

PAST AND FUTURE WAGE LOSS

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Assumptions

Parameter	Value
Applicable Law:	Nova Scotia
Applicable Tax Rates:	Nova Scotia

Income & Deductions	Amount
Gross Salary:	\$100,000.00
Federal Tax:	\$13,999.01
Nova Scotia Tax:	\$12,226.38
CPP Contribution:	\$3,867.50
CPP2 Contribution:	\$188.00
EI Contribution:	\$1,049.12
Total Deductions:	\$31,330.01
Net of Taxes:	\$68,669.99

Collateral benefits are amounts received from other sources that may offset the economic damages. These benefits are subtracted from the calculated losses to avoid double recovery.

Collateral Benefits	Annual Amount	Description
Section B Benefits:	\$1,234.00	No-fault automobile insurance benefits
CPPD Benefits:	\$123.00	Canada Pension Plan disability benefits
Total Collateral Benefits:	\$1,357.00	Sum of all annual collateral benefits

Personal Information	Details
Date of Birth:	1972-12-12
Retirement Age:	65
Time Missed:	36.0 months
Dependents (under 18):	2
Discount Rate:	3.50%
Prejudgment Interest:	0.00%

Past Wage Loss

Item	Amount
Gross Lost Income:	\$300,000.00
Net Lost Income:	\$0.00
Prejudgment Interest:	\$0.00
Collateral Benefits Deduction:	-\$0.00
Total Past Lost Wages:	\$0.00

Future Wage Loss

Future wage loss represents the present value of income expected to be lost from today until the end of the loss period. This calculation uses the annual net income, applies appropriate discounting to account for the time value of money, and deducts ongoing collateral benefits.

Loss period is calculated from present day until retirement at age 65 (current age: 52.3 years).

Item	Amount	Explanation
Annual Gross Income:	\$100,000.00	Projected annual salary
Annual Collateral Benefits:	-\$1,357.00	Ongoing benefits that offset wage loss
Net Annual Income:	\$67,312.99	Gross income minus collateral benefits
Loss Period:	12.73 years	Duration of expected future losses
Discount Rate:	3.50%	Rate used to calculate present value of future losses
Total Future Lost Wages:	\$682,192.66	Present value of future income stream

Total Wage Loss

The total economic damages represent the sum of past and future wage losses. This is the total compensation required to address the economic impact of lost income.

Item	Amount	Source
Past Lost Wages:	\$0.00	From past wage loss calculation including interest
Future Lost Wages:	\$682,192.66	Present value of future losses
TOTAL ECONOMIC DAMAGES:	\$682,192.66	Sum of past and future losses

Methodology & Notes

- Past losses are calculated based on the actual time missed from work, using the appropriate rate of pay.
- Future losses are calculated using the present value of an income stream, discounted at the specified rate.
- Prejudgment interest is calculated from the midpoint of the loss period to the present date.
- Collateral benefits are deducted to avoid double recovery of compensation.

This report is for informational purposes only and should be reviewed by a qualified professional. The calculations are based on the assumptions provided and may not reflect all applicable factors.