMPLOYÉ: 0994

FOOTNOTES:
NOTES:

919

Employer's Name - Nom de l'employeur

HAMILTON-WENTWORTH C.C.A.C.
310 LIMERIDGE ROAD WEST
HAMILTON ONTARIO L9C 2V2

Canada Customs and Revenue Agency — Agence des douanes et du revenu du Canada

Year / Année: 1999

T4 070463436

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

VOID / ANNULE

14	Employment Income / Revenus d'emploi	56,359.34
22	Income Tax Deducted / Impôt sur le revenu retenu	13,800.44
54	Business Number / Numero d'enterprise	
10	Province of Employment / Province d'emploi	ON
16	Employee's CPP Contribution / Cotisations de l'employé au RRC	1,186.50
24	EI insurable earnings / Gains d'assurable d'AE	
12	Social Insurance Number / Numéro d'assurance sociale	445 861 784
28	CPP/QPP – EI / RPC/RRQ – AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP Contribution / Cotisations de l'employé au RRC	
26	CPP/QPP pensionable earnings / Gains donnant droit à pension- RPC/RRQ	
18	Employee's EI Premiums / Cotisations de l'employé à l'AE	994.50
44	Union dues / Cotisations syndicales	709.93
20	RPP Contributions / Cotisations à un RPA	1,527.60
46	Charitable donations / Dons de bienfaisance	
52	Pension Adjustment / Facteur d'équivalence	7,504.00
50	RPP or DPSP registration number / No. d'agrément d'un RPA ou d'un RPDB	0346007

Employee's Name and address - Nom et adresse de l'employé

SPONG
GAY
81 ORCHARD DRIVE
ANCASTER, ONTARIO L9G1Z6

0994

Other Information (see the back) / Autres renseignements (voir au verso)

Box / Case	Amount / Montant	Box / Case	Amount / Montant
40	198.30		

Box / Case	Amount / Montant	Box / Case	Amount / Montant	Box / Case	Amount / Montant	Box / Case	Amount / Montant

TO BE KEPT BY THE RECIPIENT
À CONSERVER PAR LE BÉNÉFICIAIRE 3

RC-99-407

920

T4 070463436

Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: 1999

Employer's Name - Nom de l'employer

HAMILTON-WENTWORTH C.C.A.C.
310 LIMERIDGE ROAD WEST
HAMILTON ONTARIO L9C 2V2

VOID / ANNULE

14	Employment Income / Revenus d'emploi	56,359.34
22	Income Tax Deducted / Impôt sur le revenu retenu	13,800.44
54	Business Number / Numero d'enterprise	
10	Province of Employment / Province d'emploi	ON
16	Employee's CPP Contribution / Cotisations de l'employé au RRC	1,186.50
24	EI insurable earnings / Gains d'assurable d'AE	
12	Social Insurance Number / Numéro d'assurance sociale	445 861 784
28	CPP/QPP – EI / RPC/RRQ – AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP Contribution / Cotisations de l'employé au RRC	
26	CPP/QPP pensionable earnings / Gains donnant droit à pension- RPC/RRQ	
18	Employee's EI Premiums / Cotisations de l'employé à l'AE	994.50
44	Union dues / Cotisations syndicales	709.93
20	RPP Contributions / Cotisations à un RPA	1,527.60
46	Charitable donations / Dons de bienfaisance	
52	Pension Adjustment / Facteur d'équivalence	7,504.00
50	RPP or DPSP registration number / No. d'agrément d'un RPA ou d'un RPDB	0346007

0994

Employee's Name and address - Nom et adresse de l'employé

SPONG
GAY
81 ORCHARD DRIVE
ANCASTER, ONTARIO L9G1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box / Case	Amount / Montant	Box / Case	Amount / Montant
40	198.30		

Box / Case	Amount / Montant	Box / Case	Amount / Montant	Box / Case	Amount / Montant	Box / Case	Amount / Montant

ATTACH TO YOUR INCOME TAX RETURN
À ANNEXER À VOTRE DÉCLARATION DE REVENUS

2

RC-99-407

Employer's name – Nom de l'employeur

HAMILTON-WENTWORTH CCAC
310 LIMERIDGE ROAD WEST

HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency — Agence des douanes et du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: 2000

VOID / ANNULÉ

14	Employment income – line 101 / Revenus d'emploi – ligne 101	40955.03
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	9149.36
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1329.90
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP - QPP / RPC - RRQ; EI / AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP/QPP pensionable earnings / Gains donnant droit à pension - RPC/RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	936.00
44	Union dues – line 212 / Cotisations syndicales – ligne 212	540.92
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	1065.66
46	Charitable donations – Schedule 9 / Dons de bienfaisance – Annexe 9	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	5525.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres majuscules) | First name – Prénom | Initials – Initiales

Spong

Gay

81 Orchard Drive

Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant
40	176.99

T4 (00)

922

Employer's name – Nom de l'employeur
HAMILTON CCAC
310 LIMERIDGE ROAD WEST
HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

Year / Année: 2001

T4
STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

VOID / ANNULÉ

14	Employment income – line 101 / Revenus d'emploi – ligne 101	58250.32
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	12592.97
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1496.40
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP - QPP / RPC - RRQ; EI / AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP/QPP pensionable earnings / Gains donnant droit à pension - RPC/RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	877.50
44	Union dues – line 212 / Cotisations syndicales – ligne 212	785.26
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	1795.72
46	Charitable donations – Schedule 9 / Dons de bienfaisance – Annexe 9	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	8035.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé
Last name (in capital letters) – Nom de famille (en lettres majuscules) / First name – Prénom / Initials – Initiales

Spong Gay
81 Orchard Drive

Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant
40	241.37

T4 (00)

Employer's name – Nom de l'employeur
HAMILTON CCAC
310 LIMERIDGE ROAD WEST
HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

Year / Année: 2001

T4
STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

VOID / ANNULÉ

14	Employment income – line 101 / Revenus d'emploi – ligne 101	58250.32
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	12592.97
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1496.40
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP - QPP / RPC - RRQ; EI / AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP/QPP pensionable earnings / Gains donnant droit à pension - RPC/RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	877.50
44	Union dues – line 212 / Cotisations syndicales – ligne 212	785.26
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	1795.72
46	Charitable donations – Schedule 9 / Dons de bienfaisance – Annexe 9	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	8035.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé
Last name (in capital letters) – Nom de famille (en lettres majuscules) / First name – Prénom / Initials – Initiales

Spong Gay
81 Orchard Drive

Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant
40	241.37

T4 (00)

923

Employer's name – Nom de l'employeur	HAMILTON CCAC 310 LIMERIDGE ROAD WEST HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

Year / Année: 2002

T4
STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

	VOID / ANNULÉ	
14	Employment income – line 101 / Revenus d'emploi – ligne 101	61815.86
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	13029.50
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1673.20
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP-QPP / RPC-RRQ; EI / AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP-QPP pensionable earnings / Gains donnant droit à pension - RPC-RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	858.00
44	Union dues – line 212 / Cotisations syndicales – ligne 212	911.36
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	2569.22
46	Charitable donations – Schedule 1 / Dons de bienfaisance – Annexe 1	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	8650.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres majuscules) | First name – Prénom | Initials – Initiales

Spong Gay
81 Orchard Drive
Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	266.04		

T4 (01)

Employer's name – Nom de l'employeur	HAMILTON CCAC 310 LIMERIDGE ROAD WEST HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

Year / Année: 2002

T4
STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

	VOID / ANNULÉ	
14	Employment income – line 101 / Revenus d'emploi – ligne 101	61815.86
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	13029.50
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1673.20
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP-QPP / RPC-RRQ; EI / AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP-QPP pensionable earnings / Gains donnant droit à pension - RPC-RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	858.00
44	Union dues – line 212 / Cotisations syndicales – ligne 212	911.36
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	2569.22
46	Charitable donations – Schedule 1 / Dons de bienfaisance – Annexe 1	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	8650.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres majuscules) | First name – Prénom | Initials – Initiales

Spong Gay
81 Orchard Drive
Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	266.04		

T4 (01)

924

Employer's name – Nom de l'employeur
HAMILTON CCAC
310 LIMERIDGE ROAD WEST

HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency — Agence des douanes et du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: 2003

VOID / ANNULÉ

14	Employment income – line 101 / Revenus d'emploi – ligne 101	62927.90
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	12753.21
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1801.80
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP-QPP / RPC-RRQ; EI / AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP-QPP pensionable earnings / Gains donnant droit à pension - RPC-RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	819.00
44	Union dues – line 212 / Cotisations syndicales – ligne 212	986.27
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	4268.78
46	Charitable donations – Schedule 1 / Dons de bienfaisance – Annexe 1	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	8653.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres majuscules) | First name – Prénom | Initials – Initiales

Spong Gay
81 Orchard Drive

Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	296.53		

T4 (01)

Employer's name – Nom de l'employeur
HAMILTON CCAC
310 LIMERIDGE ROAD WEST

HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency — Agence des douanes et du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: 2003

VOID / ANNULÉ

14	Employment income – line 101 / Revenus d'emploi – ligne 101	62927.90
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	12753.21
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1801.80
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP-QPP / RPC-RRQ; EI / AE	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP-QPP pensionable earnings / Gains donnant droit à pension - RPC-RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	819.00
44	Union dues – line 212 / Cotisations syndicales – ligne 212	986.27
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	4268.78
46	Charitable donations – Schedule 1 / Dons de bienfaisance – Annexe 1	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	8653.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres majuscules) | First name – Prénom | Initials – Initiales

Spong Gay
81 Orchard Drive

Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	296.53		

T4 (01)

Employer's name – Nom de l'employeur
HAMILTON CCAC
310 LIMERIDGE ROAD WEST
HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: 2004

VOID / ANNULÉ

14	Employment income – line 101 / Revenus d'emploi – ligne 101	57200.75
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	11726.66
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1831.50
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP-QPP / RPC-RRQ; EI / AE	
29	Employment code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP-QPP pensionable earnings / Gains ouvrant droit à pension - RPC-RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	772.20
44	Union dues – line 212 / Cotisations syndicales – ligne 212	895.05
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	4314.16
46	Charitable donations – Schedule 1 / Dons de bienfaisance – Annexe 1	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	7910.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé
Last name (in capital letters) – Nom de famille (en lettres majuscules) | First name – Prénom | Initials – Initiales

Spong Gay
81 Orchard Drive

Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	356.02		

T4 (04)

Employer's name – Nom de l'employeur
HAMILTON CCAC
310 LIMERIDGE ROAD WEST
HAMILTON ON L9C 2V2

Canada Customs and Revenue Agency / Agence des douanes et du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: 2004

VOID / ANNULÉ

14	Employment income – line 101 / Revenus d'emploi – ligne 101	57200.75
22	Income tax deducted – line 437 / Impôt sur le revenu retenu – ligne 437	11726.66
54	Business Number / Numéro d'entreprise	
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions – line 308 / Cotisations de l'employé au RPC – ligne 308	1831.50
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	445 861 784
28	Exempt – Exemption: CPP-QPP / RPC-RRQ; EI / AE	
29	Employment code / Code d'emploi	
17	Employee's QPP contributions – line 308 / Cotisations de l'employé au RRQ – ligne 308	
26	CPP-QPP pensionable earnings / Gains ouvrant droit à pension - RPC-RRQ	
18	Employee's EI premiums – line 312 / Cotisations de l'employé à l'AE – ligne 312	772.20
44	Union dues – line 212 / Cotisations syndicales – ligne 212	895.05
20	RPP contributions – line 207 / Cotisations à un RPA – ligne 207	4314.16
46	Charitable donations – Schedule 1 / Dons de bienfaisance – Annexe 1	
52	Pension adjustment – line 206 / Facteur d'équivalence – ligne 206	7910.00
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007

Employee's name and address – Nom et adresse de l'employé
Last name (in capital letters) – Nom de famille (en lettres majuscules) | First name – Prénom | Initials – Initiales

Spong Gay
81 Orchard Drive

Ancaster, ON L9G 1Z6

Other information (see the back) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant
40	356.02		

T4 (04)

Tab 7

This is Exhibit "7" referred to
in the Affidavit of Tian-teck Go
Sworn this 15th day of November, 2012.

A COMMISSIONER FOR TAKING AFFIDAVITS

Court File No. 02-CV-236588 CP

ONTARIO
SUPERIOR COURT OF JUSTICE

BETWEEN:

SUE McSHEFFREY

Plaintiff

- and -

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO

Defendant

Court File No. 06-CV-324475PD3

ONTARIO
SUPERIOR COURT OF JUSTICE

AND BETWEEN:

DIANNE LECLAIR

Plaintiff

- and -

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO

Defendant

Proceeding Under the *Class Proceedings Act, 1992*

ACKNOWLEDGMENT OF EXPERT'S DUTY

1. My name is **Tian-Teck Go**. I live in the City of Toronto in the Province of Ontario.

2. I have been engaged by or on behalf of Susan McSheffrey to provide evidence in relation to the above-noted court proceeding.

3. I acknowledge that it is my duty to provide evidence in relation to this proceeding as follows:

   (a) to provide opinion evidence that is fair, objective and non-partisan;

   (b) to provide opinion evidence that is related only to matters that are within my area of expertise; and

   (c) to provide such additional assistance as the court may reasonably require, to determine a matter in issue.

4. I acknowledge that the duty referred to above prevails over any obligation which I may owe to any party by whom or on whose behalf I am engaged.

Date November 15, 2012

Teck Go

TIAN-TECK GO

McSHEFFREY
Plaintiff

and

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO
Defendant

Court File No. 02-CV-236588 CP
Court File No. 06-CV-324475PD3

ONTARIO
SUPERIOR COURT OF JUSTICE

Proceeding commenced at TORONTO

AFFIDAVIT OF TIAN-TECK GO
SWORN NOVEMBER 15, 2012

Ursel Phillips Fellows Hopkinson LLP
30 St. Clair Avenue West, 10th Floor
Toronto, Ontario M4V 3A1

Susan Ursel LSUC No. 26024G
Andrea Wobick LSUC No. 50928Q
Tel: (416) 968-3333
Fax: (416) 968-0325

Lawyers for the Plaintiff, Sue McSheffrey

McSHEFFREY Plaintiff and HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO Defendant

Court File No. 02-CV-236588 CP
Court File No. 06-CV-324475PD3

LECLAIR Plaintiff

HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO Defendant

ONTARIO
SUPERIOR COURT OF JUSTICE
Proceeding commenced at TORONTO

MOTION RECORD OF THE PLAINTIFFS
VOLUME 2

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Toronto, Ontario M4V 3A1

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Fax: (416) 968-0325

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Tel: (416) 964-1115
Fax: (416) 964-5895

Lawyers for the Plaintiff, Dianne Leclair