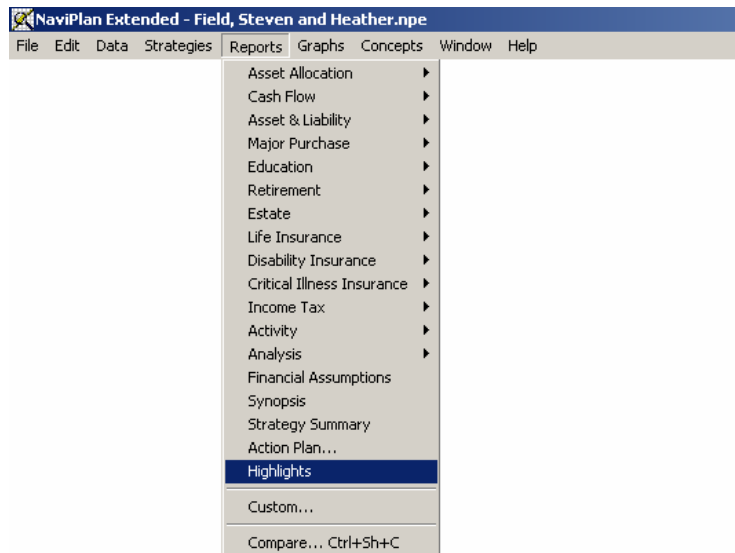
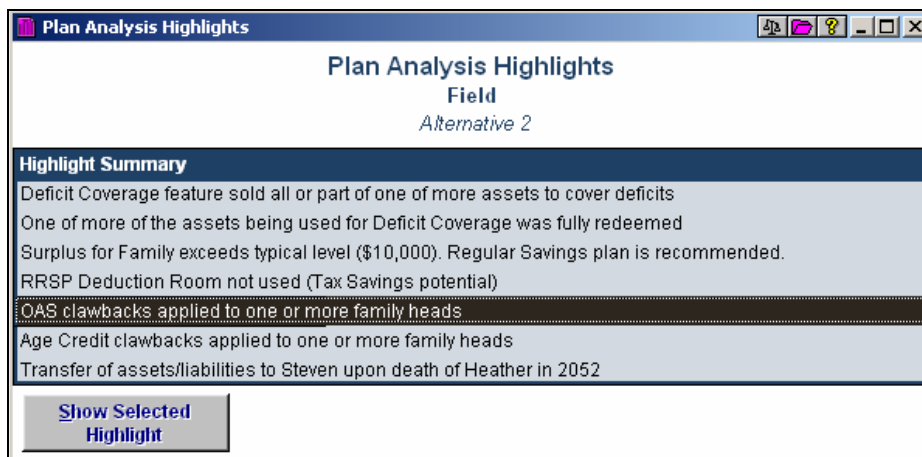


Determining OAS clawback

To quickly determine if your clients will be subject to OAS clawback when they turn 65, go to the **Reports** menu, and then select **Highlights**.



The *Plan Analysis Highlights* dialog box opens. Under *Highlight Summary*, NaviPlan will tell you whether one or more members of the clients' family are subject to OAS clawback.



To view details about the OAS clawback, double-click the line where it appears, OR select it, and then click **Show Selected Highlight**.

Explanation

OAS Clawback applied in the following years:

<u>Year(s)</u>	<u>Steven</u>	<u>Heather</u>
2028	\$0	\$3,875
2029	\$0	\$2,316
2030	\$0	\$7,717
2031	\$0	\$2,714
2032	\$0	\$428
2033	\$0	\$417
2036	\$1,832	\$0
2037	\$1,550	\$0
2038	\$1,262	\$0
2039	\$966	\$0

OK

The years in which the clawback applies, as well as the dollar amounts, are displayed for the client and co-client.