

Comparison of Different Employee Groups Where Working Income Pre Disability or Retirement Was \$50,000	Long Term Disabled Employee		Retiree Not in Ontario	Retiree In Ontario
	Employer Paid to 50%	Employee Paid Optional Added to 70%		
Working Income Before	\$50,000	\$50,000	\$50,000	\$50,000
% Benefit Relative to Working Income	50%	70%	60%	60%
Health & Welfare Trust / Pension Fund Funding % on Income	27%	27%	64%	87%
Medical and Dental Benefits Funding %	0%	0%	0%	0%
Income and Medical and Dental Funding %	20%	22%	58%	79%
Bankruptcy Cash Settlement Ratio %	15%	15%	15%	15%
H & WT / Pension Fund and Bankruptcy Cash Settlement %	32%	34%	65%	82%
Income All Sources and M & D Benefits Before	\$29,500	\$39,500	\$38,004	\$38,004
Medical and Dental Costs Before	\$4,500	\$4,500	\$1,800	\$1,800
Effective Income Net of Medical and Dental Costs Before	\$25,000	\$35,000	\$36,204	\$36,204
Medical and Dental Benefits Nortel Before	\$4,500	\$4,500	\$1,800	\$1,800
Income All Sources Before	\$25,000	\$35,000	\$36,204	\$36,204
Guaranteed Income Supplement	\$0	\$0	\$0	\$0
Old Age Security	\$0	\$0	\$6,204	\$6,204
CPP First Payer	\$13,521	\$13,521	\$11,210	\$11,210
Income Nortel Before	\$11,479	\$21,479	\$18,790	\$18,790
Income All Sources and M & D Benefits After	\$18,570	\$22,381	\$30,724	\$34,396
Medical and Dental Costs After	\$4,500	\$4,500	\$1,800	\$1,800
Effective Income Net of Medical and Dental Costs After	\$14,070	\$17,881	\$28,924	\$32,596
Medical and Dental Benefits Nortel After	\$675	\$675	\$270	\$270
Income All Sources After	\$17,895	\$21,706	\$30,454	\$34,126
Guaranteed Income Supplement	\$0	\$0	\$0	\$0
Old Age Security	\$0	\$0	\$6,204	\$6,204
CPP First Payer	\$13,521	\$13,521	\$11,210	\$11,210
Income Nortel After	\$4,374	\$8,185	\$13,040	\$16,712
% Reduction Nortel Income and M & D Benefits	-68%	-66%	-35%	-18%
% Reduction Effective Income Net of M & D Costs	-44%	-49%	-20%	-10%

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