

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Adult Support payments	Other terms used may be Spousal Support, Spousal Maintenance or Alimony	<b>Client:</b> Non-Exempt <b>Cohabiting Partner:</b> Partially Exempt	Pension
Agent Orange- Ex gratia payments related to the testing of unregistered U.S. military herbicides at Canadian Forces Base Gaagetown in New Brunswick in 1966 and 1967.  X-reference: Investment Income: Interest	Assets purchased with this money are considered exempt. However, interest earned from this money is not exempt.	Fully Exempt  (payments are not reportable under the <i>Income Tax Act</i> ).	N/A
AgrilInvest	AgrilInvest helps farmers manage small income declines, and provides support for investments to mitigate risks or improve market income. AgrilInvest are built up by the contributions from the client and those contributions are matched by the federal government.  The income withdrawn from the AgrilInvest is reported on line 13000 (130) to CRA, the rest of a withdrawal is a conversion of assets.	Partially Exempt	Investment Income
AISH received by a cohabiting partner		Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>AISH/Widows' Pension/Income Support Class Action Lawsuit compensation</p> <p>X-reference: Investment Income: Interest</p>	<p>Assets purchased with this money are considered exempt. However, interest earned from this money is not exempt.</p>	<p>Fully Exempt</p>	<p>N/A</p>
<p>Alberta Child and Family Benefit (ACFB) from the Government of Alberta</p>	<p>The ACFB enhanced and replaced the (ACB) and the Alberta Family and Employment Tax Credit (AFETC).</p> <p>The ACFB is a benefit provided to low and middle income families with dependent children.</p> <p>The ACFB is not reportable to the Canada Revenue Agency (CRA).</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>
<p>Alberta Child Welfare Class Action Settlement (2015)</p>	<p>Payable to persons who suffered injuries when they were subject to a permanent wardship / guardianship or a temporary guardianship order by Alberta Child Welfare.</p> <p>Assets purchased with this money are considered exempt. However, interest earned from this money is not exempt.</p>	<p>Fully Exempt</p>	<p>N/A</p>

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Alberta Family Employment Tax Credit (AFETC)	A program funded by the Government of Alberta to help working families provide for their children. See: <a href="http://www.finance.gov.ab.ca/business/tax_rebates/alberta_family_employment_taxcredit.html">www.finance.gov.ab.ca/business/tax_rebates/alberta_family_employment_taxcredit.html</a> for further information.	Fully Exempt	N/A
Alberta Seniors Benefit (ASB)	Financial support provided in addition to federal benefits received under Old Age Security (OAS) and the Guaranteed Income Supplement (GIS). Eligibility for ASB is tied to eligibility for OAS.	Client: Client is not eligible for AISH – eligibility for ASB is tied to eligibility for OAS.  Cohabiting Partner: Fully Exempt	Pension
Alberta Seniors Benefit (ASB): Supplementary Accommodation Benefit (SAB)	Accommodation assistance provided to eligible seniors who reside in an approved long-term care or designated supportive living unit to ensure that they have \$322 per month of discretionary income after paying their accommodation charge.	Client: Non-exempt  Cohabiting Partner: Fully Exempt	Pension

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Alberta Works Full-Time Learner Training Benefits	<p>Includes benefits for tuition, books, supplies, and student association/mandatory fees. AISH considers these benefits fully exempt as an education or training grant under the AISH General Regulation, Schedule 1.1, Table 1, 1(i).</p> <p>AISH clients/cohabiting partners receiving these benefits may also be eligible to receive Alberta Works Learner financial assistance benefits (the living allowance) from both programs. The household must choose financial assistance benefits from one program.</p>	Fully Exempt	N/A
Alberta Works Part-Time Learner Training Benefits	Includes benefits for tuition, books, supplies, student association/mandatory fees and internet fees. AISH considers these benefits fully exempt as an education or training grant under the AISH General Regulation, Schedule 1.1, Table 1, 1(i).	Fully Exempt	N/A
Annuity: Non-pension		Partially Exempt	Passive Business
Annuity: Pension related		<p><b>Client:</b> Non-exempt</p> <p><b>Cohabiting Partner:</b> Partially Exempt</p>	Pension

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Annuity: Structured Settlement	<p>A structured settlement is used to satisfy personal injury claims. The person receiving payments from a structured settlement will receive their settlement money over a period of time rather than as a lump sum.</p> <p>To establish a structured settlement, a casualty insurer purchases an annuity from a federally-registered Canadian life insurer. This life insurer guarantees to provide the person receiving the settlement with periodic payments for a specified period. Each payment is tax free and is a combination of capital and interest.</p> <p>The key to recognizing an annuity as a structured settlement is that the annuity will be owned by the life insurer, NOT the client or their cohabiting partner.</p>	Fully Exempt	N/A
Award or prize given in recognition of outstanding academic or community achievement		Fully Exempt	N/A
Award or prize for employment achievement		Employment Exemption	Employment
Band Payments: Cash Gifts  See also: Gifts		Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Band Payments: Gifts in Kind  See also: Gifts	Non-cash gifts such as food or food vouchers, food hampers, toys given to children or other consumables	Fully Exempt	N/A
Business Income	To calculate net self-employment income, AISH uses the allowable Canada Revenue Agency (CRA) deductions and expenses  Note: The income of an incorporated business is legally separate from its shareholders. The income of an incorporated business is not a factor in determining eligibility for AISH benefits.	Employment Exemption	Self-employment
Canada Child Benefit	Benefit under the <i>Income Tax Act</i>	Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Canada Emergency Response Benefit (CERB)	<p>The Government of Canada is providing the Canada Emergency Response Benefit (CERB) to eligible Canadians who have stopped working due to the COVID-19 pandemic. The CERB provides a payment of \$500 per week for up to 16 weeks.</p>	<p><b>Client:</b> Partially Exempt</p> <ul style="list-style-type: none"> <li>CERB payments are combined with the client's <a href="#">Passive Business Income</a>, if any, and receive the same exemption as Passive Business Income.</li> </ul> <p><b>Cohabiting Partner:</b> Partially exempt.</p> <ul style="list-style-type: none"> <li>CERB payments are combined with the cohabiting partner's <a href="#">Pension Income</a>, if any, and receive the same exemption as spousal Pension Income.</li> </ul> <p><b>Applicants:</b> Non-exempt</p>	<p>Client: same exemption as Passive Business Income</p> <p>Cohabiting Partner: same exemption as Pension Income</p>
Canada Workers Benefit (CWB)	<p>The CWB (formerly the Working Income Tax Benefit (WITB)) is a refundable federal tax credit intended to supplement the earnings of low-income workers and improve work incentives for low-income Canadians.</p> <p>Eligibility is based on age, earnings and family size.</p>	Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Canada Workers Benefit (CWB) Disability Supplement	<p>The CWB Disability Supplement (formerly the Working Income Tax Benefit (WITB) Disability Supplement) recognizes the additional barriers experienced by persons with disabilities who participate in the labour market.</p> <p>Individuals must qualify for the Disability Tax Credit to be eligible for the CWB Disability Supplement.</p>	Fully Exempt	N/A
Child support received by an AISH client for the benefit of a dependent child	Also known as Child Maintenance	Fully Exempt	N/A
Child support for the benefit of an AISH client over age 18		Fully Exempt	N/A
Child Disability Benefit	Supplement to the Canada Child Tax Benefit under the Income Tax Act	Fully Exempt	N/A
Children's Services payments: Under the <i>Child, Youth and Family Enhancement Act</i>	Includes benefit payments supporting the transition to adulthood for accommodation and basic needs, Foster Care rates, Child Financial Support payments, skill fees and special rates	Fully Exempt	N/A
Cost-of-living (COLA) increase between January 1, 1989 and December 31, 1990: Spouse's Allowance; CPP; War Veterans Allowance; Civilian War Pension		Fully Exempt	N/A



## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Canada Pension Plan (CPP): Children's Benefits (orphan/disabled child) for AISH clients 18 to 25	CPP income is considered at the gross amount because tax deductions from the monthly benefits are voluntary.	<b>Client:</b> Non-Exempt <b>Cohabiting Partner:</b> Partially Exempt	Pension
CPP: Children's Benefits (orphan/disabled child) received by an AISH client on behalf of their dependent child		Fully Exempt	N/A
CPP: Death Benefit		Fully Exempt	N/A
CPP: Disability	CPP income is considered at the gross amount because tax deductions from the monthly benefits are voluntary.	<b>Client:</b> Non-Exempt <b>Cohabiting Partner:</b> Partially Exempt	Pension
CPP: Retirement	CPP income is considered at the gross amount because tax deductions from the monthly benefits are voluntary.	<b>Client:</b> Non-Exempt <b>Cohabiting Partner:</b> Partially Exempt	Pension
CPP: Survivor's	CPP income is considered at the gross amount because tax deductions from the monthly benefits are voluntary.	<b>Client:</b> Non-Exempt <b>Cohabiting Partner:</b> Partially Exempt	Pension
Crime Compensation Board payments	Payments made to an AISH client under the <i>Victims of Crime Act</i> (Alberta)	Fully Exempt	N/A
Deferred Profit Sharing		Employment Exemption	Employment
Dependent Child income	Income earned by an AISH client's dependent child (e.g. employment or investment)	Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Direct to Tenant Rent Supplement	A subsidy paid directly to an eligible tenant to assist with their rental costs. Program is administered by Alberta Housing and Urban Affairs.	Fully Exempt  Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(l).	N/A
Disaster Compensation: Compensation made by the Government of Alberta for damage or loss caused by a disaster as determined by the Government of Alberta. (Includes payments for the May 2016 wildfires in Fort McMurray)	Assets purchased with this money are considered exempt.	Fully Exempt  Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(l).	N/A
Disaster Recovery Program funding (June 2013 Southern Alberta floods)	Assets purchased with this money are considered exempt.	Fully Exempt  Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(l).	N/A
Employment Income		Employment Exemption	Employment
Employment Income of a Treaty Indian earned on Reserve	This income is not reportable to the CRA but is included in the definition of income in the AISH General Regulation, Schedule 1.1 section 1(1)(b).	Employment Exemption	Employment

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Employment Insurance (EI) (Including EI Maternity benefits and Work Share benefits)	Employment Insurance is a Government of Canada program that provides temporary financial assistance for unemployed Canadians while they look for work or upgrade their skills. Canadians who are sick, pregnant or caring for a newborn or adopted child, as well as those who must care for a family member who is seriously ill with a significant risk of death, may also be assisted by Employment Insurance.	<b>Client:</b> Non-Exempt  <b>Cohabiting Partner:</b> Partially Exempt	Pension
Ex gratia payments related to the testing of unregistered U.S. military herbicides, including Agent Orange, at Canadian Forces Base Gagetown in New Brunswick in 1966 and 1967.	See: Agent Orange		
Farming Income	Note: The income of an incorporated business is legally separate from its shareholders, this may include a communal farm. The income of an incorporated business is not a factor in determining eligibility for AISH benefits.	Employment Exemption	Employment

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Federal Extraordinary Assistance Plan (Federal HIV settlement)</p> <p>X-reference: Investment Income: Interest</p>	<p>The Federal Extraordinary Assistance Plan was a one-time, tax-free benefit of \$120,000, which the federal government paid to people with hemophilia who became infected with HIV as a result of receiving blood or blood products in Canada.</p> <p>Assets purchased with this money are considered exempt. However, interest earned from this money is not exempt.</p>	<p>Fully Exempt</p> <p>Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(I).</p>	<p>N/A</p>
<p>Federal Indian Day Schools (McLean) Settlement Agreement Compensation Payments</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>These payments are exempt as assets, including any assets purchased with these payments.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt</p>	<p><b>Client:</b> Not considered in the determination of income.</p> <p><b>Cohabiting Partner:</b> Not considered in the determination of income.</p>	<p>N/A</p>

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Final Settlement Agreement between Ross, Roy, and Satalic and Her Majesty the Queen compensation payments due to discriminatory policies and actions against LGBT members of the federal public service.</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>These payments are exempt as assets, including any assets purchased with these payments.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>
Fishing Income		Employment Exemption	Employment
Gifts: Cash or Goods in Kind		Fully Exempt	N/A
Gifts: Payments made directly to a vendor or service provider on behalf of a client		Fully Exempt	N/A
Grants: Education or training grant, an artist grant, or a grant to start a business		Fully Exempt	N/A
GST Credit	<p>The GST credit is administered by the federal government. Credit amounts are based on household income, number of dependents and marital status. Clients must file a tax return to be considered for the GST credit.</p>	Fully exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Grants: Home renovation or repair	Money received for home renovation or repairs from the Government of Canada, Government of Alberta or from a community service organization.	Fully Exempt	N/A
Guaranteed Income Supplement (GIS)	See OAS: Guaranteed Income Supplement		
Hepatitis C Settlement Agreement  X-reference: Investment Income: Interest	Includes settlement payments by the Government of Canada from both the January 1, 1986 to July 1, 1990 class action (other than a payment under section 4.02 of that Agreement for loss of income or a payment under section 6.01 of that Agreement for loss of support resulting from the death of an infected person) and the pre- 1986/ post-1990 class action.  Assets purchased with this money are considered exempt. However, interest earned from this money is not exempt.	Fully Exempt  Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(l).	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Homeless and Eviction Prevention Fund (HEP) payments	The Homeless and Eviction Prevention Fund is part of the Government of Alberta's response to the recommendations of the Alberta Affordable Housing Task Force. The HEP fund is designed to provide short-term assistance to prevent Albertans from becoming homeless and to help individuals and families to stabilize their shelter arrangements.	Fully Exempt  Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(l).	N/A
Honoraria	Token of appreciation paid to an individual for a community service performed. Generally received on a one time or an occasional basis.	Fully Exempt	N/A
Income Tax Refunds		Fully Exempt	N/A
Indian Residential School Compensation  X-reference: Investment Income: Interest	Assets purchased with this money are considered exempt. However, interest earned from this money is not exempt.	Fully Exempt  *designated by the Minister as an exempt payment under Schedule 1.1, Table 1, section 1(l) of the AISH General Regulation	N/A
Inheritances  X-reference: Investment Income: Interest	Interest earned from this money is not exempt.	Fully Exempt	N/A
Insurance: Life Insurance  X-reference: Investment Income: Interest	Interest earned from this money is not exempt.	Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Insurance: Income Protection Plans</p> <p>X-reference: Investment Income: Interest</p>	<p>Benefits received from income protection plans or similar policies that are owned by the client or cohabiting partner (i.e. where the premiums are paid entirely by the client or cohabiting partner).</p> <p>Similar policies may also be referred to as Long Term Disability (employee-paid premiums), Wage-loss, or Disability Insurance plans.</p> <p>Interest earned from this money is not exempt.</p>	Fully Exempt	N/A
<p>Insurance: Long Term Disability Insurance (LTDI)</p> <p>X-reference: Investment Income: Interest</p>	<p>Disability insurance where the employer has paid all or the employer and employee have shared in the cost of the premiums for the policy.</p> <p>Interest earned from this money is not exempt.</p>	Employment Exemption	Employment
<p>Insurance: Global Settlement</p> <p>X-reference: Investment Income: Interest</p>	<p>An award or settlement for a personal injury claim. This may include compensation for pain and suffering, loss of income, reimbursement of expenses related to the injury, etc.</p> <p>Interest earned from this money is not exempt.</p>	Fully Exempt	N/A



## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Insurance: Replacement of damaged or stolen property  X-reference: Interest	Interest earned from this money is not exempt.	Fully Exempt	N/A
Investment Income: Bonds	Money lent to the government or a company with repayment of the principal and interest set out in the terms of the bond.	Partially Exempt	Passive Business
	E.g. Canada Savings Bond, Secured Bonds, Debentures, etc.		
Investment Income: Capital Gains	Income earned when shares or property are sold at a higher price than that at which they were purchased. Common types of capital financial investments include stocks and bonds or mutual funds. Common types of capital property include cottages, rental properties, jewelry, or stamp collections.	Partially Exempt	Passive Business
Investment Income: Dividends	Represents a portion of the company profit. May be paid periodically to shareholders.	Partially Exempt	Passive Business
Investment Income: Interest		Partially Exempt	Passive Business
Investment Income: Mutual Funds	A pool of investors' money managed and invested by an investment advisor	Partially Exempt	Passive Business
Investment Income: Stocks  X-reference Investment Income: Dividends and/or Investment Income: Capital Gains	Shares in a company	Partially Exempt	Passive Business

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Japanese Canadian Redress Agreement</p> <p>X-reference: Investment Income: Interest</p>	<p>Compensation payment from the federal government</p> <p>Assets purchased with this money are considered exempt. However, interest earned from this money is not exempt.</p>	<p>Fully Exempt</p> <p>Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(I).</p>	<p>N/A</p>
<p>Land Claim settlements</p>	<p>Examples include: Siksika First Nation settlement agreement, Cold Lake (Primrose Lake) Specific Claim, etc.</p>	<p>Fully Exempt</p>	<p>N/A</p>
<p>Land Lease for oil/mineral exploration</p>		<p>Employment Exemption</p>	<p>Self-employment</p>
<p>Life Income Fund (LIF)</p>	<p>An RRSP may be converted or rolled-over into a LIF. This allows the investment to continue to grow in the fund income tax free.</p> <p>The federal government requires a specific amount be withdrawn from the investment each year.</p> <p>The client is required to report this income on CRA line 11500 (115) if they are 65 years old on December 31st of the given tax year OR if they received the LIF income because their spouse or common law partner died. In all other cases, income from a LIF is reported on line 13000 (130).</p>	<p>If reported on CRA line 11500 (115):</p> <p><b>Client:</b> Non-exempt</p> <p><b>Cohabiting Partner:</b> Partially Exempt</p> <p>If reported on any other CRA line:</p> <p><b>Client/Cohabiting Partner:</b> Partially Exempt</p>	<p>Pension</p> <p>Passive Business</p>

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Locked-In Retirement Income Fund (LRIF)</p> <p>Also, Restricted Life Income Fund (RLIF) and Prescribed Retirement Income Fund (PRIF)</p>	<p>These income funds are similar to a LIF (above) but are purchased with funds from a Locked-in Retirement Account (LIRA) or Locked-in Retirement Savings Plan. They allow investment income in the fund to grow income tax free.</p>	<p>If reported on CRA line 11500 (115):</p> <p><b>Client:</b> Non-exempt</p> <p><b>Cohabiting Partner:</b> Partially Exempt</p> <p>If reported on any other CRA line:</p>	<p>Pension</p> <p>Passive Business</p>
	<p>Pension legislation requires that a minimum amount must be withdrawn from the investment every year.</p> <p>The client is required to report this income on CRA line 11500 (115) if they are over 65 years old on December 31<sup>st</sup> of the given tax year OR if they received this income because their spouse or common law partner died. In all other cases, income from these sources is reported on line 13000 (130).</p>	<p><b>Client/Cohabiting Partner:</b> Partially Exempt</p>	

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Mileage Rates	The mileage rate that Canada Revenue Agency considers “reasonable” is not reported as income and is not taxable. Rates above the reasonable level must be reported as income and the entire amount is fully taxable. CRA sets the “reasonable” rate annually. For updated rates, see <a href="http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/bnf/ts/tmbll/wnc/nntx-eng.html">http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/bnf/ts/tmbll/wnc/nntx-eng.html</a>	Employment Exemption	Employment
Northern Living Allowance		Employment Exemption	Employment
Oil and Mineral Royalties		Partially Exempt	Passive Business
Old Age Security (OAS)	Federal pension provided monthly for persons 65 years and older.	<b>Client:</b> Client is not eligible for AISH if receiving OAS  <b>Cohabiting Partner:</b> Partially Exempt	N/A  Pension
OAS: Allowance	Federal payment provided monthly to the spouse or common-law partner of an OAS pensioner between the ages of 60 and 64.	<b>Client:</b> Non-exempt  <b>Cohabiting Partner:</b> Partially Exempt	Pension
OAS: Allowance for the Survivor	Federal payment provided monthly to a survivor between the ages of 60 and 64.	<b>Client:</b> Non-exempt  <b>Cohabiting Partner:</b> Partially Exempt	Pension
OAS: Guaranteed Income Supplement	The Guaranteed Income Supplement provides additional money, on top of the Old Age Security (OAS) pension, to low-income seniors living in Canada.	<b>Client:</b> Not eligible for AISH if receiving OAS and/or the GIS  <b>Cohabiting Partner:</b> Partially Exempt	Pension
Partnership Income		Partially Exempt	Passive Business

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Pension		<b>Client:</b> Non-Exempt  <b>Cohabiting Partner:</b> Partially Exempt	Pension
Pension: Treaty Indian tax-exempt pension income		<b>Client:</b> Non-Exempt  <b>Cohabiting Partner:</b> Partially Exempt	Pension
Per capita distribution (PCD) payments from proceeds of the Piikani Nation Grazing Leases Specific Claim Settlement Agreement	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>Assets purchased with these payments are considered exempt.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt</p>	<b>Client:</b> Fully Exempt  <b>Cohabiting Partner:</b> Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Per capita distribution (PCD) payments from proceeds of Treaty 8 Agricultural Benefits Settlement Agreements (ABSAs)</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>Assets purchased with these payments are considered exempt.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>
<p>Per capita distribution payments issued to members of the Tsuu T'ina First Nation under the Calgary Ring Road Agreement.</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Per capita distribution payments issued to members of Lubicon Lake Band under the Lubicon Lake Band No. 453 Treaty 8 Lands and Benefits Claim Settlement Agreement.</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>Assets purchased with these payments are considered exempt.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Per capita distribution payments issued to members of the Blood Tribe (Kanai First Nation) under the Blood Tribe Mismanagement of Assets Specific Land Claim Settlement Agreement.</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>These payments are exempt as assets, including any assets purchased with these payments.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>



## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Per Capita Distribution payments issued to members of the Missanabie Cree First Nation under the Missanabie Cree First Nation Treaty Land Entitlement Settlement Agreement.</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>These payments are exempt as assets, including any assets purchased with these payments.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>
<p>Personal Care Services</p>	<p>Money provided to a client from a source such as Home Care to purchase their own personal support services.</p>	<p>Fully Exempt</p>	<p>N/A</p>
<p>Prescribed Retirement Income Fund (PRIF)</p>	<p>See: Locked-In Retirement Income Fund (LRIF)</p>		
<p>Professional Income</p>	<p>To calculate self-employment income, AISH uses the allowable CRA deductions and expenses.</p>	<p>Employment Exemption</p>	<p>Self-Employment</p>
<p>Quebec Pension Plan (QPP)</p>		<p><b>Client:</b> Non-exempt</p> <p><b>Cohabiting Partner:</b> Partially Exempt</p>	<p>Pension</p>

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Raymond Michael Toth v. Her Majesty the Queen Class Action Settlement compensation payments to disabled Veterans who received reduced pension payments.	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>These payments are exempt as assets, including any assets purchased with these payments.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	N/A
Registered Disability Savings Plan (RDSP) withdrawals		Fully Exempt	N/A
Registered Education Savings Plan (RESP) payments	Payments made to a beneficiary for post-secondary education under an RESP are called Educational Assistance Payments (EAPs). EAPS consist of government grants and income earned on both contributions and government grants. An EAP does not include a refund of contributions.	<p>Fully Exempt</p> <p>EAPs are an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(h).</p>	N/A
Registered Retirement Savings Plan (RRSP) withdrawals		Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Registered Retirement Income Fund (RRIF)	<p>A RRSP may be converted or rolled over into a RRIF. This allows investment income to continue to grow in the fund income tax free. The federal government requires a specified amount to be withdrawn from the investment every year.</p> <p>The client is required to report this income on CRA line 11500 (115) if they are 65 years old on December 31st of the given tax year OR if they received the RRIF income because their spouse or common law partner died.</p> <p>In all other cases, income from a RRIF is reported on line 13000 (130).</p>	<p>If reported on CRA line 11500 (115)  <b>Client:</b> Non-Exempt</p> <p><b>Cohabiting Partner:</b> Partially Exempt</p> <p>If reported on any other CRA line:  <b>Client/Cohabiting Partner:</b> Partially Exempt</p>	<p>Pension</p> <p>Passive Business</p>
Restricted Life Income Fund (RLIF)	See: Locked-In Retirement Income Fund (LRIF)		
Remote Area Heating Allowance		Fully Exempt	N/A
Rental Income	Includes income generated from rental properties, a principal residence and room and board.	Partially Exempt	Passive Business
Resource Rebate for all Albertans		Fully Exempt	N/A

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Retirement Compensation Arrangement	A plan or arrangement between an employer and employee under which contributions are made by the employer to a custodian and the custodian may be required to make payments to the employee or another person on, after, or in view of, the employee's retirement, loss of office or employment or any substantial change in the services an employee provides.	<b>Client:</b> Non-Exempt <b>Cohabiting Partner:</b> Partially Exempt	Pension
Saskatchewan Pension Plan		<b>Client:</b> Non-Exempt <b>Cohabiting Partner:</b> Partially Exempt	Pension
Scholarship or bursary used for educational purposes at a school or educational establishment		Fully Exempt	N/A
Self-Employment income		Employment Exemption	Self-Employment
Severance Pay	Also known as a Retiring Allowance  An amount paid to employees when or after they retire from employment in recognition for long service or for the loss of employment	Employment Exemption	Employment
Sheltered Workshop income		Employment Exemption	Employment

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Sixties Scoop Settlement Agreement compensation payments	<p>These payments are not reportable to the Canada Revenue Agency (CRA).</p> <p>These payments are exempt as assets, including any assets purchased with these payments.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and is partially exempt.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	N/A
Slave Lake Wildfire Relief or Emergency Accommodation payments (May 2011)	Assets purchased with this money are considered exempt.	<p>Fully Exempt</p> <p>Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(l).</p>	N/A
Sponsorship value	Not reportable to CRA but considered income by AISH.	Non-Exempt	Pension

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
Sterilization Settlement payments  X-reference: Investment Income: Interest		Fully Exempt  Designated by the Minister as an exempt payment under the AISH General Regulation, Schedule 1.1, Table 1, section 1(I).	N/A
Structured Settlement	See Annuity: Structured Settlement	Fully Exempt	N/A
Student Loan		Fully Exempt	N/A
Training Allowance		Employment Exemption	Employment
Trust income	A trust in a client or cohabiting partner's name and the income is reportable to the CRA.	Partially Exempt	Passive Business
Trust Income deemed payable to a beneficiary of a trust.	Not reportable to CRA but is considered income by AISH.	Partially Exempt	Passive Business
Utility credits, refunds and/or rebates	A grant or credit paid directly or indirectly from the Government of Canada or a provincial government that is designed to protect consumers from high energy costs.	Fully Exempt	N/A
Vacation Pay	See: Employment Income		

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Veteran's Affairs: Compensation due to disability or death due to war service</p>	<p>Includes the following: Civilian War Pension, Merchant Navy Veteran's Compensation, War Veteran's Allowance. Pension payments may be made to the veteran or their surviving spouse or surviving child.</p> <p>The age limits to be considered a child are outlined in section 34 of the <i>Pensions Act</i></p> <p><b>Note:</b> Since the implementation of the New Veteran's Charter on April 1, 2006, Canadian Forces (CF) Veterans and CF members generally receive their disability benefits in the form of a lump-sum payment through the Disability Award Program.</p>	<p>Fully Exempt</p>	<p>N/A</p>
<p>Veteran's Affairs: Financial Benefits</p>	<p>Includes the following: Earnings Loss Benefit, Permanent Impairment Allowance and Supplementary Retirement Benefit.</p>	<p><b>Client:</b> Non-Exempt</p> <p><b>Cohabiting Partner:</b> Partially Exempt</p>	<p>Pension</p>

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Veterans Affairs Canada Pain and Suffering Compensation (PSC) from the Government of Canada. The PSC was formerly known as the Disability Award.</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA) and are not considered income.</p> <p>These payments are exempt as assets, including any assets purchased with these payments.</p> <p>Interest or investment income earned from these payments may or may not be reportable to the CRA and will need to be assessed on a case by case basis. If this interest or investment income is reportable to the CRA, it is considered Passive Business Income and it is partially exempt.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>
<p>Veterans Affairs Canada Additional Pain and Suffering Compensation (APSC) payments from the Government of Canada.</p>	<p>These payments are not reportable to the Canada Revenue Agency (CRA). These payments are not considered income.</p> <p>There payments are not exempt as assets.</p>	<p><b>Client:</b> Fully Exempt</p> <p><b>Cohabiting Partner:</b> Fully Exempt</p>	<p>N/A</p>
<p>Winnings (cash) from lotteries or other games of chance</p>		<p>Fully Exempt</p>	<p>N/A</p>



## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>Worker's Compensation Board (WCB) - Alberta benefits: wage replacement benefits</p>	<p>Depending on the client's status with WCB (which may change over time), these benefits may be provided under many different WCB codes for a wide range of circumstances</p> <p>(e.g. wage replacement benefits for temporary total disability or a retraining allowance, wage top-up benefits such as an earnings loss payment (ELP) or a temporary economic loss (TEL) payment, a survivor benefit such as a spousal pension).</p> <p>The client may receive these benefits from WCB or 'on assignment' from their employer.</p> <p>This income is reported on CRA line 14400 (144).</p>	<p><b>Client:</b> Non-Exempt</p> <p><b>Cohabiting Partner:</b> Partially Exempt</p>	<p>Pension</p>
<p>Worker's Compensation Board (WCB) - Alberta: Supplemental payments (e.g. Home Maintenance Allowance, Personal Care Allowance, payments for travel costs, etc.)</p>		<p>Fully Exempt</p>	<p>N/A</p>

## INCOME TYPE EXEMPTION TABLE

Income Type	Notes	AISH Exemption	Income Category
<p>WCB - Alberta: Payments made under the <i>Special Payment Act</i></p> <p>X-reference: Investment Income: Interest</p>	<p>Lump sum payments made to the Disenfranchised Widows group.</p> <p>Assets purchased with this money are considered exempt. However, interest earned from this money is not exempt.</p>	Fully Exempt	N/A
<p>Worker's Compensation Board (WCB) - Alberta: Non-Economic Loss Payment (NELP)</p> <p>X-reference: Investment Income: Interest</p>	<p>A payment made in recognition that a permanent clinical impairment may also impact a worker's life outside the workplace.</p>	Fully Exempt	N/A