

Appendix K1 - Tax Advantages of Funding Sources

[illegible]

Appendix K2 - Tax Advantages of Funding Sources

	Avoid Tax		Decrease Tax					Split Income			Defer Tax	
Funding Source	0% Tax Inc	0% Tax Ben	Ded Con	Ded Exp	Low Tax Rat	Ref Tax Cre	Non Ref Tax Cre	1st Gen Inc	>1st Gen Inc	Cap Gai	Inc	Cap Gai
Canada Student Grant	✓											
Provincial Government Loan and Grant	✓						✓					
Canada Apprentice Loan		✓					✓					
Family Funded In-trust Account				✓					✓	✓		✓
Personal or Inter-Vivos Trust				✓					✓	✓		
Charitable Gift Annuity				✓	✓		✓					
Charitable Remainder Trust	✓			✓			✓	✓	✓	✓		
Testamentary Trust				✓	✓			✓	✓	✓		
Gifting	✓									✓		
Life Insurance								✓	✓	✓	✓	✓
Amateur Athletic Trust					✓						✓	✓
Deferred Salary Leave Plan					✓						✓	
Registered Retirement Savings Plan (RRSP)	✓		✓		✓						✓	✓
Spousal RRSP	✓		✓		✓			✓	✓	✓	✓	✓
Lifelong Learning Plan	✓		✓									
Worker's Compensation	✓	✓										
Employment Insurance			✓		✓							
Reverse Mortgage	✓											
Employer Funded Training		✓										
Government Funded Training		✓										
Foreign Credential Recognition Prog. & Loan							✓					
Financial Assistance for Protected Persons	✓	✓					✓					
Provincial Accreditation Support Programs							✓					
Indspire	✓											
PS Student Support Program for First Nations	✓	✓										
Metis Nation PSE Strategy	✓	✓										
Inuit PSE Strategy	✓	✓										
Disability Tax Credit							✓					
Registered Disability Savings Plan	✓							✓	✓	✓	✓	✓
Child Disability Benefit	✓											
Canada Workers Benefit Disability Supplement						✓						
Severe and Permanent Disability Benefit		✓										
Canada Disability Benefit	✓											
CPP Children's Benefit	✓											
Canada Student Grant for Services & Equipment	Tax treatment can vary by province											
Provincial Support for People with Disabilities	Tax treatment can vary by province											