

# Calculate Your Tax Savings

## Nova Scotia Residents

### PURCHASE TERRA LP

Investment Amount: **\$1,000**

Taxable Income	Marginal Tax rate	Tax Savings	+	Tax Credit	+	Tax Savings Reinvest/RRSP transfer	+	Capital Gains Tax	=	Total Tax Savings	Net Cost
\$120,000	43.4%	\$434	+	\$27	+	NA	+	NA	=	<b>\$461</b>	\$539
\$145,000	46.5%	\$465	+	\$25	+	NA	+	NA	=	<b>\$490</b>	\$510
\$150,001	50.0%	\$500	+	\$24	+	NA	+	NA	=	<b>\$524</b>	\$476
≥ \$205,843	54.0%	\$540	+	\$22	+	NA	+	NA	=	<b>\$562</b>	\$438

### PURCHASE TERRA LP + REINVEST OR TRANSFER TO RRSP<sup>1</sup>

Investment Amount: **\$1,000**

Taxable Income	Marginal Tax rate	Tax Savings	+	Tax Credit	+	Tax Savings <sup>1</sup> Reinvest/RRSP transfer	+	Capital Gains Tax <sup>2</sup>	=	Total Tax Savings	Net Cost
\$120,000	43.4%	\$434	+	\$27	+	\$326	+	(\$163)	=	<b>\$623</b>	\$377
\$145,000	46.5%	\$465	+	\$25	+	\$349	+	(\$174)	=	<b>\$665</b>	\$335
\$150,001	50.0%	\$500	+	\$24	+	\$375	+	(\$188)	=	<b>\$711</b>	\$289
≥ \$205,843	54.0%	\$540	+	\$22	+	\$405	+	(\$203)	=	<b>\$764</b>	\$236

1. Investment in a Terra LP is redeemable or RRSP eligible in 2019. Investors have the option to redeem their shares and reinvest in a new Terra LP or transfer their shares to their RRSP. 2. A reinvestment or transfer to an RRSP is subject to capital gains tax, which can be eliminated if capital losses are available. The assumed fair market value is \$750 on reinvestment or transfer to an RRSP. 3. With investment, your Net Cost capital is at risk. Actual tax savings will vary. Tax rates are subject to change. Investors should read the offering memorandum and consult an investment professional or tax advisor before making an investment decision. Last update: February 8, 2018

**FOR MORE OPTIONS**  
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