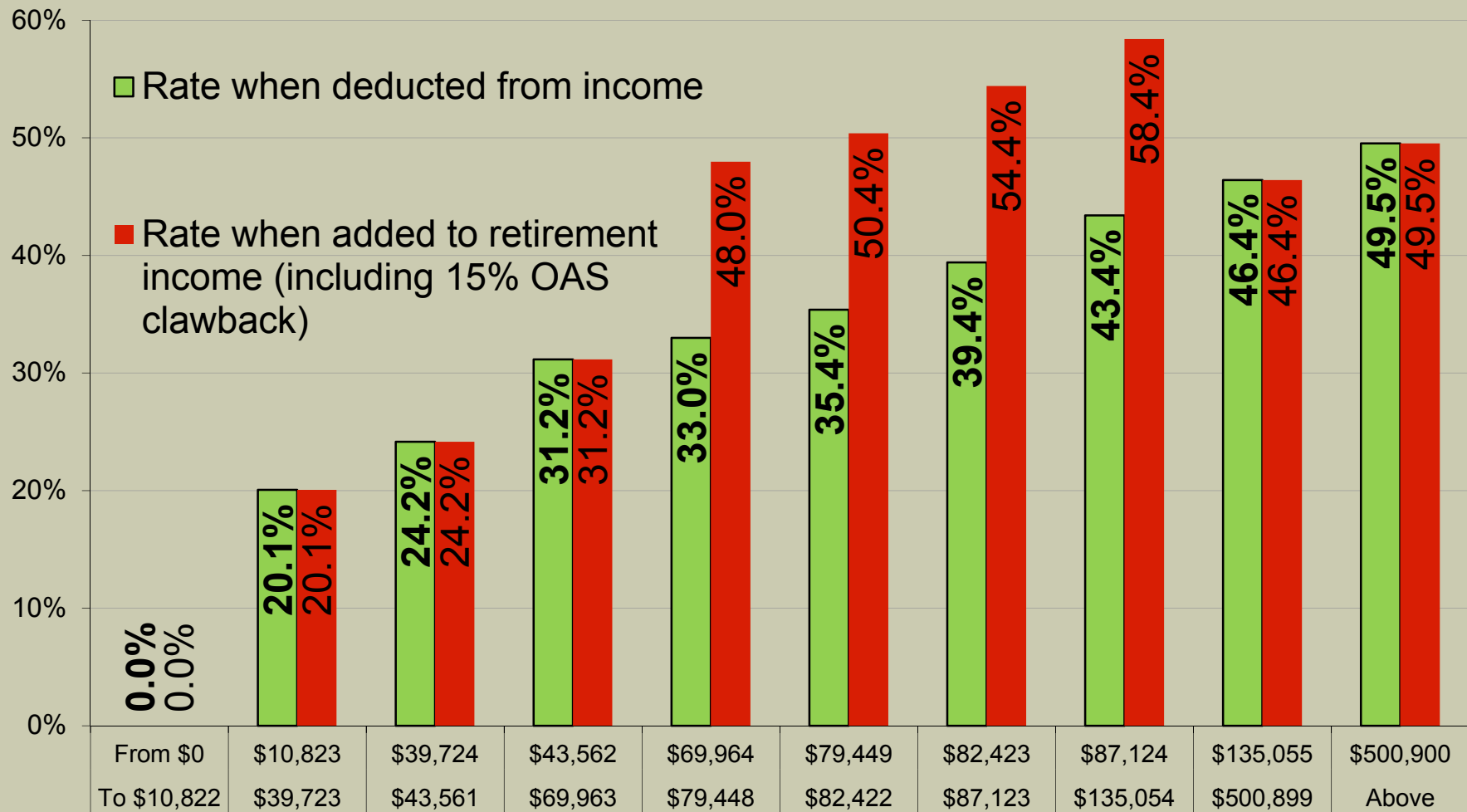


Ontario Combined Marginal Tax Rate (or RRSP Refund Rate!) & OAS Recovery in Retirement



For Year 2013: Ontario

Created by ScotiaMcLeod advisor Carl Spiess from various sources:
Does not include 1.2% Ontario Health Premium