

Federal & Provincial Economic Response to COVID-19

	Support for Workers	Taxes	Other	Budgets
Federal	<p>Employment Insurance</p> <ul style="list-style-type: none"> Waive usual one-week waiting period for those under quarantine or home to care for children waive medical certificate requirement in certain cases <p>Canada Emergency Response Benefit ("CERB")</p> <ul style="list-style-type: none"> \$2,000 per month for up to 16 weeks, applied for in four-week periods for those who have lost their job or face reduced hours for reasons related to COVID-19, where they are over the age of 14 and earned at least \$5,000 in 2019 (or in a 12-month period preceding the application date) for wage earners, contract workers, and self-employed workers (i.e. sole proprietors) whether eligible for EI or not not eligible where individual already receiving EI 	<p>Income Tax Filing Deadline</p> <ul style="list-style-type: none"> Extension to June 1 for individuals (self-employed deadline remains at June 15) Extension to May 1 for trusts with Dec. 31, 2019 year-end <p>Income Tax Payment Deadline</p> <ul style="list-style-type: none"> Defer collection, until after August 31, 2020, of instalments and balances due for individuals and corporations <p>Minimum RRIF Withdrawals</p> <ul style="list-style-type: none"> 25% reduction for 2020 similar rules for variable benefit payments under RPP <p>Debt Collection</p> <ul style="list-style-type: none"> Halted until further notice 	<p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> six-month interest-free moratorium on repayment of Canada student loans Canada Mortgage and Housing Corporation ("CMHC") to permit lenders a deferral of payment on CMHC-insured mortgages <p>Temporary Wage Subsidy</p> <ul style="list-style-type: none"> 10% wage subsidy of \$1,375 per employee and \$25,000 per employer 	<p>Original date: March 30, 2020</p> <p>Status: Postponed, Awaiting Announcement</p>
For further details see TREP Summary – COVID-19 Economic Response Plan*				
AB	<p>Emergency Isolation Support</p> <ul style="list-style-type: none"> one-time payment of \$1,146 for working adult Albertans who must self-isolate, including those caring for a dependent who must self-isolate, where they have no other source of pay while self-isolated <p>Short & Long-Term Leave</p> <ul style="list-style-type: none"> 14 days paid, job-protected leave where required to self-isolate for affected loved one waive requirements for leave of absence (e.g. medical note; 90-day probation, etc.) 	<p>Income Tax Payment Deadline</p> <ul style="list-style-type: none"> Defer collection, until after August 31, 2020, of instalments and balances due for corporations No refunds will be issued for instalments paid up to March 18, 2020 <p>Income Tax Filing Deadline</p> <ul style="list-style-type: none"> The filing due date for Alberta corporate income tax returns has not been extended <p>Education Property Tax</p> <ul style="list-style-type: none"> Collection deferred for six months 2020 rates will be frozen at their 2019 level <p>Workers Compensation Board ("WCB") Premiums</p> <ul style="list-style-type: none"> Large businesses (insurable earnings > \$10 million) – collection of 2020 WCB premiums deferred to 2021 Other businesses (insurable earnings < \$10 million) – waive 50% of 2020 WCB premiums, remaining 50% of 2020 WCB premiums deferred to 2021 	<p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> Alberta Treasury Branch ("ATB") customers can apply to defer all loans ATB business clients will be given working capital accommodations Alberta credit unions to assist clients with cash flow and short-term liquidity Automatic six-month, interest-free deferral of student loan payments <p>Utility Payments</p> <ul style="list-style-type: none"> 90-day deferral of utility payments including power and natural gas regardless of service provider 	<p>Date tabled: Feb 27, 2020</p> <p>See: Alberta Budget Summary 2020</p>

*The TREP Summary - COVID-19 Economic Response Plan, published March 19, 2020 refers to the Emergency Care Benefit and the Emergency Support Benefit. These two benefits were subsequently replaced by the CERB in the COVID-19 Emergency Response Act which received royal assent on March 25, 2020.

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BC	<p>Emergency Benefit for Workers</p> <ul style="list-style-type: none"> one-time payments of \$1,000 for people laid off, ill, quarantined or staying home to care for children or ill family members eligible whether receiving EI or CERB <p>Job Protection</p> <ul style="list-style-type: none"> Illnesses must be excused without a doctor's note Employees can access unpaid, job-protected leave due to COVID-19 <p>Child Care</p> <ul style="list-style-type: none"> Child care providers remaining open will continue to receive ECE wage enhancements and are eligible to receive up to seven times the average monthly funding Child care providers closing due to COVID-19 are eligible to receive two times their average monthly government funding 	<p>BC Climate Action Tax Credit</p> <ul style="list-style-type: none"> one-time enhancement to the climate action tax credit will be paid in July 2020 for moderate to low-income families An adult will receive up to \$218.00 (increased from \$43.50) A child will receive \$64.00 (increased from \$12.75) <p>Employer Health Tax ("EHT")</p> <ul style="list-style-type: none"> Payment deferral until Sept. 30, 2020 for employers not already exempt from EHT <p>Business Taxes</p> <ul style="list-style-type: none"> Extended, to Sept. 30, 2020, filing and payment deadlines for provincial sales tax (PST), municipal and regional district tax on short-term accommodation, tobacco tax, motor fuel tax and carbon tax School tax cut in half for business and light-industry and major-industry property classes Scheduled April 1 increase to provincial carbon tax and PST on sweetened carbonated drinks have been postponed Scheduled April 1 PST registration requirements on e-commerce have been postponed 	<p>Utility Payments</p> <ul style="list-style-type: none"> BC Hydro and Fortis BC are waiving penalties and late payment fees and offering flexible payment plans. <p>Medical Service Plan ("MSP")</p> <ul style="list-style-type: none"> Waive usual six-month waiting period for MSP coverage for residents returning from an area impacted by COVID-19 Waive usual seven-month maximum travel outside BC for MSP coverage <p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> A six-month freeze on student loan payments starting March 30, 2020 <p>Renters and Landlords</p> <ul style="list-style-type: none"> temporary rental supplement up to \$500 per month paid directly to landlords to ensuring they continue to receive rental income halting new and active evictions, except for exceptional circumstances freezing annual rent increases <p>Insurance Corporation of BC ("ICBC")</p> <ul style="list-style-type: none"> extends deferrals for up to 90 days 	<p>Date tabled: Feb 18, 2020</p> <p>See: BC Budget Summary 2020</p>
MB	<p>Child Care for Essential Front-Line Workers</p> <ul style="list-style-type: none"> \$18 million grant program to help early childhood educators independently offer services at their homes or in the community \$7.6 million for licensed child care centres to continue to receive their full operating grants and subsidies to provide care for up to 16 children with priority to children of health care and other essential workers \$2 million to create a trust to provide capital grants to child care providers to ensure safe, quality care 		<p>Rainy Day Fund</p> <ul style="list-style-type: none"> additional \$300 million by end of fiscal 2020/2021 <p>Emergency Funding</p> <ul style="list-style-type: none"> spending budget doubled to \$100 million 	<p>Date tabled: March 20, 2020</p> <p>See: Manitoba Budget Summary 2020</p>
NB	<p>Public Sector Employees</p> <ul style="list-style-type: none"> all non-essential public sector employees asked to stay home with pay <p>Benefit Administered Through Red Cross</p> <ul style="list-style-type: none"> one-time \$900 benefit to help bridge the time between loss of employment or close of business and receipt of federal benefit 			<p>Date tabled: March 10, 2020</p> <p>See: New Brunswick Budget Summary 2020</p>
NL	No announcements as of March 25, 2020			
NS			<p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> Deferral of payments and small business fees for all government loans to June 30 Deferral of principal and interest for Small Business Loan Guarantee Program administered through credit unions until June 30 Easy access to credit up to \$500,000 Government guaranteed \$100,000 loan Suspension of student loan payments from March 30 to September 30 	<p>Date tabled: Feb 25, 2020</p> <p>See: Nova Scotia Budget Summary 2020</p>

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ON	<p>Job-Protected Leave</p> <ul style="list-style-type: none"> retroactive to Jan. 25, 2020 for employees in isolation, caring for children or other relatives due to COVID-19 employers cannot ask for doctor notes <p>Emergency Child Care Centres</p> <ul style="list-style-type: none"> certain child care centres exempt from State of Emergency closures for health care and other frontline workers <p>Skills Training</p> <ul style="list-style-type: none"> increased funding through Employment Ontario for skills training programs for workers impacted by COVID-19 	<p>Employer Health Tax (“EHT”)</p> <ul style="list-style-type: none"> increase EHT exemption to \$1 million (from \$490,000) for eligible employers for 2020 <p>Business Taxes</p> <ul style="list-style-type: none"> waive penalties and interest, until August 31, 2020, on filing and payment of EHT, tobacco tax, fuel tax, gas tax, mining tax, insurance premium tax, international fuel tax, retail sales tax on insurance contracts and benefit plans, race tracks tax, and beer, wine and spirits taxes <p>Workplace Safety and Insurance Board (“WSIB”)</p> <ul style="list-style-type: none"> defer payment of premiums and filing of returns until August 31, 2020 waive penalties and interest on payments deferred until August 31, 2020 <p>Regional Opportunities Investment Tax Credit</p> <ul style="list-style-type: none"> 10% refundable tax corporate income tax credit to a maximum of \$45,000 for eligible businesses that construct, renovate or acquire qualifying commercial and industrial buildings in designated regions 	<p>Ontario Health Insurance Plan (“OHIP”)</p> <ul style="list-style-type: none"> Waive usual three-month waiting period for OHIP Cover cost of COVID-19 services for those not covered by OHIP coverage continues for those with expired health cards <p>Electricity Costs</p> <ul style="list-style-type: none"> expand eligibility for Low-Income Energy Assistance Program (“LEAP”) charge lowest rate (i.e. off-peak price) for residential, farm and small business time-of-use customers <p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> Suspension of student loan payments from March 30 to September 30 under Ontario Student Assistance Program (“OSAP”) <p>Guaranteed Annual Income System (“GAINS”)</p> <ul style="list-style-type: none"> double GAINS maximum payment for low-income seniors to \$332 per month for couples and \$166 per month for individuals starting in April 2020 for six months <p>Parents</p> <ul style="list-style-type: none"> one-time payment to parents of \$200 per child up to 12 years of age and \$250 for those with special needs 	<p>Original Date: March 25, 2020</p> <p>Status: Full budget postponed</p> <p>See: Tax Highlights from the 2020 Ontario Economic and Fiscal Update</p>
PEI	<p>Employee Gift Card Program</p> <ul style="list-style-type: none"> \$100 Sobeys gift card to PEI residents where employee laid off between March 13 and March 31, 2020 if employee earns \$25/hour or less <p>Emergency Relief Worker Assistance Program</p> <ul style="list-style-type: none"> Temporary financial support for employees, paid through their employer, with significantly reduced hours <p>Emergency Income Relief Fund</p> <ul style="list-style-type: none"> Temporary financial support for self-employed individuals significantly impacted by COVID-19 			
QC	<p>Temporary Aid for Workers Program</p> <ul style="list-style-type: none"> \$573 per week for a period of 14 days, where not covered by federal employment insurance programs, employer or private insurance May be extended to a maximum of 28 days 	<p>Income Tax Filing Deadline</p> <ul style="list-style-type: none"> Extension to June 1 for individuals (self-employed deadline remains at June 15) Extension to May 1 for trusts with Dec. 31, 2019 year-end <p>Income Tax Payment Deadline</p> <ul style="list-style-type: none"> Defer collection, until after August 31, 2020, of instalments and balances due for individuals and corporations 	<p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> <i>Temporary Business Action Plan:</i> <ul style="list-style-type: none"> Businesses will have access to urgent financing administered by Investment Quebec. Financing will be in form of a loan guarantee <i>Investments of Local Funding (ILF):</i> <ul style="list-style-type: none"> Flexibility measures on loans and loan guarantees Three-month moratorium has been put in place for reimbursement of loans (capital and interest) already granted through the ILF. <i>Suspension of Student Debt Repayment:</i> <ul style="list-style-type: none"> six-month, interest-free postponement of student loan payments 	<p>Date tabled: March 10, 2020</p> <p>See: Quebec Budget Summary 2020</p>

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SK	<p>Self-Isolation Support</p> <ul style="list-style-type: none"> • \$450 per week, for a maximum of two weeks • for self-isolating SK residents where not covered by federal employment insurance programs, employer or private insurance <p>Employment Standard Regulations</p> <ul style="list-style-type: none"> • new unpaid public health emergency leave • waive usual 13-week employment period to access sick leave and requirement for a doctor's note • no notice (or pay in lieu) required for lay-offs for 12 weeks or less in 16-week period • periodic lay-offs totaling more than 12 weeks in a 16-week period, considered termination - employee to receive pay instead of notice 	<p>Provincial Sales Tax ("PST")</p> <ul style="list-style-type: none"> • Payments: Penalties and interest waived for three-months where businesses unable to remit PST for cashflow concerns • Filing returns: Businesses unable to file PST return may submit request for relief from penalty and interest charges on the return(s) affected • Temporary suspension of audit program and compliance activities 	<p>Utility Payments</p> <ul style="list-style-type: none"> • Waive interest on late bill payments for six-months for all crown utility customers <p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> • Automatic six-month, interest-free deferral of student loan payments 	<p>Original date: March 18, 2020</p> <p>Status: Full budget postponed</p> <p>See: Saskatchewan 2020-2021 Estimates (Limited Budget Release)</p>

The summary above is not exhaustive and includes announcements from federal and provincial governments as of close of business on Wednesday, March 25, 2020. All attempts have been made to include the most relevant information impacting individuals and businesses; however, for further announcements please refer to the respective governments' websites.

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