

Olson, Alisha PREM:EX

From: MacLean, Shelley FIN:EX
Sent: Monday, June 6, 2016 10:40 AM
To: Olson, Alisha PREM:EX
Subject: RUSH - Meeting Backgrounder
Attachments: s.12;s.16

Importance: High

Hi Alisha. Athana asked me to send this to you, Kim needs it ASAP. Also, members of agendas Committee were also asking for it. Thx

Page 02 of 57 to/à Page 08 of 57

Withheld pursuant to/removed as

s.12; s.16

Page 09 of 57 to/à Page 26 of 57

Withheld pursuant to/removed as

s.16

Cadario, Michele PREM:EX

From: Cadario, Michele PREM:EX
Sent: Tuesday, June 21, 2016 2:47 PM
To: James, Ben LASS:EX; Chin, Ben PREM:EX; Menzies, Brian FIN:EX; Koolsbergen, Nick LASS:EX; Mills, Shane PREM:EX
Cc: Gordon, Matt GCPE:EX; Fraser, John Paul GCPE:EX; Sweeney, Neil PREM:EX; Merrifield, Katy PREM:EX; Smart, Stephen PREM:EX; Miniaci, Mario FIN:EX; Chandler, Penelope E FIN:EX; Keirstead, Zoe FIN:EX
Subject: Re: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

I think we need to recognize the small business community in particular

The last paragraph needs to be changed - also no one will understand going from 1/4 to 1/3 - let's put real life example in there -

Isn't it \$4.25/month starting in '19?

M

Sent from my BlackBerry 10 smartphone on the TELUS network.

From: James, Ben
Sent: Tuesday, June 21, 2016 3:42 PM
To: Chin, Ben PREM:EX; Menzies, Brian FIN:EX; Koolsbergen, Nick LASS:EX; Mills, Shane PREM:EX
Cc: Gordon, Matt GCPE:EX; Fraser, John Paul GCPE:EX; Sweeney, Neil PREM:EX; Merrifield, Katy PREM:EX; Cadario, Michele PREM:EX; Smart, Stephen PREM:EX; Miniaci, Mario FIN:EX; Chandler, Penelope E FIN:EX; Keirstead, Zoe FIN:EX
Subject: RE: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

Does this work?

News You Can Use: Canada Pension Plan Changes

Yesterday, finance ministers representing the federal, provincial and territorial governments reached an agreement in principle to change the Canada Pension Plan. These changes, starting in 2019, increase income replacement from one-quarter to one-third of pensionable earnings and increase the maximum amount of income subject to CPP by 14 per cent.

Key Messages:

- Like most jurisdictions, B.C. has consistently said we are open to a modest expansion of the Canada Pension Plan when economic conditions permit.
- While economies across Canada continue to face challenges from the global economic downturn, this proposal appears to be affordable and appropriate – as the modest increases in contribution rates will be phased in over seven years starting in 2019.
- This is a reasonable and appropriate change that balances improving the retirement income security of Canadian workers in the future with the need to recognize the additional cost to workers and employers.
- We have also worked to make Pooled Registered Pension Plans available to workers and businesses in British Columbia. This represents a further tool to support the retirement income of British Columbians and help address the ongoing concern of under-saving among a portion of the workforce.

- Government understands that some in the business community have raised concerns on the proposed CPP changes, so we will consult with them and other stakeholders over the coming weeks.

s.13

Link to federal release: <http://ow.ly/69nB301uZEL>

From: Chin, Ben PREM:EX [mailto:Ben.Chin@gov.bc.ca]
Sent: June 21, 2016 2:10 PM
To: Menzies, Brian FIN:EX <Brian.Menzies@gov.bc.ca>; Koolsbergen, Nick <Nick.Koolsbergen@leg.bc.ca>; Mills, Shane PREM:EX <Shane.Mills@gov.bc.ca>
Cc: Gordon, Matt GCPE:EX <Matt.Gordon@gov.bc.ca>; James, Ben <Ben.James@leg.bc.ca>; Fraser, John Paul GCPE:EX <JohnPaul.Fraser@gov.bc.ca>; Sweeney, Neil PREM:EX <Neil.Sweeney@gov.bc.ca>; Merrifield, Katy PREM:EX <Katy.Merrifield@gov.bc.ca>; Cadario, Michele PREM:EX <Michele.Cadario@gov.bc.ca>; Smart, Stephen PREM:EX <Stephen.Smart@gov.bc.ca>; Miniaci, Mario FIN:EX <Mario.Miniaci@gov.bc.ca>; Chandler, Penelope E FIN:EX <Penelope.Chandler@gov.bc.ca>; Keirstead, Zoe FIN:EX <Zoe.Keirstead@gov.bc.ca>
Subject: Re: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

One KM we need to add need to consult w small biz and Stakeholders

From: Menzies, Brian FIN:EX
Sent: Tuesday, June 21, 2016 2:07 PM
To: Koolsbergen, Nick LASS:EX; Chin, Ben PREM:EX; Mills, Shane PREM:EX
Cc: Gordon, Matt GCPE:EX; James, Ben LASS:EX; Fraser, John Paul GCPE:EX; Sweeney, Neil PREM:EX; Merrifield, Katy PREM:EX; Cadario, Michele PREM:EX; Smart, Stephen PREM:EX; Miniaci, Mario FIN:EX; Chandler, Penelope E FIN:EX; Keirstead, Zoe FIN:EX
Subject: Fwd: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

Brian Menzies, MA
Chief of Staff to
The Honourable Michael de Jong
Minister of Finance & House Leader
Government of British Columbia
Canada
Cell 250-882-0679

Begin forwarded message:

From: "Edwardson, Jamie GCPE:EX" <Jamie.Edwardson@gov.bc.ca>
Date: June 21, 2016 at 2:02:32 PM PDT
To: "Chandler, Penelope E FIN:EX" <Penelope.Chandler@gov.bc.ca>, "Edwardson, Jamie GCPE:EX" <Jamie.Edwardson@gov.bc.ca>, "Keirstead, Zoe FIN:EX" <Zoe.Keirstead@gov.bc.ca>, "McLachlin, Jessica GCPE:EX" <Jessica.McLachlin@gov.bc.ca>, "Menzies, Brian FIN:EX" <Brian.Menzies@gov.bc.ca>, "Miniaci, Mario FIN:EX" <Mario.Miniaci@gov.bc.ca>, "Snider, Marty C FIN:EX" <Marty.Snider@gov.bc.ca>
Subject: FW: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

Updated.

Cadario, Michele PREM:EX

From: Cadario, Michele PREM:EX
Sent: Monday, June 20, 2016 4:12 PM
To: Merrifield, Katy PREM:EX; Sweeney, Neil PREM:EX
Cc: Chin, Ben PREM:EX; Carr, Steve PREM:EX
Subject: Re: CPP NR - Revised

I assume Canada has something out already?

Sent from my BlackBerry 10 smartphone on the TELUS network.

From: Merrifield, Katy PREM:EX
Sent: Monday, June 20, 2016 3:46 PM
To: Sweeney, Neil PREM:EX; Cadario, Michele PREM:EX
Cc: Chin, Ben PREM:EX
Subject: RE: CPP NR - Revised

Modest enhancement of Canada Pension Plan sustains future retirement income

VANCOUVER – Finance ministers reached consensus on an agreement-in-principle to recommend a modest and balanced incremental enhancement to the Canada Pension Plan, starting in 2019 and phased in over seven years until 2025, B.C. Finance Minister Michael de Jong announced today.

The proposed enhancement will now be considered by the respective jurisdictions and, if approved, formalized within the coming weeks.

“Like most jurisdictions, B.C. has consistently said we are open to a modest expansion of CPP when economic conditions permit,” Finance Minister Michael de Jong said. “While economies across Canada continue to face challenges from the global economic downturn, this proposal appears to be affordable and appropriate, as the modest increases in contribution rates will be phased in over seven years starting in 2019.”

Under the agreement-in-principle, starting in 2019 CPP contributions for a typical worker earning the average Canadian wage of approximately \$55,000 would initially increase by an additional \$7 per month, and thereafter according to the following schedule. Employers would match these contributions. This individual’s maximum annual benefits under the CPP would increase by about one-third, to \$17,478 from \$13,110 (2016 dollars).

“This is a reasonable and appropriate change that balances improving the retirement income security of Canadian workers in the future with the need to recognize the additional cost to workers and employers,” de Jong said

Learn more:

An example of how the incremental enhancement would impact the take-home pay of an individual earning \$54,900 per year is outlined here ([insert link](#)).

Media Contact:
Jamie Edwardson
Communications Director
Ministry of Finance
250 888 0021

From: Merrifield, Katy PREM:EX
Sent: Monday, June 20, 2016 3:39 PM
To: Sweeney, Neil PREM:EX; Cadario, Michele PREM:EX
Cc: Chin, Ben PREM:EX
Subject: CPP NR
Importance: High

Have you guys seen this? FIN wants it out asap.

Modest enhancement of Canada Pension Plan sustains future retirement income

VANCOUVER – Finance ministers reached consensus on an agreement-in-principle to recommend a modest and balanced incremental enhancement to the Canada Pension Plan, starting in 2019 and phased in over seven years until 2025, B.C. finance minister Michael de Jong announced today.

The proposed enhancement will now be considered by the respective jurisdictions and, if approved, formalized within the coming weeks.

“Like most jurisdictions, B.C. has consistently said we are open to a modest expansion of CPP when economic conditions permit,” finance minister Michael de Jong said. “While economies across Canada continue to face challenges from the global economic downturn, this proposal appears to be affordable and appropriate, as the modest increases in contribution rates will be phased in over seven years starting in 2019.”

Under the agreement-in-principle, starting in 2019 CPP contributions for a typical worker earning the average Canadian wage of approximately \$55,000 would initially increase by an additional \$7 per month, and thereafter according to the following schedule:

Hypothetical example of the impact of a CPP expansion on the monthly take-home pay of an individual earning \$54,900 per year

	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
	(\$/month)							
Wage Earnings	4,575	4,575	4,575	4,575	4,575	4,575	4,575	4,575
Deductions								
EI Premiums	86	86	86	86	86	86	86	86
Current CPP Contributions	212	212	212	212	212	212	212	212
Income Taxes		<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>
Take Home Pay	3,586	3,586	3,586	3,586	3,586	3,586	3,586	3,586
CPP enhancement								
Additional Contributions	0	9	17	26	34	43	43	43
Income Taxes Adjustment	0	<u>-2</u>	<u>-4</u>	<u>-5</u>	<u>-7</u>	<u>-9</u>	<u>-9</u>	<u>-9</u>
CPP2 after-tax Contribution		<u>7</u>	<u>14</u>	<u>20</u>	<u>27</u>	<u>34</u>	<u>34</u>	<u>34</u>
Take Home Pay	3,586	3,580	3,573	3,566	3,559	3,553	3,553	3,553
change between years		-7	-7	-7	-7	-		
7	0	0						

Employers would match these contributions.

“This is a reasonable and appropriate change that balances between improving the retirement income security of Canadian workers in the future, and considering the need to recognize the additional cost to workers and employers,” de Jong said

Contact:

GCPE - Ministry of Finance
Ph.

Katy Merrifield
Director of Communications
Office of the Premier
Office: (250) 387-1514
Katy.Merrifield@gov.bc.ca

Cadario, Michele PREM:EX

From: Cadario, Michele PREM:EX
Sent: Tuesday, June 21, 2016 4:35 PM
To: Miniaci, Mario FIN:EX; Koolsbergen, Nick LASS:EX
Cc: James, Ben LASS:EX; Chin, Ben PREM:EX; Menzies, Brian FIN:EX; Mills, Shane PREM:EX; Gordon, Matt GCPE:EX; Fraser, John Paul GCPE:EX; Sweeney, Neil PREM:EX; Merrifield, Katy PREM:EX; Smart, Stephen PREM:EX; Chandler, Penelope E FIN:EX; Keirstead, Zoe FIN:EX; Edwardson, Jamie GCPE:EX
Subject: Re: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

I like this a lot

M

Sent from my BlackBerry 10 smartphone on the TELUS network.

From: Miniaci, Mario FIN:EX
Sent: Tuesday, June 21, 2016 5:31 PM
To: Koolsbergen, Nick LASS:EX
Cc: James, Ben LASS:EX; Cadario, Michele PREM:EX; Chin, Ben PREM:EX; Menzies, Brian FIN:EX; Mills, Shane PREM:EX; Gordon, Matt GCPE:EX; Fraser, John Paul GCPE:EX; Sweeney, Neil PREM:EX; Merrifield, Katy PREM:EX; Smart, Stephen PREM:EX; Chandler, Penelope E FIN:EX; Keirstead, Zoe FIN:EX; Edwardson, Jamie GCPE:EX
Subject: Re: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

Here is the final. Reviewed and approved by MMDJ with changes:

- Finance ministers reached consensus on an agreement-in-principle to recommend a modest and balanced incremental enhancement to the Canada Pension Plan, starting in 2019 and phased in over seven years until 2025.
- ☐ Like most jurisdictions, B.C. has consistently said we are open to a modest expansion of CPP when economic conditions permit.
- ☐ While economies across Canada continue to face challenges from the global economic downturn, this proposal appears to be affordable and appropriate, as the modest increases in contribution rates will be phased in over seven years starting in 2019.
- ☐ Starting in 2019 CPP contributions for a typical B.C. worker earning the average Canadian wage of approximately \$55,000 would initially increase by an additional \$7 per month, rising to an additional \$34 per month in 2025.
- ☐ This is a reasonable and appropriate change that balances improving the retirement income security of Canadian workers in the future with the need to recognize the additional cost to workers and employers.
- ☐ We have also worked to make Pooled Registered Pension Plans available to workers and businesses in British Columbia. This represents a further tool to support the retirement income of British Columbians and help address the ongoing concern of under-saving among a portion of the workforce.

- All governments reviewed a range of proposals -- including proposals from Ontario that we thought were excessively expensive. The agreement reached by finance ministers is a compromise that phases in the cost of the changes in a way that helps employees and employers, while also helping make retirement income more secure for the next generation of Canadian workers.
- Provincial governments will now review the proposed enhancement and discuss the changes with interested business and labour organizations.

BACKGROUND

Under the agreement-in-principle, starting in 2019 CPP contributions for a typical worker earning the average Canadian wage of approximately \$55,000 would initially increase by an additional \$7 per month, and thereafter according to the following schedule. Employers would match these contributions. This individual's maximum annual benefits under the CPP would increase by about one-third, to \$17,478 from \$13,110 (2016 dollars).

Sent from my iPhone

On Jun 21, 2016, at 3:55 PM, Koolsbergen, Nick <Nick.Koolsbergen@leg.bc.ca> wrote:

Brian et al - please see below the revised KMs. We want to put them in a bit plainer language. Let me know if you have concerns.

Key Messages

s.13

Facts

* Changes to CPP do not begin until 2019. In 2019 monthly premiums would increase by a modest \$7 for a worker earning \$55,000 annually.

* An individual earning \$55,000 annually would see an increase in annual CPP benefits from \$13,110 to \$17,478.

Sent from my BlackBerry 10 smartphone on the TELUS network.

Original Message

From: James, Ben

Sent: Tuesday, June 21, 2016 2:59 PM

To: Cadario, Michele PREM:EX; Chin, Ben PREM:EX; Menzies, Brian FIN:EX; Koolsbergen, Nick; Mills, Shane PREM:EX

Cc: Gordon, Matt GCPE:EX; Fraser, John Paul GCPE:EX; Sweeney, Neil PREM:EX; Merrifield, Katy PREM:EX; Smart, Stephen PREM:EX; Miniaci, Mario FIN:EX; Chandler, Penelope E FIN:EX; Keirstead, Zoe FIN:EX

Subject: RE: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

Any better?

News You Can Use: Canada Pension Plan Changes

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Key Messages:

- Like most jurisdictions, B.C. has consistently said we are open to a modest expansion of the Canada Pension Plan when economic conditions permit.
- While economies across Canada continue to face challenges from the global economic downturn, this proposal appears to be affordable and appropriate – as the modest increases in contribution rates will be phased in over seven years starting in 2019.
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- Government understands that some in the small business community have raised concerns on the proposed CPP changes, so we will consult with them and other stakeholders over the coming weeks.

s.13

Link to federal release: <http://ow.ly/69nB301uZEL>

From: Cadario, Michele PREM:EX [<mailto:Michele.Cadario@gov.bc.ca>]

Sent: June 21, 2016 2:47 PM

To: James, Ben <Ben.James@leg.bc.ca>; Chin, Ben PREM:EX <Ben.Chin@gov.bc.ca>; Menzies, Brian FIN:EX <Brian.Menzies@gov.bc.ca>; Koolsbergen, Nick <Nick.Koolsbergen@leg.bc.ca>; Mills, Shane

PREM:EX <Shane.Mills@gov.bc.ca>

Cc: Gordon, Matt GCPE:EX <Matt.Gordon@gov.bc.ca>; Fraser, John Paul GCPE:EX <JohnPaul.Fraser@gov.bc.ca>; Sweeney, Neil PREM:EX <Neil.Sweeney@gov.bc.ca>; Merrifield, Katy PREM:EX <Katy.Merrifield@gov.bc.ca>; Smart, Stephen PREM:EX <Stephen.Smart@gov.bc.ca>; Miniaci, Mario FIN:EX <Mario.Miniaci@gov.bc.ca>; Chandler, Penelope E FIN:EX <Penelope.Chandler@gov.bc.ca>; Keirstead, Zoe FIN:EX <Zoe.Keirstead@gov.bc.ca>
Subject: Re: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

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To: Chin, Ben PREM:EX; Menzies, Brian FIN:EX; Koolsbergen, Nick LASS:EX; Mills, Shane PREM:EX

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Does this work?

News You Can Use: Canada Pension Plan Changes

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s.13

Link to federal release: <http://ow.ly/69nB301uZEL>

From: Chin, Ben PREM:EX [<mailto:Ben.Chin@gov.bc.ca>]
Sent: June 21, 2016 2:10 PM
To: Menzies, Brian FIN:EX <Brian.Menzies@gov.bc.ca>; Koolsbergen, Nick <Nick.Koolsbergen@leg.bc.ca>; Mills, Shane PREM:EX <Shane.Mills@gov.bc.ca>
Cc: Gordon, Matt GCPE:EX <Matt.Gordon@gov.bc.ca>; James, Ben <Ben.James@leg.bc.ca>; Fraser, John Paul GCPE:EX <JohnPaul.Fraser@gov.bc.ca>; Sweeney, Neil PREM:EX <Neil.Sweeney@gov.bc.ca>; Merrifield, Katy PREM:EX <Katy.Merrifield@gov.bc.ca>; Cadario, Michele PREM:EX <Michele.Cadario@gov.bc.ca>; Smart, Stephen PREM:EX <Stephen.Smart@gov.bc.ca>; Miniaci, Mario FIN:EX <Mario.Miniaci@gov.bc.ca>; Chandler, Penelope E FIN:EX <Penelope.Chandler@gov.bc.ca>; Keirstead, Zoe FIN:EX <Zoe.Keirstead@gov.bc.ca>
Subject: Re: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

One KM we need to add need to consult w small biz and Stakeholders

From: Menzies, Brian FIN:EX
Sent: Tuesday, June 21, 2016 2:07 PM
To: Koolsbergen, Nick LASS:EX; Chin, Ben PREM:EX; Mills, Shane PREM:EX
Cc: Gordon, Matt GCPE:EX; James, Ben LASS:EX; Fraser, John Paul GCPE:EX; Sweeney, Neil PREM:EX; Merrifield, Katy PREM:EX; Cadario, Michele PREM:EX; Smart, Stephen PREM:EX; Miniaci, Mario FIN:EX; Chandler, Penelope E FIN:EX; Keirstead, Zoe FIN:EX
Subject: Fwd: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

Brian Menzies, MA
 Chief of Staff to
 The Honourable Michael de Jong
 Minister of Finance & House Leader
 Government of British Columbia
 Canada
 Cell 250-882-0679

Begin forwarded message:

From: "Edwardson, Jamie GCPE:EX" <Jamie.Edwardson@gov.bc.ca>
Date: June 21, 2016 at 2:02:32 PM PDT
To: "Chandler, Penelope E FIN:EX" <Penelope.Chandler@gov.bc.ca>, "Edwardson, Jamie GCPE:EX" <Jamie.Edwardson@gov.bc.ca>, "Keirstead, Zoe FIN:EX" <Zoe.Keirstead@gov.bc.ca>, "McLachlin, Jessica GCPE:EX" <Jessica.McLachlin@gov.bc.ca>, "Menzies, Brian FIN:EX" <Brian.Menzies@gov.bc.ca>, "Miniaci, Mario FIN:EX" <Mario.Miniaci@gov.bc.ca>, "Snider, Marty C FIN:EX"

<Marty.Snider@gov.bc.ca>

Subject: FW: KM_CPP ENHANCEMENT AGREEMENT June 20 2016.docx

Updated.

Cadario, Michele PREM:EX

From: Cadario, Michele PREM:EX
Sent: Thursday, July 7, 2016 2:28 PM
To: Carr, Steve PREM:EX; Chin, Ben PREM:EX; Henderson, Kim N PREM:EX
Subject: Fw: FYI...

Sent from my BlackBerry 10 smartphone on the TELUS network.

From: Sweeney, Neil PREM:EX <Neil.Sweeney@gov.bc.ca>
Sent: Thursday, July 7, 2016 2:27 PM
To: Cadario, Michele PREM:EX
Subject: Fwd: FYI...

Hmmm

Sent from my iPhone

Begin forwarded message:

From: "Menzies, Brian FIN:EX" <Brian.Menzies@gov.bc.ca>
Date: July 7, 2016 at 2:18:13 PM PDT
To: "Sweeney, Neil PREM:EX" <Neil.Sweeney@gov.bc.ca>, "Henderson, Kim N PREM:EX" <Kim.Henderson@gov.bc.ca>
Cc: "Mentzelopoulos, Athana FIN:EX" <Athana.Mentzelopoulos@gov.bc.ca>
Subject: FW: FYI...

Please note below:

From: Lauzon3, Daniel (FIN) [<mailto:daniel.lauzon3@canada.ca>]
Sent: Thursday, July 7, 2016 1:55 PM
To: Edwardson, Jamie GCPE:EX
Subject: FYI...

As you may have seen, Manitoba just agreed to sign the CPP AIP.
<http://news.gov.mb.ca/news/index.html?item=38570&posted=2016-07-07>

Here's an advance on our release... which will be issued imminently.

--

Copyright

Page 39 of 57

Withheld pursuant to/removed as

Copyright

Cadario, Michele PREM:EX

From: Cadario, Michele PREM:EX
Sent: Thursday, July 14, 2016 10:06 AM
To: Merrifield, Katy PREM:EX; Sweeney, Neil PREM:EX; Chin, Ben PREM:EX
Subject: Re: CPP consultation

Ben -

Can you ck in w PMO and Katy - Brian needs to talk to Richard M in Morneau's office before this goes up

M

Sent from my BlackBerry 10 smartphone on the TELUS network.

Original Message

From: Merrifield, Katy PREM:EX
Sent: Thursday, July 14, 2016 10:00 AM
To: Sweeney, Neil PREM:EX; Chin, Ben PREM:EX; Cadario, Michele PREM:EX
Subject: CPP consultation

Set to go out today around noon. Pls advise of any concerns.

Cadario, Michele PREM:EX

From: Cadario, Michele PREM:EX
Sent: Thursday, July 14, 2016 1:31 PM
To: Merrifield, Katy PREM:EX; Sweeney, Neil PREM:EX; Chin, Ben PREM:EX
Subject: Re: CPP consultation

Instead of saying in years 6 and 7 - let's spell it out the actual year - is it 2025 or whatever

M

Sent from my BlackBerry 10 smartphone on the TELUS network.

Original Message

From: Merrifield, Katy PREM:EX
Sent: Thursday, July 14, 2016 1:26 PM
To: Sweeney, Neil PREM:EX; Chin, Ben PREM:EX; Cadario, Michele PREM:EX
Subject: RE: CPP consultation

Hi all, revised IB attached and proposed statement from the feds below.

Statement by the Minister of Finance:

Copyright

-----Original Message-----

From: Merrifield, Katy PREM:EX
Sent: Thursday, July 14, 2016 10:01 AM
To: Sweeney, Neil PREM:EX; Chin, Ben PREM:EX; Cadario, Michele PREM:EX
Subject: CPP consultation

Set to go out today around noon. Pls advise of any concerns.

Cadario, Michele PREM:EX

From: Bhullar, Barinder PREM:EX
Sent: Tuesday, May 31, 2016 3:39 PM
To: Cadario, Michele PREM:EX; Henderson, Kim N PREM:EX; Sweeney, Neil PREM:EX
Cc: Menzies, Brian FIN:EX
Subject: FW: Provincial costs arising from CPP expansion

FYI

From: Chris Roberts [<mailto:croberts@clc-ctc.ca>]
Sent: Wednesday, May 25, 2016 10:17 AM
To: Bhullar, Barinder PREM:EX
Cc: Mariam Abou-Dib
Subject: Provincial costs arising from CPP expansion

Dear Mr. Bhullar,

As I'm sure you know, in 2015 there were over 800,000 seniors over age 65 in BC, an increase of almost 50% over the last decade. Over 90% of seniors in BC receive CPP benefits; in 2013, \$4.77 billion or 16% of their total income came from CPP benefits.

With 13% of Canada's population and 14% of the country's senior population, the CPP is a good deal for British Columbia. In the 2013 tax year, BC taxfilers accounted for 12.9% of all CPP or QPP contributors and 12.5% of all CPP or QPP contributions, but made up 13.6% of all CPP or QPP beneficiaries and received 13.7% of all CPP or QPP benefits.

More than 17 million Canadians participate in the CPP, with average per capita expenses of about \$180 per year. With five million Canadian households owning \$400 billion in mutual fund retirement assets, the average per household expense for management and administration is about \$1,600 per year. In per capita terms, the CPP costs Canadians about 11% of the average out-of-pocket expenses that we incur in mutual fund investment and administration fees.

BC's estimated 2014 provincial tax expenditure associated with RRSPs was \$627 million, and \$1.02 billion for RPPs. In 2013, approximately 765,000 RRSP contributors and 530,000 RPP contributors in BC directly benefited from these provincial tax expenditures.

By comparison, the British Columbia government's estimated cost in 2015/16 with respect to tax credits for CPP contributions was \$162 million. In 2013, 2.2 million British Columbians qualified for these tax credits through CPP contributions on employment or self-employment. In other words, the per-capita provincial tax expenditure associated with CPP contributions is less than one-tenth the expenditure directed towards RRSPs contributions, and an even smaller fraction of the tax expenditure directed at RPPs.

Because of the CPP's greater scale and lack of start-up costs, the additional contributions necessary to add an extra 15% benefit to the current CPP retirement benefit replacement rate would amount to less than the 3.8% combined employer-employee contribution rate that the ORPP has indicated is necessary to fund a 15% benefit.

Using this higher employee contribution rate of 1.9%, however, the province could expect to spend approximately \$62 million more in non-refundable provincial tax credits on expanded employee CPP contributions once the higher rate is phased in.

I hope some of this is helpful -- please don't hesitate to contact me if I can assist in any way.

regards,

--

Chris Roberts
Director, Social and Economic Policy
Canadian Labour Congress
613.526.7442

Cadario, Michele PREM:EX

From: Mentzelopoulos, Athana FIN:EX
Sent: Wednesday, July 6, 2016 8:44 AM
To: Sweeney, Neil PREM:EX; Henderson, Kim N PREM:EX; Cadario, Michele PREM:EX
Subject: FW: New small business data on CPP: expansion without consultation "irresponsible"

From: Edwardson, Jamie GCPE:EX
Sent: Wednesday, July 6, 2016 7:41 AM
To: Menzies, Brian FIN:EX; Miniaci, Mario FIN:EX; Mentzelopoulos, Athana FIN:EX
Subject: Fw: New small business data on CPP: expansion without consultation "irresponsible"

Sent from my BlackBerry 10 smartphone on the TELUS network.

From: Anderson, Bill GCPE:EX <Bill.Anderson@gov.bc.ca>
Sent: Wednesday, July 6, 2016 7:39 AM
To: Edwardson, Jamie GCPE:EX; McLachlin, Jessica GCPE:EX
Subject: Fwd: New small business data on CPP: expansion without consultation "irresponsible"

Bill Anderson
Director of Communications
250.888.3381

Begin forwarded message:

From: "CFIB_BC" <MS.BC@cfib.ca>
Date: July 6, 2016 at 7:35:29 AM PDT
To: "Bill.Anderson@gov.bc.ca" <Bill.Anderson@gov.bc.ca>
Subject: New small business data on CPP: expansion without consultation "irresponsible"
Reply-To: MS.BC@cfib.ca

No Images? [Click here](#)



NEWS RELEASE

**New small business data on CPP: expansion without consultation
“irresponsible”**

Copyright

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Copyright

Carr, Steve PREM:EX

From: Merrifield, Katy PREM:EX
Sent: Monday, June 20, 2016 4:20 PM
To: Cadario, Michele PREM:EX; Sweeney, Neil PREM:EX
Cc: Chin, Ben PREM:EX; Carr, Steve PREM:EX
Subject: RE: CPP NR - Revised

Not yet, each jurisdiction is waiting to release their materials once the media avail starts shortly. They sent this one out yesterday framing the discussion today:

June 19, 2016 – Vancouver, B.C. – Department of Finance Canada

Copyright

From: Cadario, Michele PREM:EX
Sent: Monday, June 20, 2016 4:12 PM
To: Merrifield, Katy PREM:EX; Sweeney, Neil PREM:EX
Cc: Chin, Ben PREM:EX; Carr, Steve PREM:EX
Subject: Re: CPP NR - Revised

I assume Canada has something out already?

Sent from my BlackBerry 10 smartphone on the TELUS network.

From: Merrifield, Katy PREM:EX
Sent: Monday, June 20, 2016 3:46 PM
To: Sweeney, Neil PREM:EX; Cadario, Michele PREM:EX
Cc: Chin, Ben PREM:EX
Subject: RE: CPP NR - Revised

Modest enhancement of Canada Pension Plan sustains future retirement income

VANCOUVER – Finance ministers reached consensus on an agreement-in-principle to recommend a modest and balanced incremental enhancement to the Canada Pension Plan, starting in 2019 and phased in over seven years until 2025, B.C. Finance Minister Michael de Jong announced today.

The proposed enhancement will now be considered by the respective jurisdictions and, if approved, formalized within the coming weeks.

“Like most jurisdictions, B.C. has consistently said we are open to a modest expansion of CPP when economic conditions permit,” Finance Minister Michael de Jong said. “While economies across Canada continue to face challenges from the global economic downturn, this proposal appears to be affordable and appropriate, as the modest increases in contribution rates will be phased in over seven years starting in 2019.”

Under the agreement-in-principle, starting in 2019 CPP contributions for a typical worker earning the average Canadian wage of approximately \$55,000 would initially increase by an additional \$7 per month, and thereafter according to the following schedule. Employers would match these contributions. This individual’s maximum annual benefits under the CPP would increase by about one-third, to \$17,478 from \$13,110 (2016 dollars).

“This is a reasonable and appropriate change that balances improving the retirement income security of Canadian workers in the future with the need to recognize the additional cost to workers and employers,” de Jong said

Learn more:

An example of how the incremental enhancement would impact the take-home pay of an individual earning \$54,900 per year is outlined [here](#) (insert link).

Media Contact:
Jamie Edwardson
Communications Director
Ministry of Finance
250 888 0021

From: Merrifield, Katy PREM:EX
Sent: Monday, June 20, 2016 3:39 PM
To: Sweeney, Neil PREM:EX; Cadario, Michele PREM:EX
Cc: Chin, Ben PREM:EX
Subject: CPP NR
Importance: High

Have you guys seen this? FIN wants it out asap.

Modest enhancement of Canada Pension Plan sustains future retirement income

VANCOUVER – Finance ministers reached consensus on an agreement-in-principle to recommend a modest and balanced incremental enhancement to the Canada Pension Plan, starting in 2019 and phased in over seven years until 2025, B.C. finance minister Michael de Jong announced today.

The proposed enhancement will now be considered by the respective jurisdictions and, if approved, formalized within the coming weeks.

“Like most jurisdictions, B.C. has consistently said we are open to a modest expansion of CPP when economic conditions permit,” finance minister Michael de Jong said. “While economies across Canada continue to face challenges from the global economic downturn, this proposal appears to be affordable and appropriate, as the modest increases in contribution rates will be phased in over seven years starting in 2019.”

Under the agreement-in-principle, starting in 2019 CPP contributions for a typical worker earning the average Canadian wage of approximately \$55,000 would initially increase by an additional \$7 per month, and thereafter according to the following schedule:

Hypothetical example of the impact of a CPP expansion on the monthly take-home pay of an individual earning \$54,900 per year

	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
	(\$/month)							
Wage Earnings	4,575	4,575	4,575	4,575	4,575	4,575	4,575	4,575
Deductions								
EI Premiums	86	86	86	86	86	86	86	86
Current CPP Contributions	212	212	212	212	212	212	212	212
Income Taxes	<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>	<u>691</u>
Take Home Pay	3,586	3,586	3,586	3,586	3,586	3,586	3,586	3,586
CPP enhancement								
Additional Contributions	0	9	17	26	34	43	43	43
Income Taxes Adjustment	0	<u>-2</u>	<u>-4</u>	<u>-5</u>	<u>-7</u>	<u>-9</u>	<u>-9</u>	<u>-9</u>
CPP2 after-tax Contribution		<u>7</u>	<u>14</u>	<u>20</u>	<u>27</u>	<u>34</u>	<u>34</u>	<u>34</u>
Take Home Pay	3,586	3,580	3,573	3,566	3,559	3,553	3,553	3,553
change between years		-7	-7	-7	-7	-		
7	0	0						

Employers would match these contributions.

“This is a reasonable and appropriate change that balances between improving the retirement income security of Canadian workers in the future, and considering the need to recognize the additional cost to workers and employers,” de Jong said

Contact:

GCPE - Ministry of Finance
Ph.

Katy Merrifield
Director of Communications
Office of the Premier
Office: (250) 387-1514
Katy.Merrifield@gov.bc.ca

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Withheld pursuant to/removed as

s.16; s.12

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Withheld pursuant to/removed as

s.12; s.16

Yonson, Neal FIN:EX

From: Maranda, Pierrette IGRS:EX
Sent: Wednesday, June 15, 2016 8:57 AM
To: Smith, Grant H IGRS:EX
Subject: Fw: CPP

Fyi

From: Molnar, Rory FIN:EX <Rory.Molnar@gov.bc.ca>
Sent: Wednesday, June 15, 2016 8:24 AM
To: Maranda, Pierrette IGRS:EX
Subject: RE: CPP

Good morning Pierrette

s.13;s.16

Rory

From: Maranda, Pierrette IGRS:EX
Sent: Wednesday, June 15, 2016 8:03 AM
To: Molnar, Rory FIN:EX
Subject: CPP
Importance: High

Good morning Rory:

What is our position on CPP for the Finance Ministers' mtg? If I remember well, we are fine with a modest increase as long as the economy can support it. However, BC's position may have evolved. can you let me know please.

Thanks

Pierrette

Yonson, Neal FIN:EX

From: Haney, Donald IGRS:EX
Sent: Monday, May 30, 2016 8:19 AM
To: Wray, Stephanie PREM:EX
Cc: Smith, Grant H IGRS:EX; Maranda, Pierrette IGRS:EX; Brubacher, Kelly IGRS:EX
Subject: FW: Letter from ON for inclusion in your materials fors.16
Attachments: Letter from Sousa to Morneau re CPP (May 27 2016).pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Stephanie,

Following up on the email I just sent you, could you add this explanatory email response from FIN for Neil's information? As noted below, s.16

Thanks!

Don

From: Molnar, Rory FIN:EX
Sent: Monday, May 30, 2016 8:10 AM
To: Haney, Donald IGRS:EX
Cc: Wood, Heather FIN:EX; Maranda, Pierrette IGRS:EX; Smith, Grant H IGRS:EX; Sorrell, Angie L PSEC:EX; Underwood, Brad FIN:EX
Subject: RE: Letter from ON for inclusion in your materials fors.16

Hi Don

s.16

Let me know if you need more details.

Rory

From: Haney, Donald IGRS:EX
Sent: Sunday, May 29, 2016 9:29 PM
To: Molnar, Rory FIN:EX
Cc: Ewing, Patrick FIN:EX; Smith, Grant H IGRS:EX; Maranda, Pierrette IGRS:EX
Subject: Fwd: Letter from ON for inclusion in your materials for s.16

Hi Rory (and Patrick),

Grant's away and there's a s.16

Could you advise what our position is on this ON letter?

Thanks

Don

Begin forwarded message:

From: "Loretta O'Connor" <loretta@canadapremiers.ca>
Date: May 29, 2016 at 9:19:33 PM PDT
To: "Aaron Wirth" <aaron.wirth@gov.sk.ca>, "Amber McNair" <Amber.McNair3@ontario.ca>, "Ana Escobar" <ana.escobar@gov.mb.ca>, "Andrea Moe" <andrea.moe@novascotia.ca>, "Andrew Dunn" <andrew.dunn@gov.sk.ca>, "Angela Ledwell" <angelaledwell@gov.nl.ca>, "Anika Sparling" <anika@canadapremiers.ca>, "Anne Macies" <anne.macies@gnb.ca>, "Artur J. Pires" <Artur.J.Pires@mce.gouv.qc.ca>, "Arwen Rowe" <arwen.rowe@gov.yk.ca>, "Ashley Goff" <ashley.goff@gov.ab.ca>, "Ashley Metz" <ashley.metz@gov.sk.ca>, "Aurian Stark" <astark@gov.nu.ca>, "Beverley Bailey" <bbailey@gov.nl.ca>, "Brad Van Dyck" <Brad.VanDyck@gov.bc.ca>, "Brett Loney" <bretton.loney@novascotia.ca>, "Bruce Tait" <bruce.tait@gov.ab.ca>, "Bryan Kozman" <bryan.kozman@ontario.ca>, "Cathy Jewison" <Cathy.Jewison@gov.nt.ca>, "Claire Rillie" <claire.rillie@novascotia.ca>, "Claire Tuttle" <claire.tuttle@gov.ab.ca>, "Craig Fink" <craig.fink@gov.ab.ca>, "Craig McFadyen" <craig.mcfadyen@ontario.ca>, "Cynthia Jean" <cynthia.jean@mce.gouv.qc.ca>, "Dan MacKenzie" <danm@gov.nl.ca>, "Don Richardson" <don.richardson@gnb.ca>, "Donald Haney" <donald.haney@gov.bc.ca>, "Eric Beaulieu" <eric.beaulieu@gnb.ca>, "Ernie Bartucci" <ernie.bartucci@ontario.ca>, Geneviève Boucher <genevieve.boucher@mce.gouv.qc.ca>, "Gordon Vincent" <Gordon.Vincent@gov.ab.ca>, "Grant Smith" <grant.h.smith@gov.bc.ca>, "Greg Clarke" <gregclarke@gov.nl.ca>, "Heather Edwards" <heather.edwards@gov.ab.ca>, "Jaiya Jagger" <jaiya.jagger@novascotia.ca>, "Jennifer Dallman-Sanders" <jennifer_dallman-sanders@gov.nt.ca>, "Judy Shannon" <judy.shannon@gov.yk.ca>, "Kara

Rawson" <kara.rawson@ontario.ca>, "Kathleen Brennan" <kmbrennan@gov.pe.ca>, "Katia Carel" <katia.carel@gov.mb.ca>, "Katie Findlater" <Katie.Findlater@gov.mb.ca>, "Katie Millan" <katie.millan@ontario.ca>, "Kelly Brubacher" <kelly.brubacher@gov.bc.ca>, "Laura Davey" <laura.davey2@gnb.ca>, "Leslie Hicks" <leslie.hicks@ontario.ca>, "Lezlee Dunn" <Lezlee.Dunn@gov.mb.ca>, "Lindsay de Leeuw" <lindsay@canadaspremiers.ca>, "Loretta O'Connor" <loretta@canadaspremiers.ca>, "Maged Soleman" <Maged.Soleman@ontario.ca>, "Marie-Claude Alarie" <marie-claude@pmprovincesterritoires.ca>, "Mark Roberts" <mark.roberts@gov.yk.ca>, "Mary Purdon" <Mary.purdon2@ontario.ca>, "Matthew Ball" <matthew.ball@gov.yk.ca>, "Meaghan O'Connor" <meaghan.o'connor@gov.yk.ca>, "Michel Frédérick" <Michel.Frederick@mce.gouv.qc.ca>, "Michelle O'Brien" <michelleobrien@gov.nl.ca>, "Paul Gillis" <paul.gillis@novascotia.ca>, "Paul Nordahl" <Paul.Nordahl@gov.yk.ca>, "Paul Scott" <paulscott@gov.nl.ca>, "Pierrette Maranda" <pierrette.maranda@gov.bc.ca>, "Rochelle Gallant" <ragallant@gov.pe.ca>, "Rodney D'Abramo" <Rodney.DAbramo@gov.yk.ca>, "Sandra Dawes" <Sandra.Dawes@gov.bc.ca>, "Sandra Kownak" <skownak@gov.nu.ca>, "Sarah Crane" <sarah.crane@gov.yk.ca>, "Sarah Langdon" <Sarah.Langdon@gov.bc.ca>, "Serge Breau" <serge.breau@gnb.ca>, "Shaleen Woodward" <shaleen_woodward@gov.nt.ca>, "Sharon Markesteyn" <sharon.markesteyn@gov.sk.ca>, "Shawn McCann" <shawn_mccann@gov.nt.ca>, "Stacey Rennebohm" <stacey.rennebohm@gov.sk.ca>, "Stéphanie Savoie" <stephanie.savoie@gnb.ca>, "Sukumar Periwal" <Sukumar.Periwal@gov.bc.ca>, "Susan Woodley" <swoodley@gov.nu.ca>, "Suzanne Levesque" <Suzanne.levesque@mce.gouv.qc.ca>, "Tamara Gates" <tamara.gates@ontario.ca>, "Tiffany Gauthier" <tgauthier@gov.nu.ca>, "Valérie Côté" <valerie.cote@mce.gouv.qc.ca>, "Zoë Kroeker" <zoe.kroeker@ontario.ca>

For your information.

Sent: May 30, 2016 12:19 AM

Cc: Alicia Farrow (alicia.farrow@ontario.ca) <alicia.farrow@ontario.ca>; Angèle Deschamps (Angele.Deschamps@ontario.ca) <Angele.Deschamps@ontario.ca>; Audrey MacPhail (aemacphail@gov.pe.ca) <aemacphail@gov.pe.ca>; 'Betty Miller' (betty.miller@gov.ab.ca) <betty.miller@gov.ab.ca>; 'Beverley Bailey' (bbailey@gov.nl.ca) <bbailey@gov.nl.ca>; 'Claire Paradis' (claire.paradis@mce.gouv.qc.ca) <claire.paradis@mce.gouv.qc.ca>; Dan Cvjeticanin (dan.cvjeticanin2@ontario.ca) <dan.cvjeticanin2@ontario.ca>; Debra Young (debra_young@gov.nt.ca) <debra_young@gov.nt.ca>; Emily Tutanuak (etutanuak@gov.nu.ca) <etutanuak@gov.nu.ca>; Ginette Delfrate (ginette.delfrate@gnb.ca) <ginette.delfrate@gnb.ca>; Jan Doerksen (jan.doerksen@leg.gov.mb.ca) <jan.doerksen@leg.gov.mb.ca>; Janel Fisher (janel.fisher@novascotia.ca) <janel.fisher@novascotia.ca>; 'Karen Mazurak' (karen.mazurak@gov.sk.ca) <karen.mazurak@gov.sk.ca>; Katherine Marsden (katherine.marsden@ontario.ca) <katherine.marsden@ontario.ca>; 'Kelly Brubacher' (kelly.brubacher@gov.bc.ca) <kelly.brubacher@gov.bc.ca>; Kim Stewart (kim.stewart@leg.gov.mb.ca) <kim.stewart@leg.gov.mb.ca>; Marie-Claude Alarie (marie-claude@pmprovincesterritoires.ca) <marie-claude@pmprovincesterritoires.ca>

claudio@pmprovinceterritoires.ca>; Meaghan O'Connor (meaghan.o'connor@gov.yk.ca)
<meaghan.o'connor@gov.yk.ca>; Neil Sweeney (neil.sweeney@gov.bc.ca) <neil.sweeney@gov.bc.ca>;
Patrice Green (patrice.green2@ontario.ca) <patrice.green2@ontario.ca>; Shelly Murphy
(shelly.murphy@gov.ab.ca) <shelly.murphy@gov.ab.ca>; Stephanie Wray (stephanie.wray@gov.bc.ca)
<stephanie.wray@gov.bc.ca>

Subject: Letter from ON for inclusion in your materials for s.16

This email is sent on behalf of Ontario. / Ce courriel est envoyé de la part de l'Ontario.

Attached is s.16

s.16

Loretta O'Connor, MBA
Executive Director / directrice exécutive
Council of the Federation Secretariat / Secrétariat du Conseil de la fédération
630 – 360 rue Albert Street, Ottawa, ON K1R 7X7
613.563.4066 (office), 613.863.8448 (cell)
Loretta@canadaspremiers.ca / Loretta@pmprovinceterritoires.ca
www.canadaspremiers.ca / www.pmprovinceterritoires.ca

Page 07 of 14 to/à Page 14 of 14

Withheld pursuant to/removed as

s.16