

GROUP INSURANCE TAX SUMMARY

The table below provides an overview of the various taxes that apply to group insurance products and services in Canada, broken down by provincial/territorial jurisdiction.

If plan member resides in:	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland and Labrador	Northwest Territories	Nova Scotia	Nunavut	Ontario	Prince Edward Island	Quebec	Saskatchewan	Yukon
Provincial Premium Tax													
Group Insurance Premium	3%	2%	2%	2%	5%	3%	3%	3%	2%	3.75%	3.48%	3%	2%
ASO contracts, Cost Plus Arrangements, Health Spending Accounts					5%				2% (except taxable ASO disability income claims and fees)		3.48%		
Provincial Sales Tax / Retail Sales Tax													
Premium on Group Insurance			8% RST (Health & Dental excluded)						8% RST		9%		
Claims for ASO contracts, Cost Plus Arrangements, Health Spending Accounts									8% RST (except taxable ASO disability income claims)		9%		
Fees on ASO Contracts with Pooling, Cost Plus Arrangements and Health Spending Accounts									8% RST		9%		
Fees on ASO Contracts Without Pooling									8% RST (when the place of supply is a GST jurisdiction)		9.975% (if the place of supply is Quebec)		
EFAPs and Misc. Service Products											9.975% (if the place of supply is Quebec)		
GTST/HST - Based on Place of Supply													
Fees on ASO Contracts without Pooling, EFAPs and Misc. Service Products	GST	5%	5%	5%		5%		5%			5%	5%	5%
	HST				15%	15%	15%		13%	15%			

(N.B., The proceeding provides general tax information only. Not all taxes apply to all clients and are subject to change based on legislation). E&O.E