

Reported income = income + OAS.

OAS:

Pre 1977: > 40 yrs residence or  
> 10 yrs continuous residence or  
10 yrs at age 55-65, 1 → 3

post 1977: > 40 yrs residence

$$OAS = \frac{yrs}{40} \times \text{base OAS} \times (1 + \text{rate}) \pm 0.6\% / \text{mth}$$

\* > 65.

CPP: contribution:  $\frac{\text{rate}}{2} \times \min(\text{earnig} - YIB\$, YMB\$ - YIB\$) \times \text{rate}.$

$$\text{benefit} = 2.5\% \times \text{max CPP profit} \times (1 \pm \text{ratio}). \quad \begin{matrix} -0.6\% \\ +0.7\% \end{matrix}$$

Survivor Benefit: LSPB + dependent CPP Hat + SP

2500

$\frac{3}{8} \times \text{ratio} \times \text{max CPP}$   
+ survivor benefit.