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of Old Age Security payments he can expect for both himself and his wife and the approximate amount of the Canada Pension Plan Supplement (this latter necessarily in general terms as the calculation is complicated). Moreover, he should be told of the effect of the CPP on his Government pension, what happens to his CPP payments if he takes gainful employment after retiring at 65. Also, the entitlement under the Unemployment Insurance Act must be explained and its relationship to the CPP. He must also be told the amount of his severance pay to be received at retirement age and how this is calculated. In addition, this information should be supplemented by references to any built-in cost of living increases to any of the payments. He should also be warned that these payments will be subject to income tax and medical/hospital plan deductions so that in estimating his assets at retirement he should take expert advice concerning the income tax deductions. What is also needed, however, perhaps more for the rotational employees (who cannot be expected to be au fait with Canadian tax gyrations - who can? - even the experts seem defeated) than for those in more static employment in the Civil Service, is advice concerning the effect of income tax on the severance pay and the options open to each recipient including (most importantly) the pros and cons of investing the lump sum in a Registered Retirement Savings Plan. It is not suggested that the Department should itself give detailed advice on this particular point, but it should inform each employee well before retirement when advising of the amount of the lump sum he will receive, that it will be subject to full income tax during the year in which it is paid - with averaging over the past three years - if it is taken as a single lump sum payment. However, if put into a Registered Savings Plan, the tax will be distributed over the years as it is eventually withdrawn in segments, before the age of 71. What is most important is that the employee, having been informed of these options, should be referred to a Trust Company, Life Insurance Company or financial advisor of his choice in order to have the relative advantages of each option