

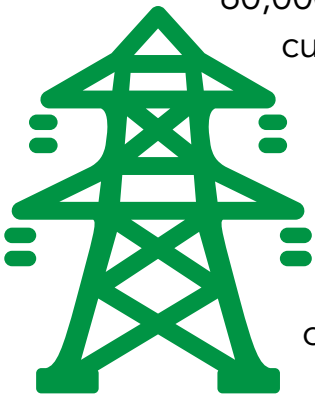


Top 5 Priorities

In 2017, CARP will continue to be the leading advocate for improved healthcare and financial security. Based on input from our members and volunteers, here are some of the issues we'll be tackling this year.

1 **Restore Sanity to Electricity Rates:**

Ontario residents pay twice the rate for electricity paid by their neighbours in Manitoba and Quebec. In the past ten years, the average price of electricity in Ontario has doubled. In 2015, nearly 60,000 Ontario residential customers couldn't pay their bills and were disconnected. Seniors are penalized by the province's peak rates as many are home during the day. CARP wants a minimum 25% reduction in electricity rates and the adoption of progressive rates, so that those who use little power pay a cheaper average rate than those who consume a lot of power.



2 **Homecare:**

Access to homecare is vital for aging Canadians. CARP is calling for the federal liberals to honour their pledge for \$3 billion in homecare funding and for the provinces to reallocate resources so more care is provided to patients living at home. If they were terminally ill, 58% of CARP members would choose to be at home; 25% would opt for hospice and less than 1% would want to be hospitalized. Resources need to be allocated to palliative care so that people can end their lives at home or in hospice, with the ease of full medical support and the comfort of loved ones around.



3 Caregivers: An estimated \$25 billion or 80% of care is provided annually by 8 million informal, unpaid caregivers. CARP is urgently calling for action to reduce the devastating emotional impact on caregivers, nearly half of whom will experience stress or depression. CARP wants a refundable federal tax credit, expanded EI coverage for Compassionate Care Benefits, a caregiver's allowance for low income caregivers and a significant expansion of respite care.

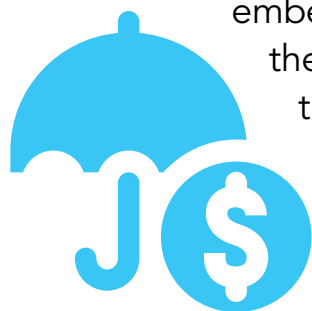


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4 Investor Protection:

Of 26 countries rated in a recent assessment, Canada ranked 26th, receiving a D- for our high investment fees and expenses.

In 2017, CARP will work to eliminate embedded fees and fight the conflicts of interest that are prevalent in the financial services industry. Your money should stay with you, not your financial advisor.



CARP will also fight for improved enforcement starting with legislation enabling regulatory bodies to collect the \$30 million in

finances outstanding right now from convicted rule-breakers.

With record low interest rates and increased life expectancies, too many Canadians worry about outliving their savings. CARP will be fighting to eliminate mandatory RRIF withdrawals.

5 Elder Abuse:

In 2017, we will develop recommendations to stop elder abuse and improve the financial, physical and emotional security of Canadians as we age. 8-10% percent of seniors are likely to experience abuse; 15% of CARP members have witnessed abuse firsthand in the past two years.



Financial abuse, the most common type of abuse, can have dire consequences. Adults over 65 currently make up 24% of shelter users in Canada and in Toronto and adults over 45 are the fastest growing users of foodbanks.

We'll be reviewing potential reforms such as eliminating probate fees, and introducing mandatory reporting and broadcast alerts. We'll also be exploring other ways to reduce this horrific crime impacting 800,000 seniors every year.

On Guard

We know that no matter how well we plan, other issues will arise. Whether it's proposed cuts to benefits or allowances, or planned increases in costs or taxes, we'll watch out not only for our members, but also for those seniors who are most vulnerable and in need of our support. No doubt the media will uncover stories that discourage and dismay us. CARP will be there to provide practical solutions, call for action and ensure that the needs of our most vulnerable Canadians are not forgotten.

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