Tab D

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 AS FOLLOWS:

1. 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”. I was retained by legal counsel for the Plaintiff Dianne Leclair to provide an actuarial analysis of the impact of the enrolment in two pension plans on a group employees who worked in the long term care sector.

2. As part of this retainer, I prepared an actuarial report concerning Ms Leclair’s pension entitlements using various calculation dates. A copy of that report is attached as Exhibit “2” [the "Leclair Report"].

3. Given my retainer and the report I produced, I have knowledge of the facts deposed to here by me, except where same are based on information and belief, in which case I verily believe same to be true.

4. Attached to this affidavit and marked as Exhibit “3” is a copy of the executed Acknowledgement of Expert’s Duty form.

The Purpose of this Affidavit

5. The purpose of swearing this affidavit is to provide the Court with a history of my involvement in this litigation, and to summarize the expert advice and reports I have given in relation to the litigation in the actions set out above.

6. This affidavit should be read in conjunction with my previous affidavit set out earlier in the Record. The opinions expressed in that affidavit apply equally to the present one.

Dianne Leclair

7. I have been advised of the following from Dianne Leclair and Stephen Moreau, counsel to Ms Leclair, and verily believe same to be true:

(a) Dianne Leclair is the representative plaintiff in a class action set out above as Court File Number 06-CV-324475PD3;

(b) Ms Leclair was enrolled in the Health Care of Ontario Pension Plan ("HOOPP") on January 1, 1989, having been hired by the Port Colborne Hospital on November 20, 1984;

(c) Ms Leclair then remained in HOOPP until 1995, when she was hired by the Regional Municipality of Niagara on a part-time basis;

(d) In 1997, Ms Leclair, then employed by this Regional Municipality and having been promoted to a full-time position, was then enrolled in the Ontario Municipal Retirement System pension plan ("OMERS");

(e) Later in 1997, Ms Leclair's employment was transferred from the Regional Municipality to the Niagara Community Care Access Centre (the "Niagara CCAC");

(f) Due to this transfer and employment with the Niagara CCAC, Ms Leclair was enrolled a second time into the HOOPP;

(g) In 2007, Ms Leclair commenced work for the Hamilton Niagara Haldimand Brant Community Care Access Centre due to a merger of several CCACs, including the Niagara CCAC; and,

(h) Ms Leclair continues to make pension contributions to HOOPP by virtue of her employment with the Hamilton Niagara Haldimand Brant Community Care Access Centre.

8. With that information, I prepared the Leclair Report. In order to prepare this report, I also had to review a number of documents related to Ms Leclair's employment and pension situation, notably the following:

(a) Ms Leclair's HOOPP annual statements for the years 1991, 1994, 2000, 2001, 2006, 2007, and 2009 – 2011, a copy of which is attached as Exhibit "4";

(b) Ms Leclair's pension reports from OMERS from 2007 to 2011, a copy of which is attached as Exhibit "5"; and,

(c) several pay statements from her employer, the Hamilton Niagara Haldimand Brant Community Care Access Centre, from 2008 to 2010, a copy of which is attached as Exhibit "6".

9. Preparing the Leclair Report required a great deal of time and effort. While I have not yet prepared a final invoice for the work that was required to prepare this report, my current estimate is that Ms Leclair should expect to be invoiced between $5,000 and $6,000 for the time spent reviewing her documentation, speaking with her and counsel, conducting my analysis, and preparing the Report.

10. I was fortunate in Ms Leclair's case that she had kept all of the many documents set out above. I needed all of these documents in order to properly analyze her situation and prepare the Report.

The Class Represented by Dianne Leclair

11. I have been advised by Mr. Moreau, counsel to Ms Leclair and to the Leclair Class, that the class of persons represented by Ms Leclair shares the following characteristics:

(a) They have been employed at some point in their career for employers providing home care programs or placement coordination services which provided direct medical, therapeutic, personal and other services to individuals in their homes, which programs were operated by Ontario municipal governments or private entities;

(b) Due to this employment, they were at some point a member of the Ontario Nurses Association ("ONA"), a trade union, although; if they were at some point an OPSEU or member (and thus in the McSheffrey class), they are excluded from the Leclair Class;

(c) Due to this employment as set out in paragraph 10(a), these members were enrolled in OMERS, the Victorian Order of Nurses ("VON"), or the Family Services Association ("FSA") pension plans;

(d) In 1997, the Ministry of Health created forty-three CCACs to deliver the home care functions outlined above;

(e) Many employees of the home care programs and placement coordination services then commenced employment with a CCAC;

(f) Those employees of the CCACs were enrolled in HOOPP; and,

(g) Members of the Leclair Class are enrolled in HOOPP and one of OMERS or VON.

Actuarial Advice Prior to Mediation in 2009

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

13. Prior to the mediation, I reviewed the 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 26 to the Affidavit of Ms. McSheffrey.

14. Further, prior to mediation, and in discussions with Mr. Moreau, I learned that Ms Leclair had been enrolled only briefly in the OMERS plan prior to her transfer to a CCAC employer and that she had prior credited service under HOOPP from a previous employer. I advised Mr. Moreau at the time that it was most likely the case that, under most termination and retirement scenarios, Ms Leclair would have suffered little or no loss on being enrolled, in 1997, in HOOPP (as opposed to remaining enrolled in OMERS instead). That being said, I did not provide a written report at that time.

15. I also advised Mr. Moreau prior to mediation that, as with Ms Leclair and Ms McSheffrey, in my opinion, the impact of being enrolled in both OMERS and HOOPP

had a range of potential outcomes for these individuals depending on their retirement date. I also advised counsel for Ms Leclair, Mr. Moreau, that I believed that 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 HOOPP, depending on their length of service, and the date of their retirement.

16. Finally, I advised counsel that it was not possible to calculate the impact of the enrolment in two pension plans for the class as a whole and that the only way to 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.

17. I attended the Adams mediation on May 26, 2009.

The Leclair Report

18. As the Leclair Report indicates, I compared two (2) scenarios applicable in her case. The first scenario sets out the current pension arrangements for Ms Leclair based on her membership in HOOPP from 1989 to 1995 and 1997 to the present (and going forward until retirement) and her limited membership in OMERS in 1997. Within this scenario, I set out the total value of her two pensions at various dates, using as a measure the "APV", or Actuarial Present Value of the pensions.

19. The second scenario sets out the total value of the two (2) pensions (the APV) at various dates on the assumption that Ms Leclair had remained enrolled in OMERS from 1997 to the present date and in the future until retirement.

20. The purpose of using these two (2) scenarios was to consider whether Ms Leclair had suffered a loss in being placed in the first scenario as opposed to the second. In making the comparison, I determined that – at every age of assumed retirement or termination I looked at – Ms Leclair would suffer no loss by having been placed in the first scenario instead of the second. Put another way, using any of the scenarios I used, the value of Ms Leclair's pensions have been improved. This is best summarized in the following table:

Assumed Date of Termination or Retirement	Total APV Under First Scenario	Total APV Under Second Scenario	Gain to Leclair Under the First Scenario
31/12/08	$190,600	$146,000	$44,600
31/12/11	$368,800	$299,100	$69,700
30/11/17	$626,100	$398,300	$227,800
31/12/18	$656,500	$421,000	$235,500
31/01/25	$588,900	$584,700	$4,200
30/11/27	$589,700	$588,500	$1,200

21. As this table indicates, in addition to the fact that Ms Leclair suffered no loss or will suffer no loss under the six (6) scenarios, the value of the gain to Ms Leclair is or will be quite variable depending on the age on which her employment ends or she retires.

Additional Conclusions

22. 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 retirement for Ms Leclair and that the true results cannot be ascertained until she actually retires.

23. It remains my opinion, as set out in the Leclair Report, that the impact of the enrolment in two pension plans compared to enrolment in OMERS only will have variable results depending on the date of retirement.

24. It also remains my opinion that, depending on the date of retirement of each of the class members, some of those members will experience an increase in total value based on their enrolment in both HOOPP and OMERS and some will experience a decrease in the total value.

25. It remains 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 or pensions at the date of retirement for each class member.

26. Finally, it is my opinion that the real impact to each member of enrolment in two pension plans instead of one plan can only be determined after the death of the member or the member's surviving spouse, if there is an eligible surviving spouse. My calculations are only estimates of the values of the pension benefits under current plan provisions and current administrative practicse adopted by the plan administrator

calculated using specific methods and assumptions. The methods and assumptions reflect current financial conditions. The values will change as financial conditions change. Most importantly, my calculations cannot anticipate any future changes to plan provisions and administrative practices.

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.

Tian-Teck Go

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
- Actuarial Evidence Seminar 2012, Panel Member, Panel Discussion: Experience and Issues under Ontario's Bill 133 Marriage Breakdown Regime

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
Tel: 416 568 2878, 416 585 2878 Fax: 416 585 9351

PRIVATE AND CONFIDENTIAL

November 13, 2012

Mr. Stephen Moreau
Cavalluzzo Hayes Shilton McIntyre & Cornish
Barristers & Solicitors
474 Bathurst Street, Suite 300
Toronto, Ontario, M5T 2S6

Dear Mr. Moreau:

Re: Ms. Dianne Leclair's Pension Entitlements

As requested, we reviewed the information provided regarding the pension entitlements of Ms. Dianne Leclair under the Ontario Municipal Employees Retirement System ("OMERS") and the Healthcare of Ontario Pension Plan ("HOOPP"). You represent Ms. Leclair 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. Leclair 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".

More specifically, you have requested that we estimate (1) the total amount of Ms. Leclair's accrued pension under the two above pension plans assuming termination or retirement on various different dates as well as the Actuarial Present Value ("APV") of the accrued pension on these dates, and (2) the amount of Ms. Leclair's accrued pension and APVs thereof on termination or retirement on the same assumed dates had Ms. Leclair been able to continue to accrue pension under OMERS after the divestiture.

We note there are virtually an unlimited numbers of scenarios that can be tested for obtaining a set of estimates of this type, and 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 methods and assumptions stated in this report. While 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. Leclair can expect to receive from the Plans, the numerical values of the amounts of pension benefits and APVs of such benefits will be different if different scenarios are selected or different methods and assumptions are used. These amounts will also be different from the actual amounts Ms. Leclair will receive from the Plans at her actual termination or retirement.

Documents Provided

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

- her HOOPP Annual Statement with statement dates 1991,1994, 2000, 2001, 2006, 2007 and from 2009 to 2011
- her OMERS Pension Reports from 2007 to 2011
- selected Hamilton Niagara Haldimand Brant Community Care Access Centre Payment Statements dating from 2008 to 2010
- by email from Ms. Leclair, her hourly rate of pay from 2011 to 2014

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

Ms. Leclair is the representative Plaintiff for a class of ONA members in a Class Action against the Government of Ontario. Ms. Susan McSheffrey is the representative for a class of OPSEU members in another Class action. 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 also relied on the following information as stated in the Norton Report:

To determine Ms. Leclair'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 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. <u>Average YMPE at separation</u>
>
> The Average Yearly Maximum Pensionable Earnings (*"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."

History of Employment and Pension Plan Membership

We note we had not been provided with a copy of all annual statements from the Plans for all the years Ms. Leclair had been a member of the Plans. We were thus not able to obtain a complete history of Ms. Leclair's employment and pension plan membership under the Plan. However, based on the information available from the documents provided, with additional clarification from Ms. Leclair, we have prepared this report on the assumption that the following history of employment and pension plan membership are accurate.

- hired by Port Colborne Hospital on November 20, 1984
- became a member of HOOPP on January 1, 1989
- Ms. Leclair was employed as a part-time employee while employed by Port Colbourne Hospital
- hired by Niagara Community Care Access Centre "(now amalgamated into the Hamilton Niagara Haldimand Brant Community Care Access Centre on May 30, 1995 on a part-time basis and became a deferred vested member of HOOPP as a result of the change in employment
- Ms. Leclair became a full time employee in 1997 and became a member of OMERS on April 7, 1997 and has been employed on a continuous full time basis since that date
- for Ms. Leclair, the date of divestiture was July 1, 1997
- as a result of the divestiture Ms. Leclair became a member of HOOPP on July 1, 1997
- Ms. Leclair's service as a member of HOOPP while an employee of Port Colborne Hospital is to be included in the calculation of her eligible service and contributory service under HOOPP at the time of termination or retirement

Although the information in the documents provided to us is incomplete, all the dates stated above are consistent with the information contained in these documents.

We note the findings of this Report would not be invalidated if the actual dates of the events are slightly different from the dates assumed in the Report.

Entitlement under HOOPP for Port Colborne Hospital Employment

We note that if the divestiture had not occurred, Ms. Leclair would have been entitled to a deferred vested pension from HOOPP for her Port Colborne Hospital employment. Information provided indicates that she accrued three years and 12.05 weeks of contributory service for this employment. We do not have all the information required to perform an exact calculation of this entitlement. In fact, we do not have the actual plan provisions of HOOPP in effect as at March 1997. The estimates as contained in this section of the Report were calculated based on information contained in her HOOPP annual statements of 1994 and 2000.

Ms. Leclair's average earnings for the calculation of her HOOPP pension were $42,159 and $47,754 in her 1994 and 2000 annual statements, respectively. We estimated her average earnings as at March 31, 1997 to be $44,176 by geometric interpolation from her average earnings in her HOOPP statements of 1994 and 2000. We believe our estimate is reasonable for the purpose of this report because the average annual increase of her average earnings was only about 2.1% per annum from

1994 to 2000 and we have clarified with Ms. Leclair that her starting hourly rate at CCAC Niagara was "approximately the same" as her final hourly rate at Port Colborne Hospital.

From the estimated average earnings, we estimated her accrued annual lifetime pension of $2,281 and a bridge benefit of $574 payable to her attainment of age 65 years as at March 31, 1997.

We have also estimated the accrued pension, adjusted for indexation provided under HOOPP, to be $2,774 and $2,876 as at December 31, 2008 and December 31, 2011, respectively. We have also estimated the accrued bridge benefit, adjusted for indexation to be $698 and $724 as at December 31, 2008 and December 31, 2011, respectively. We used the actual rates of indexation provided under HOOPP to obtain these estimates.

As a deferred vested member, Ms. Leclair would be eligible to commence to receive this pension on an unreduced basis on her attainment of 60 years of age. If Ms. Leclair elects to receive this pension at age 55, the pension payment would be reduced by 30%.

Information on her CCAC Niagara Employment Used in the Preparation of this Report

For the purpose of this analysis, we used the following data as provided (or stated as an assumption) with respect to her CCAC Niagara employment:

Date of birth:	November 25, 1962
Spouse date of birth:	September 23, 1960
Date joined OMERS:	April 7, 1997
Date OMERS Service Divested (assumed):	July 1, 1997
Date HOOPP Service Commenced (assumed):	July 1, 1997
OMERS credited service as at December 31, 2011:	0.167 years
OMERS qualifying service as at December 31, 2011:	14.75 years
HOOPP contributory service as at December 31, 2011:	17.723462 years
HOOPP contributory service as at December 31, 2011:	17.723462 years
HOOPP eligible service as at December 31, 2011:	23.000000 years

It should be noted that the HOOPP service shown above, taken from the 2011 annual statement, includes the Port Colborne Hospital service. We note the spouse's date of birth was provided to us directly by Ms. Leclair.

We have also been provided with the following information on Ms. Leclair's contributory earnings and hourly rate of pay as well as the deemed AYMPE[1] for the calculation of her pension entitlements:

[1] YMPE is the amount of earnings, defined by the Canada Pension Plan, on which benefits from the Canada Pension Plan ("CPP") are based. The CPP the YMPE averaged over the five years ending in the year of retirement ("AYMPE") is used to calculate the retirement pension under CPP. AYMPE or some variation thereof is often used in the benefit formula in many pension plans, including both HOOPP and OMERS. For divested members, however, the actual AYMPE is not used. The deemed AYMPE is used instead.

	OMERS Contributory Earnings	Deemed AYMPE for OMERS pension	HOOPP Average Annualized Earnings	HOOPP Hourly rate of pay
2007	47,376	40,772	64,001	
2008	48,320	41,556		
2009	49,532	42,405	69,171	
2010	49,717	43,153	71,509	
2011	50,516	43,772	73,607	42.27
2012				42.27

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 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.

We have not been provided with Ms. Leclair's 2008 HOOPP annual statement, we estimated her HOOPP average earnings from her average earnings in 2007 and in 2009 by linear interpolation.

HOOPP annual pension statements do not contain information on contributory earnings on an annual basis. We estimated the annual HOOPP contributory earnings **for future years** 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.

We have been informed by Ms. Leclair 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, 2007	546	52,379
December 31, 2008	563	59,345
December 31, 2009		66,501
December 31, 2010		73,706
December 31, 2011	600	81,007

If any of the data as stated above is incorrect this report will have to be revised. However, as previously noted, findings of this Report would not be invalidated if the actual dates of the events are slightly different from the dates assumed in the Report.

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.

Scenarios Tested

Consistent with your request, and taking into consideration Ms. Leclair's HOOPP entitlements for her Port Colborne Hospital employment, we have prepared this report under the two scenarios:

(1) the total amount of Ms. Leclair's accrued pension and the APV thereof under the Plans under the current arrangement, namely, a pension from OMERS as a special active member with 0.167 years of credited service as a result of the divestiture and a pension from HOOPP for her service after July 1, 1997.
(2) the amount of Ms. Leclair's accrued pension and APVs thereof assuming all her service under CCAC Niagara were accrued under OMERS. Under this scenario, Ms. Leclair is also entitled to a deferred pension under HOOPP for her Port Colborne Hospital employment.

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. Leclair'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 yearend preceding the date this report is prepared
November 30, 2017	The earliest retirement date available to Ms. Leclair under the Plans (with a reduced pension)
December 31, 2018	The earliest unreduced retirement date under HOOPP
January 31, 2025	The earliest unreduced retirement date under OMERS
November 30, 2027	The normal retirement date under the Plans

Where Ms. Leclair 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. Leclair 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. Leclair would receive a 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. Leclair electing an option 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. Leclair 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. Leclair would have received. We believe the APV as calculated is adequate and appropriate for the purpose of this report.

Where Ms. Leclair has the option to elect an immediate pension on the date of termination, for the purpose of this report, we assumed Ms. Leclair will elect either an immediate pension or a deferred pension commencing at her earliest unreduced retirement date under the plan from which Ms. Leclair 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. Leclair 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. Leclair'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. Leclair'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. Leclair's accrued pension as of these assumed termination dates would be very close to Ms. Leclair'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 methods 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 APVs 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 methods 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 APVs 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. Leclair's accrued pension at assumed future retirement dates, we projected Ms. Leclair's annual pension based on the following assumptions:

- Ms. Leclair'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. Leclair'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. Leclair's pension at retirement from OMERS as a divested member, we assumed both Ms. Leclair'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 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 had on occasion, most recently in 1998 and 2002, 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 to 2012 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 amendment 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. Leclair's annual pension and APV thereof as at the various assumed date of termination and retirement as follows:

(Under all scenario values based on assumed termination with deferred pension for assumed termination dates in 2008 and 2011, assumed retirement with immediate pension for other assumed dates)

1st Scenario, Current Arrangement

Pension under OMERS as a special active member

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension plus bridge	bridge included	early retirement reduction factor	lifetime pension	bridge	APV of pension benefit
31/12/08	46.10	155	46	75.0%	70	46	1,000
31/12/11	49.10	164	49	75.0%	74	49	1,500
30/11/17	55.02	180	54	53.3%	42	54	1,300
31/12/18	56.10	182	55	58.8%	52	55	1,400
31/01/25	62.18	200	61	100.0%	139	61	1,900
30/11/27	65.02	214	64	100.0%	150		1,600

All pension under HOOPP
(including both Port Colborne Hospital and CCAC Niagara Employment)

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
31/12/08	46.10	16,400	3,207	deferred	16,400	3,207	189,600
31/12/11	49.10	21,903	4,189	deferred	21,903	4,189	367,300
30/11/17	55.02	31,543	6,470	97%	30,597	6,276	624,800
31/12/18	56.10	33,789	6,933	100%	33,789	6,933	655,100
31/01/25	62.18	48,935	10,152	100%	48,935	10,152	587,000
30/11/27	65.02	58,703		100%	58,703		588,100

<u>2nd Scenario, All Post 1997 Pension Accrued under OMERS</u>

Deferred Pension under HOOPP
(Port Colborne Hospital Employment)

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension	unreduced bridge	APV of pension benefit
31/12/08	46.10	2,774	698	32,500
31/12/11	49.10	2,876	724	48,800
30/11/17	55.02	3,069	772	49,200
31/12/18	56.10	3,098	780	49,200
31/01/25	60.02	3,219	810	47,100

OMERS
(All Post 1997 Pension Accrued under OMERS)

assumed date of termination or retirement	age at termination or retirement	unreduced lifetime pension plus bridge	bridge included	early retirement reduction factor	lifetime pension	bridge	APV of pension benefit
31/12/08	46.10	15,537	3,344	deferred	15,537	3,344	113,500
31/12/11	49.10	21,591	4,562	deferred	21,591	4,562	250,300
30/11/17	55.02	33,098	7,452	53.33%	10,201	7,452	349,100
31/12/18	56.10	35,688	8,023	58.75%	12,944	8,023	371,800
31/01/25	62.18	53,224	12,319	100.00%	40,905	12,319	537,600
30/11/27	65.02	64,467	14,533	100.00%	49,934		541,400

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 of deferred pension under HOOPP	APV of OMERS pension	APV pension if all post 1997 pension accrued under OMERS	difference
31/12/08	46.10	1,000	189,600	190,600	32,500	113,500	146,000	(44,600)
31/12/11	49.10	1,500	367,300	368,800	48,800	250,300	299,100	(69,700)
30/11/17	55.02	1,300	624,800	626,100	49,200	349,100	398,300	(227,800)
31/12/18	56.10	1,400	655,100	656,500	49,200	371,800	421,000	(235,500)
31/01/25	62.18	1,900	587,000	588,900	47,100	537,600	584,700	(4,200)
30/11/27	65.02	1,600	588,100	589,700	47,100	541,400	588,500	(1,200)

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.

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 2012. If required member contributions were taken into consideration for future years, the difference between the resulting values of Ms. Leclair's pension under current arrangement when compared with the value assuming all pension were accrued under OMERS would be increased, all assuming current contribution rates will remain unchanged for future years.

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. Leclair's pension benefits under the various scenarios, we believe the application of the 50% rule would likely only affect the value of Ms. Leclair's benefits assuming termination on December 31, 2008. I believe the difference as shown in the 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.

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. 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 believe that the values in this report represent reasonable estimates of the APVs of Ms. Leclair'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 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 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 caution you that the accrued pension at the assumed future date of termination or retirement as presented in this report is calculated based on current provisions 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 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 of payments from registered pension plans at particular assumed date of termination or retirement.

We have also not taken into consideration the probability of death or termination before assumed 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 purposes 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 Associates Inc.

Teck Go

Tian-teck Go
Fellow, 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. {{The provision is there, but it was not used in the actual calculation because even with indexing the deferred pension at 65 has a lower value than the immediate reduced pension.}}

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%.

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

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 at Toronto, in the Province of Ontario.

2. I have been engaged by or on behalf of Dianne Leclair to provide evidence in relation to the above-noted court proceedings.

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
Signature

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

ONTARIO HOSPITAL ASSOCIATION

YOUR HOOPP ANNUAL STATEMENT

HOSPITALS OF ONTARIO PENSION PLAN

LECLAIR DIANNE M
PORT COLBORNE GENERAL
HOSPITAL
PORT COLBORNE 163-713

Statement based on information as of 1 January 1992

PENSION & GROUP BENEFITS
ONTARIO HOSPITAL ASSOCIATION

962

1 CONTRIBUTIONS, EARNINGS AND SERVICE

	Contributions with Interest Required	Contrib Serv Years & Weeks
As of Last Statement	$	
Reported since Last Statement	$ 943.17	26.21
Interest since Last Statement	$ 38.91	
Total to Statement Date	$ 982.08	26.21

Updated Average Annual Earnings:$ 41,862.
Additional Voluntary Contributions
as of Statement Date.........: $

2 BENEFITS ON RETIREMENT

Based on your current Average Earnings and Contributory Service, and assuming that you continue to contribute to the Plan for 26 weeks each year, your estimated retirement benefits would be:

Age	Date	Basic Monthly Pension	Plus Supplement to Age 65	Commuted Value of Basic Pension	Commuted Value of Supplement
55	Dec 01 2017	$ 657.81	$ 225.16	$ 118,942.22	$ 19,957.50
60	Dec 01 2022	$ 829.74	$ 284.02	$ 137,972.39	$ 14,366.87
65	Dec 01 2027	$ 959.68		$ 143,724.16	

The above projections do not take account of future increases in your earnings and are based on current tables. After retirement, your pension may increase by annual inflation adjustments. The standard pension at retirement for married members includes 60% of the basic pension for the surviving spouse. Optional forms of pension are available. In all cases, total benefits payable will not be less than the commuted value at retirement.

3 BENEFITS ON TERMINATION OF EMPLOYMENT

As of the statement date, benefits upon termination of employment prior to age 65 would be:

Refund of contributions including interest of $ 982.08 .

4 BENEFITS ON DEATH

As of the statement date, death benefits payable by the Plan are as follows:

Refund of contributions including interest payable to your chosen beneficiary of $ 982.08 .

5 BENEFITS ON DISABILITY

Termination benefits are payable.

6 PERSONAL INFORMATION

Date of Birth: Nov 25 1962
Attained Age: 29 Proved: Y
Employment Date: Nov 20 1984
Plan Membership Date: Jan 01 1991
Date Pension Vested: Jan 01 1993
Normal Retirement Date: Nov 30 2027
Earliest Date For Unreduced Pension: Jan 01 2021
Earliest Date For Full Supplement: Nov 25 2017
Name of Spouse:
Name of Beneficiary: **MULTIPLE**

LECLAIR DIANNE M
PORT COLBORNE GENERAL
HOSPITAL
PORT COLBORNE 163-713

SIN: 479-000-713 (01)

NOTES: This statement is based on information supplied by your employer. Projections of future benefits are estimates only and are not guaranteed. Entitlements are governed by the Plan Text and applicable pension legislation. The funded ratio of the Plan is 1.

PLAN FOR YOUR RETIREMENT

Don't put off planning for your retirement. To ensure that you have the money for a comfortable, worry-free retirement, it makes sense to start planning now.

When calculating your post-retirement income, keep in mind that you will probably have three primary sources — your HOOPP pension, government pensions, and personal investments. All of these should be factored into your plans. And remember, retirement income is subject to various levels of tax.

HOOPP

HOOPP is an attractive pension plan. Generous basic benefits, early retirement options, and inflation protection increases are just some of the features that make it a first-class plan. Your HOOPP Annual Statement provides you with an estimate of the benefits you can expect to receive from the Plan when you retire. But remember, you should not rely on your HOOPP pension as your only source of retirement income. As generous as your HOOPP pension will be, it may not provide enough for your retirement.

Government Pensions

If you contributed to the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP), you will be entitled to a pension from these plans in addition to your HOOPP pension. The amount of your CPP/QPP retirement pension will depend on your earnings level and the number of years you have contributed to the plans. The maximum retirement benefit for contributors retiring in 1992 at age 65 is $636.11 per month.

In addition, most Canadians who reach age 65 currently receive Old Age Security. The amount of this pension depends on the number of years you have been a Canadian resident. The maximum basic Old Age Security pension for Canadian residents who reach age 65 in 1992 is $374.07 per month.

For more information on government pensions, contact Health and Welfare Canada, Income Security Branch, listed in the Blue pages of your telephone directory.

Personal Investments

Personal investments may include income generated by savings, registered retirement savings plans, stocks, real estate holdings, or annuities. Your personal investments should play a significant role in your retirement income.

PENSION & GROUP BENEFITS
ONTARIO HOSPITAL ASSOCIATION

150 FERRAND DRIVE
DON MILLS, ONTARIO
M3C 1H6

TELEPHONE: (416) 429-2661

FEDERAL REGISTRATION NUMBER 0346007
PROVINCIAL REGISTRATION NUMBER C1500

965

1994 Annual Statement

For the year ending Dec. 31, 1994

1. Personal Information

EOR 163-97 (230)
Leclair Dianne M
Port Colborne General
Hospital
Port Colborne

SIN: 479-000-713 (1)

Date of birth: Nov 25 1962
Attained age: 32 Proven: Y
Employment date: Nov 20 1984
Plan membership date: Jan 01 1989
Date vested: Jan 01 1991
Normal retirement date: Nov 30 2027
Earliest date for unreduced pension: Jan 01 2019
Earliest date for full bridge benefit: Nov 25 2017
Spouse: Leclair, Brent G
Beneficiary: **Multiple**

2. Contributions, Earnings and Service

	Contributions	*Contributory Service*	
Contributions (with interest) as of Dec. 31, 1993	$ 3,245.48	1 years	26.65 weeks
Contributions reported in 1994	1,255.39	0 year	26.29 weeks
Interest earned in 1994	256.02	—	—
Contributions plus interest as of Dec. 31, 1994	$ 4,756.89	2 years	0.94 weeks
Updated average earnings	$ 42,159		

3. Benefits on Retirement

Based on your current service, average earnings, and other factors, and assuming you contribute to the Plan for 26 weeks each year until retirement, your estimated monthly benefits and the commuted values of those benefits would be:

Age	*Date*	*Basic Monthly Pension*	*Monthly Bridge Benefit*	*Commuted Value of Basic Pension*	*Commuted Value of Bridge Benefit*
55	Dec 01 2017	$ 660	$ 250	$ 113,775	$ 22,465
60	Dec 01 2022	$ 810	$ 310	$ 128,530	$ 15,870
65	Dec 01 2027	$ 935	N/A	$ 134,955	N/A

The normal form of pension includes a 60 per cent survivor benefit if you have an eligible spouse. For other options, refer to the guide enclosed with this statement.

4. Benefits on Termination of Plan Membership

If you terminate Plan membership before age 65, you will be entitled to a deferred pension. Based on information available as of the statement date, if you begin collecting that pension at:

- age 55, your monthly benefit would be: $ 70
- age 60, your monthly benefit would be: $ 100
- age 65, your monthly benefit would be: $ 100

Instead of taking a deferred pension, you may be able to transfer the commuted value of your pension to the pension plan of another employer or, if you are under age 55, to a locked-in retirement account. In addition to the deferred pension or commuted value transfer, you may be entitled to a refund of contributions. As of the statement date, the commuted value of your pension was $4,410. Based on this commuted value, the refund of contributions, with interest, would total $2,550.

5. Benefits on Death Before Retirement

If you die before retirement, HOOPP will pay the commuted value of your pension to your surviving spouse, or beneficiary if there is no eligible spouse. As of the statement date, the commuted value of your pension was $4,410. Based on this commuted value, your surviving spouse or beneficiary would also receive a refund of contributions, with interest, totalling $2,550.

6. Benefits on Disability

If you become totally and permanently disabled, you may qualify for an immediate monthly pension of $945. Based on the commuted value of your pension as of the statement date, you may also qualify for a refund of contributions, with interest, totalling $2,550.

Notes: HOOPP is not responsible for any decisions made based on the figures quoted in this statement. Benefit projections on the statement are rough estimates only, based on information supplied by your employer(s) as of Dec. 31, 1994. They are also based on the *Hospitals of Ontario Pension Plan text* and applicable legislation in effect on Jan. 1, 1995. Actual entitlements based on verified data will be paid in accordance with the Plan text and applicable legislation in effect at the date of retirement, termination, death or disability. If you have reason to believe that any of the information on this statement is inaccurate, notify HOOPP immediately. The statement is not valid if Plan membership was terminated before Jan. 1, 1995.

The funded ratio of the Plan is [illegible] *The federal registration number is 0346007* *The provincial registration number is C-1500*

Understanding Your Annual Statement...

Your Hospitals of Ontario Pension Plan (HOOPP) Annual Statement summarizes the contributions you have made to the Plan and provides a "snapshot" of the benefits that can be expected upon retirement, termination, disability or death. Key terms that appear on your statement are explained below. For additional information, refer to the enclosed guidebook, *Your 1994 Annual Pension Summary.*

Average earnings:
The average of your basic wages or salary for the five best consecutive years of Plan membership when your earnings were at their highest. Basic wages and salary do not include special earnings such as overtime pay or "percentage in lieu." If you work part time, average earnings are based on your full-time equivalent earnings (what you would have earned during the year had you worked full time at the same basic rate of pay).

Basic monthly pension:
The monthly benefit you would be entitled to receive from HOOPP upon retirement, based on your projected earnings history and service in the Plan. It does not include the early retirement bridge benefit or any pension purchased using additional voluntary contributions (AVCs).

Beneficiary:
Your estate or the person, people or organization you have chosen to receive benefits from HOOPP should you have no eligible spouse at the time of your death. It is *not* necessary to name your spouse as beneficiary since pension legislation requires that death benefits go to a surviving spouse.

Bridge benefit:
If you retire while aged 55 to 64 and have five or more years of Plan membership, your pension will be supplemented by a monthly bridge benefit until the earlier of age 65, when you can collect unreduced Canada Pension Plan (CPP) benefits, or the date you begin collecting CPP disability benefits.

Commuted value:
The amount of money HOOPP must set aside so it will have enough to pay you, at retirement, the pension you have earned to date. Pension law prevents you from cashing in the commuted value before retirement. Affected by factors such as your age and interest rates, the commuted value of your pension will fluctuate. The commuted value amounts quoted in the Benefits on Retirement section of your statement are projected and do not reflect your actual entitlement.

Contributions:
As a member, you contribute a percentage of your basic earnings to HOOPP. If you work part time, contributions are prorated based on your full-time equivalent earnings.

Contributory service:
The number of years and part years, measured in weeks, you've contributed to HOOPP. It includes any service credited while you were disabled (as defined by the Plan), transferred in from another pension plan, or purchased using HOOPP's buyback feature. If you work part time, your contributory service will be prorated.

Date vested:
The date you become entitled to benefits under the Plan.

Deferred pension:
If you terminate with two or more years of Plan membership, you can choose a deferred pension. A deferred pension – a basic pension, excluding bridge benefits – is payable as early as age 55, usually with a reduction, or on an unreduced basis as early as age 60.

Earliest date for unreduced pension:
The earliest date you can receive an unreduced HOOPP pension is age 60 or, once you have reached age 55, the date you have 30 years of Plan membership. You must have at least two years of Plan membership to retire early.

Employment date:
The earliest date you started working for a HOOPP participating employer in your current period of Plan membership.

Normal retirement date:
The last day of the month in which you turn age 65.

Plan membership:
Plan membership is the number of years and part years, measured in weeks, you have belonged to HOOPP – whether or not you were contributing. It includes any period of past service you purchased or transferred into HOOPP from another plan. Your Plan membership date is the date of your entry into the Plan. It will differ from your employment date if you completed a waiting period before joining and may differ if you purchased past service or transferred membership in from another employer.

Spouse:
A spouse is the married or common-law partner you are living with. A common-law partner is someone of the opposite sex who has lived with you continuously in a conjugal relationship for at least a year, or in a relationship of some permanence if you and your partner are the natural or adoptive parents of a child. If no name is listed on your statement, HOOPP will investigate to determine your marital status before paying benefits.

2000 Annual Statement

HOOPP
1 Toronto Street, Suite 1400
Toronto, Ontario M5C 3B2

Telephone: 416.369.9212
Toll Free: 1.888.333.3659
Facsimile: 416.369.0225
clientservices@hoopp.com
Web site: www.hoopp.com

1. Personal Information

725-5 (2,924)

Leclair Dianne M
COMMUNITY CARE ACCESS
CENTRE NIAGARA
NIAGARA-ON-THE-LAKE

SIN: 479-000-713 (2)
Date of birth: Nov 25 1962
Attained age: 38 Proven: N
Employment date: Nov 20 1984
Plan membership date: Jan 01 1989
Date vested: Jan 01 1991
Normal retirement date: Nov 30 2027
Earliest date for unreduced pension: Jan 01 2019
Qualifying spouse: See Guide
Named beneficiary: **Multiple**

2. Contributions, Earnings and Service

	Contributions	*Contributory Service*
As of Dec. 31, 1999	$ 14,950.27 (with interest)	5 year(s) & 38.82 week(s)
Contributions made/service earned in 2000	1,728.87	0 year & 51.80 week(s)
Interest earned in 2000	846.09	— —
Contributions and service as of Dec. 31, 2000	$ 17,525.23 (with interest)	6 year(s) & 38.62 week(s)

Updated average annualized earnings as of Dec. 31, 2000 $ 47,754

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 and the commuted value of those benefits would be:

Age at Retirement	*Pension Start Date*	*Monthly Basic Lifetime Pension*	*Monthly Bridge Benefit*	*Commuted Value*
55	Dec 01 2017	$ 1,465	$ 355	$ 327,905
60	Dec 01 2022	$ 1,835	$ 445	$ 361,300
65	Dec 01 2027	$ 2,155	N/A	$ 357,505

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 a deferred pension. For example, if you had terminated Plan membership on Dec. 31, 2000, and were to begin collecting that deferred pension at:

- age 55, you'd receive a monthly basic lifetime pension of $ 300 and a monthly bridge benefit of $ 70
- age 60, you'd receive a monthly basic lifetime pension of $ 430 and a monthly bridge benefit of $ 100
- age 65, you'd receive a monthly basic lifetime pension of $ 430

~~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 you turn age 55, to a locked-in retirement savings vehicle. In addition to a deferred pension or commuted value transfer, you may be entitled to refundable contributions. As of Dec. 31, 2000, the commuted value of your pension was $33,580. Based on this commuted value, your refundable contributions, with interest, would have been $730.

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 pension. These funds can be taken in cash or, in the case of a qualifying spouse, as a monthly pension. As of Dec. 31, 2000, the commuted value was $33,580. Based on this amount, your qualifying spouse or named beneficiary would also be entitled to refundable contributions of $730.

6. Benefits on Disability

If you become totally and permanently disabled, you may qualify for a monthly pension of $2,065 or be able to continue building benefits in HOOPP without making contributions.

Notes: This statement must be read in conjunction with the booklet, *Your 2000 Annual Statement Guide*, as well as any addendum and/or insert included in this package. The booklet, which forms part of the statement, contains 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, 2000. 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 values shown are based on interest rates as of Dec. 31, 2000. If any of the information on this statement is inaccurate, notify your human resources department. Decisions based on this statement are your responsibility.

HOOPP is fully funded | RCA registration number: RC8100724 | RPP registration number: 0346007

2000 Annual Statement Addendum

HOOPP
1 Toronto Street, Suite 1400
Toronto, Ontario M5C 3B2

Telephone: 416.369.9212
Toll Free: 1.888.333.3659
Facsimile: 416.369.0225
clientservices@hoopp.com
Web site: www.hoopp.com

Name: Leclair Dianne M
Social insurance number: 479-000-713

This addendum supplements your 2000 Annual Statement from the Hospitals of Ontario Pension Plan (HOOPP). It reports the contributions you made and the contributory service credited to you at each HOOPP employer where you participated in the Plan in 2000. Your annual statement, which is enclosed in this package, summarizes the benefits you can expect to receive based on, among other factors, your annualized earnings and the contributory service credited to you at *all* HOOPP employers during your current period of Plan membership. Combining information in a single, annual statement helps you get a picture of your total benefit projections.

You will notice that the name of only one HOOPP employer appears in the personal information section of the statement. This is the name of the employer where you received the statement.

The employment and Plan membership start dates shown on your statement are the earliest dates HOOPP has on record, based on your current period of Plan membership at all HOOPP employers. This means that your date vested and earliest date for unreduced pension – which take into account your Plan membership start date – are also the earliest dates on record.

Contributions and Service

The following information is a breakdown, by employer, of the total contributions and contributory service reported on your 2000 Annual Statement.

For more information on the rules covering members who work at more than one HOOPP employer, please refer to the back of this sheet or call a HOOPP Customer Service Representative at (416) 369-9212. (If you are calling long distance, use our toll-free number, 1-888-333-3659.) Customer Service Representatives are available to assist you Monday to Friday, between 8 a.m. and 4:45 p.m.

Community Care Access Centre Niagara	*Contributions*	*Contributory Service*	
As of Dec. 31, 1999	$ 4,897.93 (with interest)	2 year(s)	& 26.77 week(s)
Contributions made/service earned in 2000	1,728.87	0 year	& 51.80 week(s)
Interest earned in 2000	308.29	—	—
Contributions and service as of Dec. 31, 2000	$ 6,935.09 (with interest)	3 year(s)	& 26.57 week(s)

Port Colborne General Hospital	*Contributions*	*Contributory Service*	
As of Dec. 31, 1999	$ 10,052.34 (with interest)	3 year(s)	& 12.05 week(s)
Contributions made/service earned in 2000	0.00	0 year	& 0.00 week(s)
Interest earned in 2000	537.80	—	—
Contributions and service as of Dec. 31, 2000	$ 10,590.14 (with interest)	3 year(s)	& 12.05 week(s)

Understanding Your Annual Statement

Your Hospitals of Ontario Pension Plan (HOOPP) annual statement reviews the contributions you have made to the Plan and provides a "snapshot" of the benefits you can expect to receive upon retirement, termination, disability, or death. Simplified explanations of the key terms used on your statement 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 enclosed companion booklet, *Your 2000 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 participate in HOOPP at more than one employer, your annualized earnings will reflect what you earn at all of them.

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: The bridge benefit supplements your monthly basic lifetime HOOPP pension until age 65 when government pensions normally begin. You'll receive the bridge if you retire from HOOPP while aged 55 to 64 with five or more years of Plan membership. The bridge is payable until the earlier of age 65 or death, as long as you aren't receiving a HOOPP disability pension. The bridge is intended to increase your basic lifetime pension to 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, 2000, to pay your pension in retirement, based on your service and earnings to date. (In the Benefits on Retirement section of your annual statement, it is the estimated amount of money HOOPP will need at the ages quoted to ensure it has enough to pay you, in retirement, the monthly benefit amounts projected for those ages.) 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 and do not reflect actual entitlements.

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. You can't build more than 35 years of contributory service in your lifetime.

Date vested: This is the date your HOOPP benefit 'vests' and you become entitled to pension benefits under the Plan. All the benefits you've built since joining the Plan become vested as of this date. The HOOPP vesting date has no bearing on the Income Tax Act's limits for retiring allowances. See booklet for details.

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 retire from HOOPP by the end of 2003 ***and*** meet other qualifying criteria.

Employment date: This is the earliest 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 you have no qualifying spouse, or your spouse dies, ***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. 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 sale, assignment or disposition of business.

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.

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, for the rest of your life, from doing any job.

Addendum for Members Participating at More Than One HOOPP Employer

The following is a simplified description of the rules covering individuals who participate in the Hospitals of Ontario Pension Plan (HOOPP) at more than one employer. For an explanation of any unfamiliar terms, refer to the back of the 2000 Annual Statement enclosed in this package. For general information about HOOPP's features, refer to the enclosed booklet, *Your 2000 Annual Statement Guide.*

Do I need to join HOOPP everywhere I work?
Usually, you do. Normally, HOOPP requires you to participate in the Plan at all of your employers, even if you only work part time or on a casual basis, except those where you are on an approved leave of absence. There's an exception to this rule, as described in the next section.

When would I not have to join the Plan at my HOOPP employer?
This could occur if – due to a new job or a change in employment status during a calendar year – you start working full time at one employer and part time at others. If you find yourself in this situation, you would have the option of stopping contributions at all your part-time employers, and contributing only at your full-time employer.

Should this situation occur to you, ask your employer for a copy of the member information sheet *Working at More Than One Employer*, which outlines the pros and cons of stopping contributions.

Another important point – you can't stop contributing at any part-time employer where you are a member of a designated part-time group. Enrolment in HOOPP is mandatory for members of a designated part-time group. If you're not sure whether you are part of such a group, ask your part-time employers.

How is my pension affected by participating in HOOPP at more than one employer?
Participation in the Plan at more than one employer will, in most cases, help you build a slightly bigger HOOPP pension.

By contributing to the Plan at all HOOPP employers where you work, you can build more contributory service. Contributory service is a key part of the formula used to calculate a HOOPP pension. The more contributory service you have, the bigger your pension will be.

Your earnings history also has an impact on how much pension you'll receive. The higher your average annualized earnings, the bigger your pension.

How does HOOPP calculate my earnings if I participate at more than one employer?
When you participate in the Plan at more than one HOOPP employer during a calendar year, HOOPP in most cases "blends" your earnings – in proportion to the amount of contributory service you build at each employer – to determine your annualized earnings.

Here's an example: if one-third of your contributory service comes from job A and two-thirds comes from job B, then one-third of your annualized earnings from job A and two-thirds of your annualized earnings from job B are used to calculate your "blended" annualized earnings for that year.

There is an exception to this general blending rule. If you have both a full-time and a part-time job, but your annualized earnings for your part-time job are lower than they are for your full-time job, only the portion of earnings from your part-time job that relate to the service needed to reach the 54-week maximum will be used to calculate your blended annualized earnings. HOOPP does this to maximize your contributory service and annualized earnings.

Is there a limit on the contributory service I can build in a year?
Yes. Government tax rules limit to one year the amount of service a member of a registered pension plan, such as HOOPP, can build in that plan during a calendar year. A member usually can't build more than 52 weeks of contributory service in a calendar year, and can never build more than 54. Because members working full time at one HOOPP employer and part time at others often build more than the maximum amount of contributory service, they can – if they qualify – choose to stop contributing to HOOPP at their part-time employers.

What happens if I exceed the 54-week limit?
If you exceed this limit, HOOPP will roll back your contributory service to the number of weeks allowed. You will be entitled to a refund of the contributions, plus interest, corresponding to the roll-back. (The refund will be paid to you through your employer(s).)

To determine the amount of the rollback, compare the contributions reported on box 20 of your T4 slips with the contributions shown on the front of this addendum.

What if I am away from work for pregnancy/parental leave or another absence, or facing a temporary period of reduced earnings?
You can continue to make contributions at any or all of your HOOPP employers relating to the time you are on a pregnancy or parental leave. The same is true if you are on strike or locked out. With your employer's permission, you can also choose to contribute during periods of absence related to temporary layoff, personal leave, service with a religious organization, education, or union business. You can also choose to "top up" your contributions – again with your employer's permission – if you begin a temporary period of reduced earnings. In all cases, your contributions must be made within six months of the end of the period. If you continue to make contributions, which are matched by your employer, you will continue to build contributory service in the Plan. To make contributions, you must make arrangements with your employers before the start of the leave or period.

What happens if I terminate employment?
If you terminate employment with an employer, you will remain a member of the Plan as long as you continue to participate in HOOPP at one other HOOPP employer. To be eligible to collect termination benefits from HOOPP, or to transfer your benefits to another pension plan, you must terminate your employment at all the HOOPP employers where you participate in the Plan. By continuing to participate in HOOPP, you will build benefits in the Plan and, ultimately, collect a bigger pension.

What happens when I retire?
You must retire from *all* of the HOOPP employers where you participate in order to receive a HOOPP pension.

What happens if I die before retirement?
A single death benefit, based on your participation in the Plan with all HOOPP employers, will be paid to your qualifying spouse. If you have no qualifying spouse, the death benefit will be paid to your most recently designated named beneficiary.

2001 ANNUAL STATEMENT

HOOPP
1 Toronto Street, Suite 1400, Toronto, Ontario M5C 3B2
Telephone: 416.369.9212
Toll Free: 1.888.333.3659
Facsimile: 416.369.0275
E-mail: clientservices@hoopp.com
Web site: www.hoopp.com

1. Personal Information

Ona 725-6 (5,079)
Leclair Dianne M
COMMUNITY CARE ACCESS
CENTRE NIAGARA
NIAGARA-ON-THE-LAKE

SIN: 479-000-713 (2)
Date of birth: Nov 25 1962
Attained age: 39 Proven: N
Employment date: Nov 20 1984
Plan membership date: Jan 01 1989
Date vested: Jan 01 1991
Normal retirement date: Nov 30 2027
Earliest date for unreduced pension: Jan 01 2019
Qualifying spouse: See Guide
Named beneficiary: **Multiple**

2. Contributions, Earnings and Service

	Contributions	*Contributory Service*
As of Dec. 31, 2000	$ 17,525.23 (with interest)	6 year(s) & 38.62 week(s)
Contributions made/service earned in 2001	1,487.10	1 year & 0.00 week(s)
Interest earned in 2001	738.06	— —
Contributions and service as of Dec. 31, 2001	$ 19,750.39 (with interest)	7 year(s) & 38.62 week(s)

Updated average annualized earnings as of Dec. 31, 2001 $ 49,630

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*	*Monthly Bridge Benefit*
55	Dec 01 2017	$ 1,535	$ 360
60	Dec 01 2022	$ 1,915	$ 450
65	Dec 01 2027	$ 2,250	N/A

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 a deferred pension. For example, if you had terminated Plan membership on Dec. 31, 2001, and were to begin collecting that deferred pension at:

- age 55, you'd receive a monthly basic lifetime pension of $ 360 and a monthly bridge benefit of $ 85
- age 60, you'd receive a monthly basic lifetime pension of $ 515 and a monthly bridge benefit of $ 120
- age 65, you'd receive a monthly basic lifetime pension of $ 515

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 you turn age 55, to a locked-in retirement savings vehicle. In addition to a deferred pension or commuted value transfer, you may be entitled to refundable contributions. As of Dec. 31, 2001, the commuted value of your pension was approximately $41,885. 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, 2001, the commuted value was approximately $41,885. 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 $2,250 or be able to continue building benefits in HOOPP without making contributions.

Notes: This statement must be read in conjunction with the booklet, *Your 2001 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, 2001. 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, 2001. 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 | RCA registration number: RC8100724 | RPP registration number: 0346007

HOOPP

2001 ANNUAL STATEMENT ADDENDUM

HOOPP
1 Toronto Street, Suite 1400, Toronto, Ontario M5C 3B2
Telephone: 416.369.9212
Toll Free: 1.888.333.3659
Facsimile: 416.369.0225
E-mail: clientservices@hoopp.com
Web site: www.hoopp.com

Name: Leclair Dianne M

Social insurance number: 479-000-713

This addendum supplements your 2001 Annual Statement from the Hospitals of Ontario Pension Plan (HOOPP). It reports the contributions you made and the contributory service credited to you at each HOOPP employer where you participated in the Plan in 2001 . Your annual statement, which is enclosed in this package, summarizes the benefits you can expect to receive based on, among other factors, your annualized earnings and the contributory service credited to you at *all* HOOPP employers during your current period of Plan membership. Combining information in a single, annual statement helps you get a picture of your total benefit projections.

You will notice that the name of only one HOOPP employer appears in the personal information section of the statement. This is the name of the employer where you received the statement.

The employment and Plan membership start dates shown on your statement are the earliest dates HOOPP has on record, based on your current period of Plan membership at all HOOPP employers. This means that your date vested and earliest date for unreduced pension – which take into account your Plan membership start date -- are also the earliest dates on record.

Contributions and Service

The following information is a breakdown, by employer, of the total contributions and contributory service reported on your 2001 Annual Statement.

For more information on the rules covering members who work at more than one HOOPP employer, please refer to the back of this sheet or call a HOOPP Customer Service Representative at (416) 369-9212. (If you are calling long distance, use our toll-free number, 1-888-333-3659.) Customer Service Representatives are available to assist you Monday to Friday, between 8 a.m. and 4:45 p.m.

Community Care Access Centre Niagara	*Contributions*	*Contributory Service*	
As of Dec. 31, 2000	$ 6,935.09 (with interest)	3 year(s)	& 26.57 week(s)
Contributions made/service earned in 2001	1,487.10	1 year	& 0.00 week(s)
Interest earned in 2001	310.22	—	—
Contributions and service as of Dec. 31, 2001	$ 8,732.41 (with interest)	4 year(s)	& 26.57 week(s)

Port Colborne General Hospital	*Contributions*	*Contributory Service*	
As of Dec. 31, 2000	$ 10,590.14 (with interest)	3 year(s)	& 12.05 week(s)
Contributions made/service earned in 2001	0.00	0 year	& 0.00 week(s)
Interest earned in 2001	427.84	—	—
Contributions and service as of Dec. 31, 2001	$ 11,017.98 (with interest)	3 year(s)	& 12.05 week(s)

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 2001 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 participate in HOOPP at more than one employer, your annualized earnings will reflect what you earn at all of them.

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, 2001, 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.

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 retire from HOOPP by the end of 2005 with five or more years of Plan membership.

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 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.

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. Unless a waiver has been signed, 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.

HOOPP, 1 Toronto St., Suite 1400, Toronto, ON M5C 3B2
Tel 416.369.9212 Toll free 1.888.333.3659 Fax 416.369.0225
E-mail clientservices@hoopp.com Web site: www.hoopp.com

The following is a simplified description of the rules covering individuals who participate in the Hospitals of Ontario Pension Plan (HOOPP) at more than one employer. For an explanation of selected terms, refer to the back of the 2001 Annual Statement enclosed in this package. For general information about HOOPP's features, refer to the enclosed booklet, *Your 2001 Annual Statement Guide*.

Do I need to join HOOPP everywhere I work?

Usually, you do. Normally, HOOPP requires you to participate in the Plan at all of your employers, even if you only work part time or on a casual basis. There's an exception to this rule, as described in the next section.

When would I not have to join the Plan at my HOOPP employer?

This could occur if – due to a new job or a change in employment status during a calendar year – you start working full time at one employer and part time at others. Should you be in this situation, you would have the option – at the time your status changes – of stopping contributions at all your part-time employers, and contributing only at your full-time employer.

Should this situation apply to you, ask your employer for a copy of the member information sheet *Working at More Than One Employer*, which outlines the pros and cons of stopping contributions.

Another important point - you can't stop contributing at any part-time employer where you are a member of a designated part-time group. Enrolment in HOOPP is mandatory for members of a designated part-time group. If you're not sure whether you are part of such a group, ask your part-time employer.

How is my pension affected by participating in HOOPP at more than one employer?

Participation in the Plan at more than one employer will, in most cases, help you build a slightly bigger HOOPP pension.

By contributing to the Plan at all HOOPP employers where you work, you can build more contributory service. Contributory service is a key part of the formula used to calculate a HOOPP pension. The more contributory service you have, the bigger your pension will be. You can't build more than 54 weeks of contributory service in a calendar year.

Your earnings history also has an impact on how much pension you'll receive. The higher your average annualized earnings, the bigger your pension.

How does HOOPP calculate my earnings if I participate at more than one employer?

When you participate in the Plan at more than one HOOPP employer during a calendar year, HOOPP in most cases "blends" your earnings – in proportion to the amount of contributory service you build at each employer – to determine your annualized earnings.

Here's an example: if one-third of your contributory service comes from job A and two-thirds comes from job B, then one-third of your annualized earnings from job A and two-thirds of your annualized earnings from job B are used to calculate your "blended" annualized earnings for that year.

There is an exception to this general blending rule. If you have both a full-time and a part-time job, but your annualized earnings for your part-time job are lower than they are for your full-time job, only the portion of earnings from your part-time job that relate to the service needed to reach the 54-week maximum will be used to calculate your blended annualized earnings. HOOPP does this to maximize your contributory service and annualized earnings.

Is there a limit on the contributory service I can build in a year?

Yes. Government tax rules limit to one year the amount of service a member of a registered pension plan, such as HOOPP, can build in that plan during a calendar year. A member usually can't build more than 52 weeks of contributory service in a calendar year, and can never build more than 54. Because members working full time at one HOOPP employer and part time at others often build more than the maximum amount of contributory service, they can – if they qualify – choose to stop contributing to HOOPP at their part-time employers.

What happens if I exceed the 54-week limit?

If you exceed this limit, HOOPP will roll back your contributory service to the number of weeks allowed. You will be entitled to a refund of the contributions, plus interest, corresponding to the rollback. (The refund will be paid to you through your employer(s).)

To determine the amount of the rollback, compare the contributions reported on box 20 of your T4 slips with the contributions shown on the front of this addendum.

What happens if I terminate employment?

If you terminate employment with an employer, you will remain a member of the Plan as long as you continue to participate in HOOPP at one other HOOPP employer. To be eligible to collect termination benefits from HOOPP, or to transfer your benefits to another pension plan, you must terminate your employment at all the HOOPP employers where you participate in the Plan. By continuing to participate in HOOPP, you will build benefits in the Plan and, ultimately, collect a bigger pension.

What happens when I retire?

You must retire from all of the HOOPP employers where you participate in order to receive a HOOPP pension.

HOOPP

HOOPP Annual Statement

Statement Date 06-28-2007

A000068
DIANNE M. LECLAIR
104 ELGIN STREET
PORT COLBORNE ON L3K 3K2

HOOPP is pleased to provide you with this annual statement, which summarizes the benefits you have built in the Plan between January 1, 2006 and December 31, 2006. 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	11-25-1962
Date of Enrolment	01-01-1989
Earliest possible retirement date	11-30-2017
Earliest retirement date for an unreduced pension	12-31-2018
Normal Retirement Date	11-30-2027
Attained Age as of December 31, 2006	44

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 12-31-1990. 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 2006 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 2006, it was $42,100.

Your Contributions with Interest as of Dec. 31, 2005	$39,368.28
Your Contributions made in 2006	$5,144.04
Interest Earned in 2006 on your Contributions	$1,224.65
Your Total Contributions (with Interest) as of Dec. 31, 2006	$45,736.97

Your Contributory Service (years) as of Dec. 31, 2005	11.742692
Your Contributory Service (years) acquired in 2006	1.000000
Your Total Contributory Service (years) as of Dec. 31, 2006	12.742692
Your Eligibility Service (years)	18.000000
Your Average Annualized Earnings as of Dec. 31, 2006	$62,172.00

Beneficiary Designation

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%
BRENT A. LECLAIR	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	Relationship	Benefit%
BREANNE M. LE CLAIR	Child	50%
JEREMY B. LE CLAIR	Child	50%
	Total	**100%**

Projected Estimated HOOPP Retirement Benefits

Xerox 4595
Banner Sheet

SKIND

Date/Time : 11/08/2012 11:01 AM

User Name :

SKIND

File Name : C0598188.PDF

Start Page

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, 2006, was $41,233. 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, 2006, 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 $1,983.61 starting on the first day of the month following 11-30-2017. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $394.26 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 $2,138.75 starting on the first day of the month following 12-31-2018. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $425.09 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.

Normal Retirement

If you retire at age 65 you will receive a monthly benefit of $2,909.36 starting on the first day of the month following 11-30-2027.

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 69. 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 11-30-2027	$1,101.47

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.

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, 2005.

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.

HOOPP

HOOPP
Annual Statement

Statement Date 04-21-2008

A000709
DIANNE M. LECLAIR
104 ELGIN STREET
PORT COLBORNE ON L3K 3K2

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	11-25-1962
Date of Enrolment	01-01-1989
Earliest possible retirement date	11-30-2017
Earliest retirement date for an unreduced pension	12-31-2018
Normal Retirement Date	11-30-2027
Attained Age as of December 31, 2007	45

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 12-31-1990. 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	$45,736.97
Your Contributions made in 2007	$5,158.92
Interest Earned in 2007 on your Contributions	$1,483.31
Your Total Contributions (with Interest) as of Dec. 31, 2007	$52,379.20

Your Contributory Service (years) as of Dec. 31, 2006	12.742692
Your Contributory Service (years) acquired in 2007	1.000000
Your Total Contributory Service (years) as of Dec. 31, 2007	13.742692
Your Eligibility Service (years)	19.000000
Your Average Annualized Earnings as of Dec. 31, 2007	$64,001.00

Beneficiary Designation

987

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%
BRENT A. LECLAIR	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	Relationship	Benefit%
BREANNE M. LE CLAIR	Child	50%
JEREMY B. LE CLAIR	Child	50%
	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 $2,043.36 starting on the first day of the month following 11-30-2017. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $404.46 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 $2,203.17 starting on the first day of the month following 12-31-2018. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $436.09 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.

Normal Retirement
If you retire at age 65 you will receive a monthly benefit of $2,996.99 starting on the first day of the month following 11-30-2027.

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 11-30-2027	$1,223.70

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.

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.

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.

HOOPP
Healthcare of Ontario Pension Plan

Annual Statement

Statement Date 05-08-2010

A000857
DIANNE M. LECLAIR
104 ELGIN STREET
PORT COLBORNE ON L3K 3K2

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	11-25-1962
Date of Enrolment	01-01-1989
Earliest possible retirement date	11-30-2017
Earliest retirement date for an unreduced pension	12-31-2018
Normal Retirement Date	11-30-2027

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 12-31-1990. This means you are entitled to a pension benefit upon termination or retirement.

Earliest possible retirement

You may begin receiving a monthly benefit of $2,213.80 starting on the first day of the month following 11-30-2017. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $429.61 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 $2,387.02 starting on the first day of the month following 12-31-2018. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $463.22 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 $3,247.75 starting on the first day of the month following 11-30-2027.

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	$59,344.56
Your Contributions made in 2009	$6,021.39
Interest Earned in 2009 on your Contributions	$1,134.86
Your Total Contributions with Interest as of Dec. 31, 2009	$66,500.81

Your Contributory Service (years) as of Dec. 31, 2008	14.742692
Your Contributory Service (years) acquired in 2009	0.980770
Your Total Contributory Service (years) as of Dec. 31, 2009	15.723462
Your Eligibility Service (years)	21.000000
Your Average Annualized Earnings as of Dec. 31, 2009	$69,171.00

Beneficiary Designation

Your Primary Beneficiary is:

Name	Relationship	Benefit%
BRENT A. LECLAIR	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	Relationship	Benefit%
BREANNE M. LE CLAIR	Child	50%
JEREMY B. LE CLAIR	Child	50%
	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 $1,518.08. 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.

HOOPP
Healthcare of Ontario Pension Plan

Annual Statement

Statement Date 04-10-2011

A000703
DIANNE M. LECLAIR
104 ELGIN STREET
PORT COLBORNE ON L3K 3K2

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.

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	11-25-1962
Date of Enrolment	01-01-1989
Earliest possible retirement date	11-30-2017
Earliest retirement date for an unreduced pension	12-31-2018
Normal Retirement Date	11-30-2027

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 12-31-1990. This means you are entitled to a pension benefit upon termination or retirement.

Earliest possible retirement

You may begin receiving a monthly benefit of $2,292.00 starting on the first day of the month following 11-30-2017. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $440.75 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 $2,471.35 starting on the first day of the month following 12-31-2018. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $475.24 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 $3,362.49 starting on the first day of the month following 11-30-2027.

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	$66,500.81
Your Contributions made in 2010	$5,934.15
Interest Earned in 2010 on your Contributions	$1,271.26
Your Total Contributions with Interest as of Dec. 31, 2010	$73,706.22

Your Contributory Service (years) as of Dec. 31, 2009	15.723462
Your Contributory Service (years) acquired in 2010	1.000000
Your Total Contributory Service (years) as of Dec. 31, 2010	16.723462
Your Eligibility Service (years)	22.000000
Your Average Annualized Earnings as of Dec. 31, 2010	$71,509.00

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%
BRENT A. LECLAIR	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	Relationship	Benefit%
BREANNE M. LE CLAIR	Child	50%
JEREMY B. LE CLAIR	Child	50%
	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 $1,671.67. 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

1000

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.

This document may contain confidential and/or privileged information for the sole use of the intended recipient. Any information collected or requested via this document is solely for the purpose of administering the Plan. Any review or distribution by anyone other than the person for whom it was originally intended is strictly prohibited. If you have received this document in error, please contact the sender and shred all copies of it. If you are interested in more information on HOOPP's privacy guidelines, please visit the hoopp.com website. A complete description of member entitlements can be found in the Healthcare 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.

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.

1001

HOOPP
Healthcare of Ontario Pension Plan

Annual Statement

Statement Date 04-14-2012

A000623
DIANNE M. LECLAIR
104 ELGIN STREET
PORT COLBORNE ON L3K 3K2

HOOPP is pleased to provide you with this annual statement, which summarizes the benefits you have built in the Plan between January 1, 2011 and December 31, 2011. 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	11-25-1962
Date of Enrolment	01-01-1989
Earliest possible retirement date	11-30-2017
Earliest retirement date for an unreduced pension	12-31-2018
Normal Retirement Date	11-30-2027

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 12-31-1990. This means you are entitled to a pension benefit upon termination or retirement.

Earliest possible retirement
You may begin receiving a monthly benefit of $2,361.35 starting on the first day of the month following 11-30-2017. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $451.58 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 $2,546.11 starting on the first day of the month following 12-31-2018. In addition to the monthly basic lifetime pension that is payable to you, as described above, you will receive a bridge benefit of $486.92 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 $3,464.21 starting on the first day of the month following 11-30-2027.

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

In 2011 and 2012, member contribution rates are equal to:

- 6.9 % of the member's annualized earnings up to the Year's Maximum Pensionable Earnings (YMPE*), and
- 9.2% of the member's annualized earnings above the YMPE*.

Employer contribution rates for 2011 and 2012 are equal to 126% of the amount contributed by members.

* *YMPE for 2011 is $48,300 and YMPE for 2012 is $50,100.*

Your Contributions with Interest as of Dec. 31, 2010	$73,706.22
Your Contributions made in 2011	$5,966.74
Interest Earned in 2011 on your Contributions	$1,334.40
Your Total Contributions with Interest as of Dec. 31, 2011	$81,007.36

Your Contributory Service (years) as of Dec. 31, 2010	16.723462
Your Contributory Service (years) acquired in 2011	1.000000
Your Total Contributory Service (years) as of Dec. 31, 2011	17.723462
Your Eligibility Service (years)	23.000000
Your Average Annualized Earnings as of Dec. 31, 2011	$73,607.00

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%**
BRENT A. LECLAIR	Spouse	100%
	Total	**100%**

Your Secondary Beneficiary is:

Name	**Relationship**	**Benefit%**
BREANNE M. LE CLAIR	Child	50%
JEREMY B. LE CLAIR	Child	50%
	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 $1,825.23. Instead of choosing a deferred pension, if you are under age 55 you may transfer the commuted value of your pension to another pension plan or to a locked-in retirement savings vehicle. If you are between age 55 and 65, you may be able to transfer the commuted value to another defined benefit pension plan.

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 416-646-6445 or toll-free at **1-877-43HOOPP (46677)**. HOOPP client service representatives are available between 8 a.m. and 5 p.m., Eastern Time, Monday through Friday.

Special Notes

HOOPP, like all pension plans registered in Ontario, is required by law to explain what could happen to pension benefits in the unlikely event that 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, HOOPP would use the surplus funds to benefit members.
- and did not have enough funds to meet its benefit obligations, HOOPP could reduce benefits, as allowed by the *Ontario Pension Benefits Act*. The government-sponsored Pension Benefits Guarantee Fund does not guarantee the benefits of jointly sponsored pension plans such as HOOPP.

A transfer ratio describes the scenario if a pension plan terminates in full or winds up on a certain valuation date, resulting in the need for all benefits to be settled immediately. It is equal to the market value of assets divided by the estimated value of the obligation on wind up and settlement as of that date. The value of the obligation (or liability) is estimated using assumptions prescribed by legislation. HOOPP's transfer ratio at the dates of its two most recently filed actuarial valuation reports was 83.2% on December 31, 2010 and 80.6% on December 31, 2009. HOOPP is not subject to any regulatory funding requirements based on the transfer ratio.

If during the ongoing operation of HOOPP it is determined that the Plan has significantly more money than is needed to meet past and future benefit obligations on a going concern valuation basis, benefits for members could be improved and/or contributions for members and employers could be reduced. Conversely, if there is a shortfall, member and employer 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.*

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

401800

001359

D LECLAIR
104 ELGIN ST
PORT COLBORNE, ON L3K 3K2

OMERS Reference Information

Membership number:	1176387-01
Group number:	401800
Reference:	2007 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.

0213590304 B0043268.S001 1359 1/6

1007

OMERS Your 2007 Pension Report

D LECLAIR
OMERS membership #: 1176387-01
Group #: 401800

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
November 30, 2027
This is the last day of the month in which you turn 65.

Your pension earned to December 31, 2007
$106.77 a year, starting from age 65
For details of your pension calculation, see *Section 2*.

Your total contributions, plus interest
$546.04 as of December 31, 2007
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from January 31, 2025. You have 10.750 years of credited and eligible service, and you need an additional 17.083 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*.

"0013590204" _B0043268.S001 1359 3/6

D LECLAIR
Group number: 401800

May 01, 2008

Your membership information

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

Date of birth
November 25, 1962

Sex
Female

Employer
REGIONAL MUNICIPALITY OF NIAGARA

Date you were hired by this employer
May 30, 1995

Date you joined OMERS
April 07, 1997

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
BREANNE & JEREMY LECLAIR	Child or children

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.).

D LECLAIR
Group number: 401800

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 $40,772

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	0.167 credited service (years)	X	$45,727.53 "best five" earnings	=	$152.73

Less OMERS bridge benefit at age 65:

0.675%	X	0.167 credited service (years)	X	$40,772.30 AYMPE	=	$45.96

Equals your OMERS lifetime pension from age 65 = **$106.77**

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.

0013590104 B0043268.S001 1359 5/6

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	2.00
Your total credited service, in months	0.00	2.00
Credited service used to calculate your pension, in years	0.000	0.167
Credited service used to calculate your OMERS bridge benefit, in years		0.167

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	10.583
Credited service	0.167
Your qualifying service, in years	**10.750**

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
$47,376.06

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	$43,923.22	12.00
2004	$44,774.39	12.00
2005	$45,517.15	12.00
2006	$47,046.83	12.00
2007	$47,376.06	12.00
Average:	**$45,727.53**	

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
- $40,772, 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.

D LECLAIR
Group number: 401800

May 01, 2008

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 ($)	Total contributions to Dec. 31, 2007 ($)	Total contributions plus interest to Dec. 31, 2007 ($)
Your regular contributions:	$0.00	$371.52	$546.04
Total	**$0.00**	**$371.52**	**$546.04**

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 contact OMERS Client Services at 416-369-2444 or 1-800-387-0813.

Notes and definitions

OMERS is committed to providing you with excellent value and competitive benefits, and we continue to develop ways to serve you better. If you have any questions, please call OMERS Client Services at 416-369-2444 or 1-800-387-0813, or visit our web site at **www.omers.com.**

We hope the information in your *Pension Report* is helpful. To recap, this report outlines:

- The pension you've earned to December 31, 2007;
- Your future retirement options;
- Your membership and beneficiary information OMERS has on record;
- Your contributions to the OMERS plan, with interest.

If you would like further details of your pension information on our files, please contact OMERS Client Services.

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:

- a pension based on your *OMERS lifetime pension* earned to date of death; or
- a 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.

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.

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.

OMERS online...

News and information: 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."

Retirement Income Estimator and Buy-back Estimator: These online tools can help you calculate your retirement income, or the cost of purchasing service. You can access the Estimators from the "Quick links" menu on our homepage.

1015

401800

001089

D LECLAIR
104 ELGIN ST
PORT COLBORNE, ON L3K 3K2

OMERS Reference Information

Membership number:	1176387-01
Group number:	401800
Reference:	2008 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.

OMERS Your 2008 Pension Report

D LECLAIR
OMERS membership #: 1176387-01
Group #: 401800

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
November 30, 2027
This is the last day of the month in which you turn 65.

Your pension earned to December 31, 2008
$108.83 a year, starting from age 65
For details of your pension calculation, see *Section 2*.

Your total contributions, plus interest
$562.91 as of December 31, 2008
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from January 31, 2025. You have 11.750 years of credited and eligible service, and you need an additional 16.083 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.

D LECLAIR
Group number: 401800

May 01, 2009

Your membership information

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

Date of birth
November 25, 1962

Sex
Female

Employer
REGIONAL MUNICIPALITY OF NIAGARA

Date you were hired by this employer
May 30, 1995

Date you joined OMERS
April 07, 1997

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
BREANNE & JEREMY LECLAIR	Child or children

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 $41,556

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	0.167 credited service (years)	X	$46,606.80 "best five" earnings	=	$155.67

Less OMERS bridge benefit at age 65:

0.675%	X	0.167 credited service (years)	X	$41,556.38 AYMPE	=	$46.84

Equals your OMERS lifetime pension from age 65 = $108.83

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	2.00
Your total credited service, in months	0.00	2.00
Credited service used to calculate your pension, in years	0.000	0.167
Credited service used to calculate your OMERS bridge benefit, in years		0.167

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	11.583
Credited service	0.167
Your qualifying service, in years	**11.750**

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
$48,319.56

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	$44,774.39	12.00
2005	$45,517.15	12.00
2006	$47,046.83	12.00
2007	$47,376.06	12.00
2008	$48,319.56	12.00
Average:	**$46,606.80**	

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
- $41,556, 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	$371.52	$562.91
Total	**$0.00**	**$371.52**	**$562.91**

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.

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.

401800

001039

D LECLAIR
104 ELGIN ST
PORT COLBORNE, ON L3K 3K2

OMERS Reference Information

Membership number:	1176387-01
Group number:	401800
Reference:	2009 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.

OMERS Your 2009 Pension Report

D LECLAIR
OMERS membership #: 1176387-01
Group #: 401800

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
November 30, 2027

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

Your pension earned to December 31, 2009
$111.04 a year, starting from age 65
For details of your pension calculation, see *Section 2*.

Your total contributions, plus interest
$578.73 as of December 31, 2009
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from January 31, 2025. You have 12.750 years of credited and eligible service, and you need an additional 15.083 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.

D LECLAIR
Group number: 401800

April 29, 2010

Your membership information

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

Date of birth
November 25, 1962

Sex
Female

Employer
REGIONAL MUNICIPALITY OF NIAGARA

Date you were hired by this employer
May 30, 1995

Date you joined OMERS
April 07, 1997

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
BREANNE & JEREMY LECLAIR	Child or children

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 $42,405

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	0.167 credited service (years)	X	$47,558.33 "best five" earnings	=	$158.84

Less OMERS bridge benefit at age 65:

0.675%	X	0.167 credited service (years)	X	$42,404.79 AYMPE	=	$47.80

Equals your OMERS lifetime pension from age 65 = $111.04

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	2009	Total to Dec. 31, 2009
Regular service in months	0.00	2.00
Your total credited service, in months	0.00	2.00
Credited service used to calculate your pension, in years	0.000	0.167
Credited service used to calculate your OMERS bridge benefit, in years		0.167

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	12.583
Credited service	0.167
Your qualifying service, in years	**12.750**

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
$49,532.07

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	$45,517.15	12.00
2006	$47,046.83	12.00
2007	$47,376.06	12.00
2008	$48,319.56	12.00
2009	$49,532.07	12.00
Average:	**$47,558.33**	

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
- $42,405, 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).

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	$371.52	$578.73
Total	**$0.00**	**$371.52**	**$578.73**

4. Locking in and vesting

0010390104 B0050621.S001 1039 6/6

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.

D LECLAIR
Group number: 401800

April 29, 2010

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

0010390204 B0050621.S001 1039 4/6

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.

1033

OMERS Your 2010 Pension Report

D LECLAIR
OMERS membership #: 1176387-01
Group #: 401800

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
November 30, 2027

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

Your pension earned to December 31, 2010
$113.01 a year, starting from age 65
For details of your pension calculation, see *Section 2*.

Your total contributions, plus interest
$588.92 as of December 31, 2010
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from January 31, 2025. You have 13.750 years of credited and eligible service, and you need an additional 14.083 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.

401800

000957

D LECLAIR
104 ELGIN ST
PORT COLBORNE, ON L3K 3K2

OMERS Reference Information

Membership number:	1176387-01
Group number:	401800
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.

1035

OMERS Your 2010 Pension Report

D LECLAIR
OMERS membership #: 1176387-01
Group #: 401800

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
November 30, 2027

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

Your pension earned to December 31, 2010
$113.01 a year, starting from age 65
For details of your pension calculation, see *Section 2*.

Your total contributions, plus interest
$588.92 as of December 31, 2010
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from January 31, 2025. You have 13.750 years of credited and eligible service, and you need an additional 14.083 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.

D LECLAIR
Group number: 401800

May 05, 2011

Your membership information

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

Date of birth
November 25, 1962

Sex
Female

Employer
REGIONAL MUNICIPALITY OF NIAGARA

Date you were hired by this employer
May 30, 1995

Date you joined OMERS
April 07, 1997

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
BREANNE & JEREMY LECLAIR	Child or children

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 $43,153

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	0.167 credited service (years)	X	$48,398.25 "best five" earnings	=	$161.65

Less OMERS bridge benefit at age 65:

0.675%	X	0.167 credited service (years)	X	$43,153.33 AYMPE	=	$48.64

Equals your OMERS lifetime pension from age 65 = **$113.01**

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	2010	Total to Dec. 31, 2010
Regular service in months	0.00	2.00
Your total credited service, in months	0.00	2.00
Credited service used to calculate your pension, in years	0.000	0.167
Credited service used to calculate your OMERS bridge benefit, in years		0.167

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	13.583
Credited service	0.167
Your qualifying service, in years	**13.750**

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
$49,716.75

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	$47,046.83	12.00
2007	$47,376.06	12.00
2008	$48,319.56	12.00
2009	$49,532.07	12.00
2010	$49,716.75	12.00
Average:	**$48,398.25**	

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
- $43,153, 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).

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	$371.52	$588.92
Total	**$0.00**	**$371.52**	**$588.92**

4. Locking in and vesting

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	$47,046.83	12.00
2007	$47,376.06	12.00
2008	$48,319.56	12.00
2009	$49,532.07	12.00
2010	$49,716.75	12.00
Average:	**$48,398.25**	

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
- $43,153, 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).

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	$371.52	$588.92
Total	**$0.00**	**$371.52**	**$588.92**

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.

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

0009570204 · B0054530.S003 957 4/6

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.

OMERS Your 2011 Pension Report

D LECLAIR
OMERS membership #: 1176387-01
Group #: 401800

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
November 30, 2027

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

Your pension earned to December 31, 2011
$114.63 a year, starting from age 65
For details of your pension calculation, see *Section 2.*

Your total contributions, plus interest
$599.75 as of December 31, 2011
See *Section 3* for information about your contributions.

Early retirement

You may retire early *with no penalty* from January 31, 2025. You have 14.750 years of credited and eligible service, and you need an additional 13.083 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.

D LECLAIR
Group number: 401800

May 04, 2012

Your membership information

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

Date of birth
November 25, 1962

Sex
Female

Employer
REGIONAL MUNICIPALITY OF NIAGARA

Date you were hired by this employer
May 30, 1995

Date you joined OMERS
April 07, 1997

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
BREANNE & JEREMY LECLAIR	Child or children

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 $43,772

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, 2011

We calculate the lifetime pension (starting from age 65) you've earned to December 31, 2011, as follows.

Your OMERS lifetime pension plus bridge benefit to age 65:

2%	X	0.167 credited service (years)	X	$49,092.03 "best five" earnings	=	$163.97

Less OMERS bridge benefit at age 65:

0.675%	X	0.167 credited service (years)	X	$43,771.88 AYMPE	=	$49.34

Equals your OMERS lifetime pension from age 65 = **$114.63**

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	2011	Total to Dec. 31, 2011
Regular service in months	0.00	2.00
Your total credited service, in months	0.00	2.00
Credited service used to calculate your pension, in years	0.000	0.167
Credited service used to calculate your OMERS bridge benefit, in years		0.167

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	14.583
Credited service	0.167
Your qualifying service, in years	**14.750**

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 2011
$50,515.72

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)
2007	$47,376.06	12.00
2008	$48,319.56	12.00
2009	$49,532.07	12.00
2010	$49,716.75	12.00
2011	$50,515.72	12.00
Average:	**$49,092.03**	

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
- $43,772, which is the five-year average (2007-2011) 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 2011 ($)	Total contributions to Dec. 31, 2011 ($)	Total contributions plus interest to Dec. 31, 2011 ($)
Your regular contributions:	$0.00	$371.52	$599.75
Total	**$0.00**	**$371.52**	**$599.75**

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.

Additional information

Transfer Ratio
OMERS is required to report the transfer ratio of the plan, which is defined as the market value of the plan's assets divided by the plan's liabilities, calculated as if there had been a wind up of the plan on the valuation date.
The two most recently filed valuations of the plan were effective December 31, 2009 and December 31, 2010. The transfer ratios on those two dates were 64.2% and 62.7%, respectively.
In general terms, a transfer ratio of more than 100% means that a surplus would have existed if the plan had been wound up on the reported valuation date (see "Surplus" in "Notes and definitions"). A transfer ratio of less than 100% means that there would have been a deficit if the plan had been wound up on the valuation date (see "Deficit" in "Notes and definitions").

Tab 6

This is Exhibit "6" referred to
in the Affidavit of Tian-teck Go
Sworn this ~~1~~5th day of November, 2012.

A COMMISSIONER FOR TAKING AFFIDAVITS

CCAC Hamilton Niagara Haldimand Brant

Payment Statement

Payment Date: **December 18, 2008**
Period: 26 (30-Nov-2008 - 13-Dec-2008)
EE ID: 0753

	Current	YTD
Gross:	2,577.00	67,243.89
Deductions:	805.65	22,565.64
Net:	1,771.35	44,678.25

Leclair, Dianne
104 Elgin Street

Port Colborne *ON*
L3K3K2

Deposit	Bank	Transit	Account	Amount
	0509	10382	5095254	1,771.35

Earnings

Code	Hours	Hours YTD	Rate	Dollars	Dollars YTD
Mileage General		74.00	0.42000		31.08
Stat Taken Current		84.00	36.81429		3,092.40
Regular		234.50	36.81429		8,632.95
EE-Union Leave Taken	70.00	1,354.50	36.81400	2,577.00	49,864.95
Previous Vacation Taken		147.00	36.81429		5,411.70
Overtime @1.5		2.50	55.22400		138.06
Misc Expense General					72.75
	70.00	1,896.50		2,577.00	67,243.89

Deductions

Code	Dollars	DollarsYTD
CPP	0.00	2,049.30
EI INS	0.00	711.03
HOOPP H	78.21	2,033.46
HOOPP L	119.16	3,098.16
INC TAX	509.83	13,495.44
LTD	30.20	348.29
ONA D ADM	3.50	42.00
ONA DUES	64.75	777.00
RST EE	0.00	10.96
	805.65	22,565.64

Banks

Description	Balance
Care Leave	14.00
Vacation Previous	105.00
Float Day	7.00
STD Bank	1,050.00
Feb Float	0.00

Employer Contributions

Code	Dollars	DollarsYTD
*AD&D	3.70	43.05
*CPP	0.00	2,049.30
*DENTAL	110.06	1,304.39
*E H T	50.63	1,313.60
*EI INS	0.00	839.02
*ER RST	0.00	194.59
*EXTHLTH	307.40	3,417.75
*GROUP LIF	19.54	227.23
*HOOPP H	98.54	2,562.04
*HOOPP L	150.14	3,903.64
*LTD	90.58	1,044.70
*SEMI PRVT	24.65	286.65
*WSIB	24.41	633.20
	879.65	17,819.16

CCAC Hamilton Niagara Haldimand Brant

Payment Statement

Payment Date: January 15, 2009
Period: 1 (28-Dec-2008 - 10-Jan-2009)
EE ID: 0753

Leclair, Dianne
104 Elgin Street

Port Colborne ON
L3K3K2

	Current	YTD
Gross:	2,577.00	2,577.00
Deductions:	995.86	995.86
Net:	1,581.14	1,581.14

Deposit	Bank	Transit	Account	Amount
	0509	10382	5095254	1,581.14

Earnings

Code	Hours	Hours YTD	Rate	Dollars	Dollars YTD
Stat Taken Current	14.00	14.00	36.81400	515.40	515.40
EE-Union Leave Taken	42.00	42.00	36.81400	1,546.20	1,546.20
Previous Vacation Taken	14.00	14.00	36.81400	515.40	515.40
	70.00	70.00		2,577.00	2,577.00

Deductions

Code	Dollars	DollarsYTD
CPP	121.87	121.87
EI INS	44.58	44.58
HOOPP H	73.25	73.25
HOOPP L	122.87	122.87
INC TAX	491.81	491.81
LTD	65.73	65.73
ONA D ADM	3.50	3.50
ONA DUES	72.25	72.25
	995.86	995.86

Banks

Description	Balance
Care Leave	14.00
Vacation Previous	91.00
Float Day	7.00
STD Bank	1,050.00
Feb Float	0.00

Employer Contributions

Code	Dollars	DollarsYTD
*AD&D	3.70	3.70
*CPP	121.87	121.87
*DENTAL	110.06	110.06
*E H T	50.63	50.63
*EI INS	52.39	52.39
*EXTHLTH	307.40	307.40
*GROUP LIF	19.54	19.54
*HOOPP H	92.30	92.30
*HOOPP L	154.82	154.82
*SEMI PRVT	24.65	24.65
*WSIB	25.45	25.45
	962.81	962.81

Hamilton Niagara Haldimand Brant
CCAC CASC
Head Office
274 Colborne Street, Brantford ON N3T 2H5

Payment Statement

	Current	YTD
Gross:	2,958.90	76,502.87
Deductions:	937.85	26,982.33
Net:	2,021.05	49,520.54

Payment Date: **December 24, 2010**
Period: 26 05-Dec-2010 - 18-Dec-2010
Reference #: 111015 EE ID: 0753

Leclair, Dianne
104 Elgin Street

Port Colborne ON
L3K3K2

Team: Nia Hospital Douglas Memorial

Earnings

Code	Current Hours	Rate	Current Dollars	HoursYTD	DollarsYTD
Float Day Earned		42.27000		7.00	295.89
Float Day Taken		41.04000		7.00	287.28
Parking					200.00
Regular		41.04000		35.00	1,436.40
Regular		42.27000		227.00	9,595.29
Stat Holiday Earned		41.04000		28.00	1,149.12
Stat Holiday Earned		42.27000		49.00	2,071.23
Stat Holiday Taken		41.04000		28.00	1,149.12
Stat Holiday Taken		42.27000		49.00	2,071.23
Union Leave Paid		41.04000		364.00	14,938.56
Union Leave Paid	70.00	42.27000	2,958.90	823.00	34,788.21
Vacation Earned Current				189.00	
Vacation Earned Prior					
Vacation Taken Current					
Vacation Taken Current		41.04000		63.00	2,585.52
Vacation Taken Current		42.27000		105.00	4,438.35
Vacation Taken Prior					
Vacation Taken Prior		41.04000		14.00	574.56
Vacation Taken Prior		42.27000		35.00	1,479.45
Vacation Taken Transition		42.27000		70.00	2,958.90
	70.00		**2,958.90**	**2,093.00**	**80,019.11**

Deductions

Code	Dollars	DollarsYTD
INC TAX	606.69	15,309.20
CPP	0.00	2,163.15
EI	0.00	747.36
LTD	100.70	1,942.68
PEN<YMPE	125.26	3,256.76
PEN>YMPE	105.20	2,677.39
EI REBATE	0.00	-50.45
ONA DUES	0.00	894.24
ONA D ADM	0.00	42.00
	937.85	**26,982.33**

Banks

Description	Balance	
Vacation Prior	0.00	
Sick Bank	910.00	
Vacation Current	84.00	= 12 day (10 day)
Stat Holiday	0.00	
Float Bank	7 ~~14.00~~	= 1 day
Vacation Transitional	66.50	= 9.5 days

2 + 9.5 + 1 + 1
(= 13.5)

Employer Contributions

Code	Dollars	DollarsYTD
*CPP	0.00	2,163.15
*EI	0.00	925.23
*DENTAL	97.77	2,346.48
*EXTHLTH	132.32	3,173.44
*AD&D	2.08	49.62
*WSIB	29.16	752.52
*PEN<YMPE	157.83	4,103.58
*GRP LF	16.59	437.01
*PEN>YMPE	132.55	3,373.46

1054

Hamilton Niagara Haldimand Brant
ccac casc
Head Office
274 Colborne Street, Brantford ON N3T 2H5

Payment Statement

	Current	*YTD*
Gross:	2,958.90	76,502.87
Deductions:	937.85	26,982.33
Net:	2,021.05	49,520.54

Payment Date: **December 24, 2010**

Period: 26 05-Dec-2010 - 18-Dec-2010

Reference #: 111015 *EE ID:* 0753

Leclair, Dianne
104 Elgin Street

Port Colborne *ON*
L3K3K2

Team: Nia Hospital Douglas Memorial

*EHT	58.02	1,497.43
	626.32	**18,821.92**

Employer's name - Nom de l'employeur
CCAC Hamilton Niagara Haldiman Brant
310 Limeridge Rd W
Hamilton ON L9C 2V2

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: 2008

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

14	Employment income - line 101 / Revenus d'emploi - ligne 101	69,944.29
22	Income tax deducted - line 437 / Impôt sur le revenu retenu - ligne 437	14,019.36
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	2,049.30
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	479000713
28	Exempt - Exemption: CPP/QPP, EI, PPIP / RPC/RRQ, AE, RPAP	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions - line 308 / Cotisations de l'employé au RRQ - ligne 308	0.00
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	711.03
44	Union dues - line 212 / Cotisations syndicales - ligne 212	777.00
20	RPP contributions - line 207 / Cotisations à un RPA - ligne 207	5,368.52
46	Charitable donations - see the back / Dons de bienfaisance - voir au verso	0.00
52	Pension adjustment - line 206 / Facteur d'équivalence - ligne 206	9,826
50	RPP or DDSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007
55	Employee's PPIP premiums - see the back / Cotisations de l'employé au RPAP - voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address - Nom et adresse de l'employé
Last name (in capital letters) - Nom de famille (en lettres moulées) / First name - Prénom / Initials
Leclair Dianne
104 Elgin Street
Port Colborne ON L3K3K2

Other information (see the back) / Autres renseignements (voir au verso)

Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
40	227.23				

T4(08)

Employer's name - Nom de l'employeur
CCAC Hamilton Niagara Haldiman Brant
310 Limeridge Rd W
Hamilton ON L9C 2V2

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: 2008

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

14	Employment income - line 101 / Revenus d'emploi - ligne 101	69,944.29
22	Income tax deducted - line 437 / Impôt sur le revenu retenu - ligne 437	14,019.36
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	2,049.30
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	479000713
28	Exempt - Exemption: CPP/QPP, EI, PPIP / RPC/RRQ, AE, RPAP	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions - line 308 / Cotisations de l'employé au RRQ - ligne 308	0.00
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	711.03
44	Union dues - line 212 / Cotisations syndicales - ligne 212	777.00
20	RPP contributions - line 207 / Cotisations à un RPA - ligne 207	5,368.52
46	Charitable donations - see the back / Dons de bienfaisance - voir au verso	0.00
52	Pension adjustment - line 206 / Facteur d'équivalence - ligne 206	9,826
50	RPP or DDSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007
55	Employee's PPIP premiums - see the back / Cotisations de l'employé au RPAP - voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address - Nom et adresse de l'employé
Last name (in capital letters) - Nom de famille (en lettres moulées) / First name - Prénom / Initials
Leclair Dianne
104 Elgin Street
Port Colborne ON L3K3K2

Other information (see the back) / Autres renseignements (voir au verso)

Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
40	227.23				

T4(08)

1056

Employer's name - Nom de l'employeur
Hamilton Niagara Haldimand Brant CCAC
274 Colborne Street
Brantford ON N3T 2H5

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: 2009

T4
STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

14	Employment income - line 101 / Revenus d'emploi - ligne 101	80,028.62
22	Income tax deducted - line 437 / Impôt sur le revenu retenu - ligne 437	16,528.50
54	Business Number / Numéro d'entreprise	[redacted]
10	Province of Employment / Province d'emploi	ON
16	Employee's CPP contributions - line 308 / Cotisations de l'employé au RPC - ligne 308	2,118.60
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	479000713
28	Exempt - Exemption: CPP/QPP - EI - PPIP / RPC/RRQ - AE - RPAP	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions - line 308 / Cotisations de l'employé au RRQ - ligne 308	0.00
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	731.79
44	Union dues - line 212 / Cotisations syndicales - ligne 212	867.00
20	RPP contributions - line 207 / Cotisations à un RPA - ligne 207	6,021.39
46	Charitable donations - see the back / Dons de bienfaisance - voir au verso	0.00
52	Pension adjustment - line 206 / Facteur d'équivalence - ligne 206	11,192
50	RPP or DDSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007
55	Employee's PPIP premiums - see the back / Cotisations de l'employé au RPAP - voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address - Nom et adresse de l'employé
Last name (in capital letters) - Nom de famille (en lettres moulées) / First name - Prénom / Initials
Leclair Dianne
104 Elgin Street
Port Colborne ON L3K3K2

Other information (see the back) / Autres renseignements (voir au verso)

Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
40	410.18				

T4(09)

Employer's name - Nom de l'employeur
Hamilton Niagara Haldimand Brant CCAC
274 Colborne Street
Brantford ON N3T 2H5

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: 2009

T4
STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

14	Employment income - line 101 / Revenus d'emploi - ligne 101	80,028.62
22	Income tax deducted - line 437 / Impôt sur le revenu retenu - ligne 437	16,528.50
54	Business Number / Numéro d'entreprise	[redacted]
10	Province of Employment / Province d'emploi	ON
16	Employee's CPP contributions - line 308 / Cotisations de l'employé au RPC - ligne 308	2,118.60
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	479000713
28	Exempt - Exemption: CPP/QPP - EI - PPIP / RPC/RRQ - AE - RPAP	
29	Employment Code / Code d'emploi	
17	Employee's QPP contributions - line 308 / Cotisations de l'employé au RRQ - ligne 308	0.00
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	731.79
44	Union dues - line 212 / Cotisations syndicales - ligne 212	867.00
20	RPP contributions - line 207 / Cotisations à un RPA - ligne 207	6,021.39
46	Charitable donations - see the back / Dons de bienfaisance - voir au verso	0.00
52	Pension adjustment - line 206 / Facteur d'équivalence - ligne 206	11,192
50	RPP or DDSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007
55	Employee's PPIP premiums - see the back / Cotisations de l'employé au RPAP - voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address - Nom et adresse de l'employé
Last name (in capital letters) - Nom de famille (en lettres moulées) / First name - Prénom / Initials
Leclair Dianne
104 Elgin Street
Port Colborne ON L3K3K2

Other information (see the back) / Autres renseignements (voir au verso)

Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
40	410.18				

T4(09)

Canada Revenue Agency / Agence du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: **2010**

Employer's name - Nom de l'employeur: Hamilton Niagara Haldimand Brant CCAC

14	Employment income - line 101 / Revenus d'emploi - ligne 101	76,790.33
22	Income tax deducted - line 437 / Impôt sur le revenu retenu - ligne 437	15,309.20
54	Payroll Account Number (15 characters) / Numéro de compte de retenues (15 caractères)	[redacted]
10	Province of Employment / Province d'emploi	ON
16	Employee's CPP contributions - line 308 / Cotisations de l'employé au RPC - ligne 308	2,163.15
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	479000713
28	Exempt - Exemption: CPP/QPP (RPC/RRQ), EI (AE), PPIP (RPAP)	
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	747.36
44	Union dues - line 212 / Cotisations syndicales - ligne 212	894.24
20	RPP contributions - line 207 / Cotisations à un RPA - ligne 207	5,934.15
46	Charitable donations - see over / Dons de bienfaisance - voir au verso	
52	Pension adjustment - line 206 / Facteur d'équivalence - ligne 206	11,010
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007
55	Employee's PPIP premiums - see over / Cotisations de l'employé au RPAP - voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address - Nom et adresse de l'employé

Last name (in capital letters) - Nom de famille (en lettres moulées) / First name - Prénom / Initials

LECLAIR Dianne

104 Elgin Street

Port Colborne ON L3K3K2

Other information (see over) / Autres renseignements (voir au verso)

Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
40	437.01				

T4 (10)

Privacy Act, Personal Information Bank number CRA PPU 005, 150 and 125 / *Loi sur la protection des renseignements personnels*, Fichier de renseignements

Approval Number - Numéro d'approbation (RC-10-1355)

Canada Revenue Agency / Agence du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: 2010

Employer's name - Nom de l'employeur: Hamilton Niagara Haldimand Brant CCAC

14	Employment income - line 101 / Revenus d'emploi - ligne 101	76,790.33
22	Income tax deducted - line 437 / Impôt sur le revenu retenu - ligne 437	15,309.20
54	Payroll Account Number (15 characters) / Numéro de compte de retenues (15 caractères)	[redacted]
10	Province of Employment / Province d'emploi	ON
16	Employee's CPP contributions - line 308 / Cotisations de l'employé au RPC - ligne 308	2,163.15
24	EI insurable earnings / Gains assurables d'AE	
12	Social insurance number / Numéro d'assurance sociale	479000713
28	Exempt - Exemption: CPP/QPP (RPC/RRQ), EI (AE), PPIP (RPAP)	
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	747.36
44	Union dues - line 212 / Cotisations syndicales - ligne 212	894.24
20	RPP contributions - line 207 / Cotisations à un RPA - ligne 207	5,934.15
46	Charitable donations - see the back / Dons de bienfaisance - voir au verso	
52	Pension adjustment - line 206 / Facteur d'équivalence - ligne 206	11,010
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007
55	Employee's PPIP premiums - see the back / Cotisations de l'employé au RPAP - voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address - Nom et adresse de l'employé

Last name (in capital letters) - Nom de famille (en lettres moulées) / First name - Prénom / Initials

LECLAIR Dianne

104 Elgin Street

Port Colborne ON L3K3K2

Other information (see over) / Autres renseignements (voir au verso)

Box - Case	Amount - Montant	Box - Case	Amount - Montant	Box - Case	Amount - Montant
40	437.01				

T4 (10)

Privacy Act, Personal Information Bank number CRA PPU 005, 150 and 125 / Loi sur la protection des renseignements personnels, Fichier de renseignements

Approval Number - Numéro d'approbation (RC-10-1355)

1058

Employer's name - Nom de l'employeur
Hamilton Niagara Haldimand Brant CCAC

Canada Revenue Agency / Agence du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: **2011**

54 Payroll account number / Numéro de compte de retenues

14	Employment income - line 101 / Revenus d'emploi - ligne 101	78,452.92 ✓
22	Income tax deducted - line 437 / Impôt sur le revenu retenu - ligne 437	15,581.16 ✓
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions - line 308 / Cotisations de l'employé au RPC - ligne 308	2,217.60 ✓
24	EI insurable earnings / Gains assurables d'AE	44,200.00 ✓
12	Social insurance number / Numéro d'assurance sociale	479000713
28	Exempt - Exemption: CPP/QPP (RPC/RRQ), EI (AE), PPIP (RPAP)	
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	48,300.00
18	Employee's EI Premiums - line 312 / Cotisations de l'employé à l'AE - ligne 312	786.76 ✓
44	Union dues - line 212 / Cotisations syndicales - ligne 212	922.32 ✓
20	RPP contributions - line 207 / Cotisations à un RPA - ligne 207	5,966.74 ✓
46	Charitable donations - line 349 / Dons de bienfaisance - ligne 349	
52	Pension adjustment - line 206 / Facteur d'équivalence - ligne 206	11,074 ✓
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007
55	Employee's PPIP premiums - see over / Cotisations de l'employé au RPAP - voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address - Nom et adresse de l'employé
Last name (in capital letters) - Nom de famille (en lettres moulées) / First name - Prénom / Initials - Initiales

LECLAIR Dianne
104 Elgin Street
Port Colborne ON L3K3K2

Other information (see over) / Autres renseignements (voir au verso)

Box - Case	Amount - Montant
40	398.16 ✓

T4 (11)

Approval Number - Numéro d'approbation (RC-11-1355)

Employer's name - Nom de l'employeur
Hamilton Niagara Haldimand Brant CCAC

Canada Revenue Agency / Agence du revenu du Canada

T4

STATEMENT OF REMUNERATION PAID
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Year / Année: 2011

54 Payroll Account Number / Numéro de compte de retenues

14	Employment income - line 101 / Revenus d'emploi - ligne 101	78,452.92
22	Income tax deducted - line 437 / Impôt sur le revenu retenu - ligne 437	15,581.16
10	Province of employment / Province d'emploi	ON
16	Employee's CPP contributions - line 308 / Cotisations de l'employé au RPC - ligne 308	2,217.60
24	EI insurable earnings / Gains assurables d'AE	44,200.00
12	Social insurance number / Numéro d'assurance sociale	479000713
28	Exempt - Exemption: CPP/QPP (RPC/RRQ), EI (AE), PPIP (RPAP)	
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	48,300.00
18	Employee's EI Premiums - line 312 / Cotisations de l'employé à l'AE - ligne 312	786.76
44	Union dues - line 212 / Cotisations syndicales - ligne 212	922.32
20	RPP contributions - line 207 / Cotisations à un RPA - ligne 207	5,966.74
46	Charitable donations - line 349 / Dons de bienfaisance - ligne 349	
52	Pension adjustment - line 206 / Facteur d'équivalence - ligne 206	11,074
50	RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	0346007
55	Employee's PPIP premiums - see over / Cotisations de l'employé au RPAP - voir au verso	
56	PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address - Nom et adresse de l'employé
Last name (in capital letters) - Nom de famille (en lettres moulées) / First name - Prénom / Initials - Initiales

LECLAIR Dianne
104 Elgin Street
Port Colborne ON L3K3K2

Other information (see over) / Autres renseignements (voir au verso)

Box - Case	Amount - Montant
40	398.16

T4 (11)

Approval Number - Numéro d'approbation (RC-11-1355)