

Investing Today for Your Tomorrow

Starting January 2019, Canada Pension Plan Investment Board will receive and invest additional CPP contribution amounts resulting from the recent enhancements to the CPP. The additional CPP contributions will be phased in over seven years starting in 2019, with full implementation in 2025. Here's an overview of the growth of the CPP Fund and how the enhancements to CPP will work:

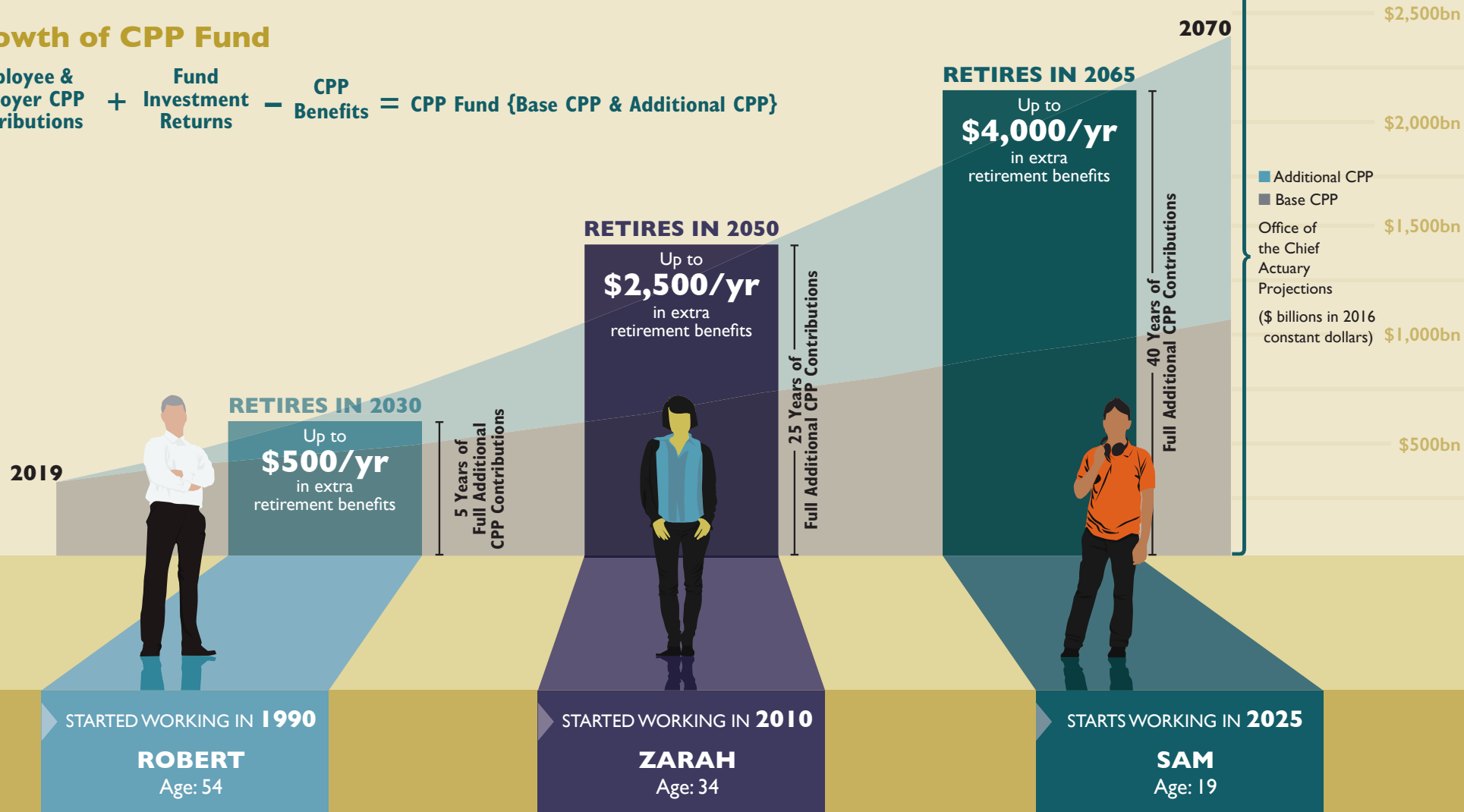


CPP INVESTMENT BOARD

For more information visit cppib.com

Growth of CPP Fund

$$\text{Employee \& Employer CPP Contributions} + \text{Fund Investment Returns} - \text{CPP Benefits} = \text{CPP Fund \{Base CPP \& Additional CPP\}}$$



Each scenario is based on \$50,000/yr in wage-adjusted constant earnings.

NOTE: Fully enhanced benefits will be available after approximately 40 years of making additional CPP contributions, while partial benefits will be available sooner based on years of additional CPP contributions. Benefits are presented in wage-adjusted 2016 dollars. **Disclaimer:** The information in this infographic is not intended to provide investment or financial advice to any individual or organization and should not be relied upon for that purpose. Source of data for additional CPP benefits: Department of Finance Canada, "Archived – Backgrounder: Canada Pension Plan (CPP) Enhancement", September 2016.