

# INFORMATION PARTY HOST BOOKLET FOR SENIORS



The Alberta Prosperity Project

# Thank you for taking a courageous step for the future of Alberta!

The future of Alberta is OUR future. The future of our children, grandchildren, and future generations.

How is something so grand accomplished? By Albertans just like you inviting those they care about to a respectful discussion.

Many are afraid of change and of what an independent Alberta could look like. A lot of this fear is based on our natural fear of something new, but also on vague warnings from those who oppose setting Alberta free.

While Ottawa has taxpayer funded media as their mouthpiece, the people of Alberta have something stronger: relationship and community.

**So grab some treats and invite your friends and family over for a chat!**

They may not all end up agreeing with you, but you will have planted powerful seeds and facts. We recommend an informal, friendly environment with treats provided. Present the facts but don't take it personally if it doesn't bear fruit just yet.

The following guide is intended to help make that discussion easier with topics laid out by subject. Print the following as handouts to help keep the discussion on track and for participants to take home after. If people decline an invitation to an informational get together, see if they would be willing to read this handout at home and meet you one-on-one after to discuss.

***Alberta wasn't built in a day!***

# Why on Earth would anyone want to separate from Canada?



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**So why is there a growing movement of almost half of Albertans looking to separate from Canada? Isn't that risky? Unpatriotic? Unfeasible, even?**

The following information is intended to help explain why so many are considering the future in a new light. Some of the things you read may surprise you – please feel free to research them further.

**A word of caution:** the mainstream media such as the CBC and Ottawa are funded by taxpayer dollars (CBC, for example, receives approximately 1.4 billion annually, with Mark Carney pledging an additional 150 Million annually). If Alberta separates, they stand to lose a great deal of money. Please bear this in mind as you hear their dire predictions. They will paint those willing to consider separation in a poor light. But you know your friends. Likely the person who shared this with you is a friend trying to reach out. They have nothing to gain by sharing with you and may in fact be risking a rebuff. Your best research will be done by looking at numbers rather than editorial pieces by paid pundits.

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# Oh, Canada



Whether we were born in Canada or chose it later, the name “Canada” has meant something dear to us.



## Oh, Canada



### **Love for your country is a powerful and beautiful thing.**

When we think of leaving Canada, a country that has been known for its friendliness, peacekeeping, and beautiful scenery, it can create a feeling of loss.

Those considering separation also feel that sense of loss. However, we feel a deeper sense of abandonment when we look at what Canada has become over the past several decades. We know we were privileged to live in one of the greatest countries of the world, built on strong values and a respect for our fellow Canadians, and it grieves us to see Canada disrespecting those values.

We have been watching the direction the country has been taking and do not agree with the course that has been set. The values of the East are drifting further and further from the values of the West and the East is at the helm.

We are among the most taxed citizens in the world, with little representation to show for it. We know the results of the federal election before the votes of the West are even counted. Even should a Conservative leader get in, their voter base is out East and they must always consider the East before Alberta.

When we have lived with peace and prosperity for many years, it can be hard to believe that it will fail. Throughout history, nations have changed drastically, yet it's difficult to believe it could happen here... happen now... happen to **us**.

But those seeking to forge an independent Alberta are not doing so out of fear. **We are doing so out of hope!** Many of our parents and grandparents came to Canada, leaving their own country behind. We don't view them as traitors to their country of birth. Instead, we are grateful to them for taking a clear-eyed, unsentimental look at the road ahead. They took a chance on a new way of life and risked redefining themselves to provide a better future for their children and grandchildren.

They didn't lose their ethnic heritage with immigration and neither will we lose our Canadian heritage.

**Instead, we will create a new country that honours and fosters REAL Canadian values** - the values of our childhood, rooted in our heritage.

# Oh, Canada

Alberta has a large average population per riding.

What does that mean?

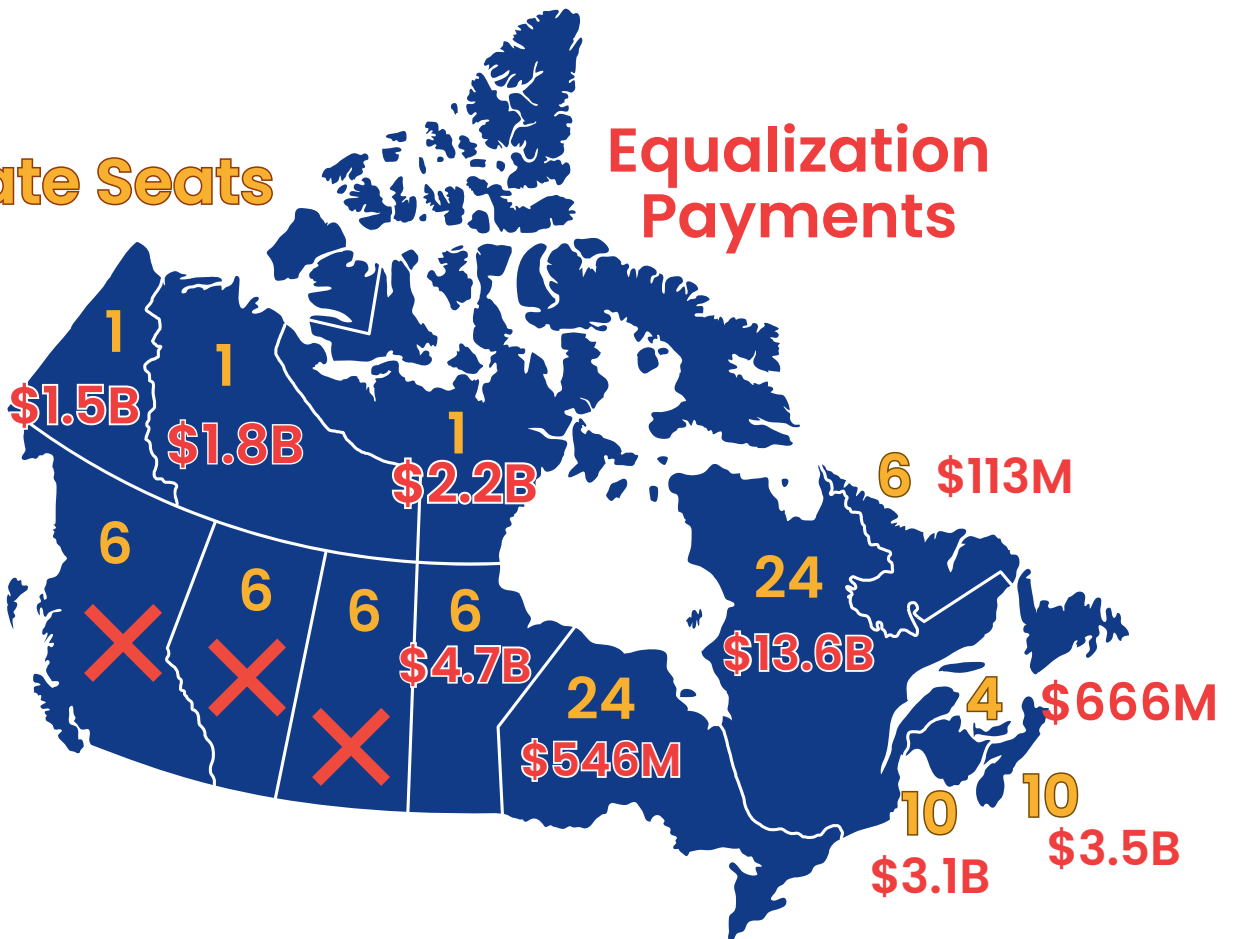
Voters in most other provinces and territories have more voting power than an Albertan.

Voters in PEI get the most with 3x the representation per person



## Senate Seats

## Equalization Payments



## Oh, Canada



Alberta's oil revenue is fully counted when calculating Equalization payments while provinces like Quebec undercount resources allowing them to appear "poorer". If hydropower were valued like oil, Quebec's payments could be reduced by billions



**Q:**

**WHY DOESN'T ALBERTA SIMPLY NEGOTIATE A BETTER DEAL FOR EQUALIZATION PAYMENTS OR OPT OUT ENTIRELY WHILE STILL STAYING WITHIN CANADA?**

**A:**

7 out of 10 provinces would have to have a 75% majority agree to it. This is extremely unlikely considering how much 7 out of 10 provinces are benefitting from equalization payments.

# CPP and OAS



**Will you have less, the same, or more  
in an independent Alberta?**

# CPP and OAS

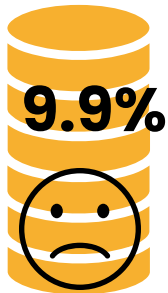
A brief overview of what it could look like if we switch from the CPP to the APP (Alberta Pension Plan)

## Doesn't affect current pensioners



Alberta will create the Alberta Pension Plan (APP). All residents, including current pensioners and future retirees, will receive their full pension benefits—equivalent to or better than current CPP, OAS, and GIS—**from the APP.**

Estimates for Alberta's CPP asset share range from **\$100 billion - \$334 billion**



**9.9%**

CPP

The APP would have lower contribution rates than the CPP

**~5.9%**



APP

*Information shared is based on current Canadian regulations and any possible changes would occur during negotiations of secession.*

**7.3B**

How much AB contributes annually to the CPP

**3-6B**

How much AB receives annually from the CPP

**Overpaying by \$2.9-5 billion/year**

**16B**

APP's \$16 billion annual revenue

**7.3B**

How much AB **currently puts into the CPP**

**The APP exceeds the CPP contributions by \$9-11B ensuring sufficient funds**

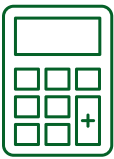
# CPP and OAS

**THE FIRST THING TO KNOW is that separation won't actually affect YOUR pension.**

If Alberta separates, seniors currently receiving CPP and OAS will continue receiving from the government of Canada (just as if they moved to another country). **The real question is: what kind of retirement do you want your kids and grandkids to have? Get the details below!**



- HOW MUCH WILL ALBERTA GET BACK FROM CANADA IF WE SEPARATE?  
Estimates for Alberta's CPP asset share range **from \$100 billion** (CPP Investment Board's low estimate) **to \$334 billion** (Alberta's 2023 report, per LifeWorks). This calculation uses the lowest estimate (\$100 billion) to ensure a conservative scenario—**actual transfer could be higher, making outcomes this good or better.**



- HOW WOULD THAT PLAY OUT?  
Let us calculate with the starting transfer at the lowest conservative estimate of \$100 billion. If we assume one year of 10% growth (based on CPP's historical annualized return, 2013–2023), Alberta would have base assets of **\$110 billion by the end of the first year.**



- WHAT WOULD BE THE ANNUAL REVENUE?
  - Investment Returns:  $\$110 \text{ billion} \times 10\% = \$11 \text{ billion}$ .
  - Ongoing Contributions: Alberta workers/employers contribute \$5 billion annually (midpoint of \$3–6 billion, based on 2021–2024 estimates).
  - **Total Annual Revenue:**  $\$11 \text{ billion (returns)} + \$5 \text{ billion (contributions)} = \mathbf{\$16 \text{ billion}}$ .



- COMPARISON TO CURRENT CPP:
  - Albertans currently contribute \$7.3 billion to CPP but receive \$3–6 billion in benefits, **overpaying by \$2.9–5 billion** (2019 data).
  - **Alberta Pension Plan's \$16 billion annual revenue exceeds current CPP contributions** (\$9–11 billion), ensuring sufficient funds to maintain or enhance benefits.

# CPP and OAS

## Summary

- **Changes would NOT affect seniors currently collecting CPP and OAS.** These changes will affect future Alberta retirees.
- The Alberta Pension Plan's **\$16 billion revenue easily covers the \$3–6 billion needed** for annual pension payments, ensuring no loss of benefits.
- **Surplus revenue (\$10–13 billion after pension costs) could replace OAS,** maintaining or improving senior support.
- Security as **Alberta commits to using surplus fiscal capacity to guarantee pension payments** during any transition to independence.
- Potential Improvements: Even with the lowest \$100 billion transfer, we could:
  - **Lower contribution rates** (e.g., from CPP's 9.9% to ~5.9%).
  - **Increase pension or disability benefits.**
  - **Fund other priorities** (e.g., infrastructure, tax cuts) while ensuring pension sustainability.
- Conservative Estimate: Using the \$100 billion low estimate means benefits and stability are at least this secure, with **potential for better outcomes** if a higher transfer (up to \$334 billion) is received.

## Risks and Safeguards

- The \$100 billion transfer is the lowest estimate and may face legal/political challenges, but Alberta's plan ensures pensioner security regardless.
- Market volatility could affect returns, but the \$16 billion revenue provides a strong buffer.
- Setup costs (~\$0.2–0.3 billion initially, \$0.1–0.2 billion annually) are easily covered by the Alberta Pension Plan's revenue.
- All Alberta Pension Plan funds are dedicated to pensioners, not used for general revenue, ensuring long-term sustainability for Alberta's younger workforce.

# CPP and OAS

## IF THIS IS TRUE, WHY IS IT PAINTED IN A NEGATIVE LIGHT BY OTTAWA?



### FOLLOW THE MONEY:

- **High Contributions:** Alberta pays ~\$7.3B yearly to CPP, gets \$4.5B in benefits, overpaying ~\$2.8B.
- **Younger Workforce:** Alberta's younger, high-earning population subsidizes older provinces.
- **Fair System?** Ottawa says CPP pools funds for all, but Alberta's net \$60B contribution suggests imbalance.

# TAXES



**In Canada, seniors lose a considerable portion of their pensions to income tax and “clawback”. Would it be any better in an independent Alberta?**

# Taxes

## A brief overview of what it could look like if Alberta were the sole arbitrator of its citizen's taxes

**In Canada both CPP and OAS are fully taxable as income.**



### Federal Rates (2025):

- 15% on income up to ~\$55,867
- 20.5% up to ~\$111,733
- 26%–33% beyond that



### Provincial AB Rate (2025):

- **10% on first ~\$148,269**

**COMBINED FEDERAL + PROVINCIAL CAN REACH 20–25% FOR MIDDLE-INCOME SENIORS.**

Alberta holds \$178 trillion in oil wealth (more than almost anywhere). Unleashed from Ottawa's red tape, we could free hard working Albertans from our artificial income tax dependence, ending it once and for all.



Both our consumers and producers could thrive right away while we get there! Proposed is a massive reduction in year 1, reaching 0% income tax by 2030.



### Federal Taxes Albertans could get rid of with independence:

- Personal Taxes
  - Federal Personal Income Tax
  - CPP
  - EI Premiums
  - Capital Gains Tax
- Corporate Taxes
- Consumption Taxes
  - GST
  - Federal Carbon Tax on Fuel
- Equalization Payments
- Federal Health and Social Transfers
- And many more!



**The average Albertan pays almost half of their salary in taxes!**  
(If gross pay is \$78,000, take home pay is \$44,400).  
**We are among the most taxed people on earth!**



# Taxes

## IF THIS IS TRUE, WHY IS IT PAINTED IN A NEGATIVE LIGHT BY OTTAWA?

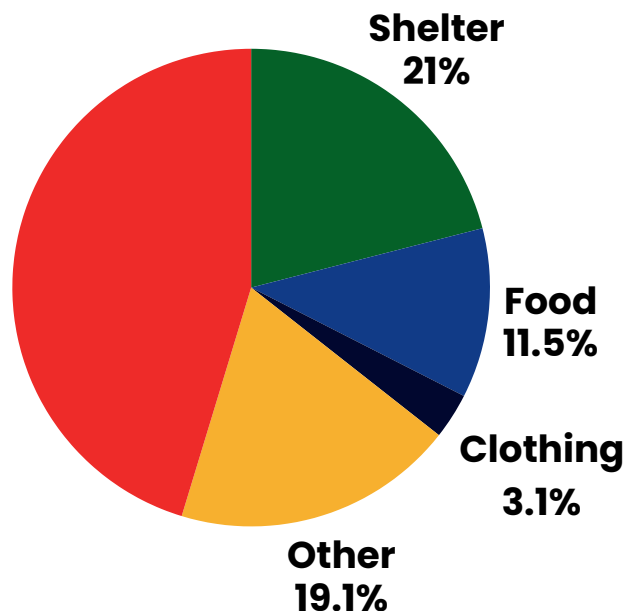


### FOLLOW THE MONEY:

- **The federal government has become a behemoth:** there have been 357K bureaucrats hired since 2015 (a 40% increase). 114K of them are making at least six figures. Billions of taxes are required to sustain this burden, with Alberta as the primary cash cow.
- **Younger Workforce:** Alberta's younger, high-earning population subsidizes older provinces.
- **Our hard-earned tax dollars are sent to left-wing initiatives outside our own country.** For example, project "2X Canada: Inclusive Economic Recovery" with \$75 million sent to "marginalized populations" in "the Caribbean, Latin America and Sub-Saharan Africa"; \$7 million to project "A Gender-Responsive Systems Approach to Universal Health Care in the Philippines", \$10 million to project "Actions by and for Women to adapt to Climate Change" in Sud- and Nord-Kivu, and many, many more. <https://w05.international.gc.ca/projectbrowser-banqueprojets/filter-filtre#resultsTbl>

### AVERAGE CANADIAN FAMILY EXPENSES:

**Taxes**  
**45.3%**



# Healthcare



**Alberta already runs its own healthcare system – would it be better with independence?**

# Healthcare

## A brief overview of what it could look like if Alberta healthcare were independent

Alberta already runs its own healthcare system – but with independence, we could invest far more into clinics, hospitals, and staff. Those billions we keep at home could be reinvested into our hospitals, schools, roads, and communities.



Lower taxes and a high quality of life would attract high value global doctors and nurses, helping solve the staffing crisis, reducing wait times.



Post-independence pharmacare and dental care could be free for 1.5 million Albertans



### IF THIS IS TRUE, WHY IS IT PAINTED IN A NEGATIVE LIGHT BY OTTAWA?



#### FOLLOW THE MONEY:

- As with all the previous topics covered, Alberta is subsidizing the rest of the country.
- If Alberta were independent, it could retain the full \$68–75 billion in annual federal tax contributions, rather than losing \$44–47 billion net to Ottawa. This revenue could fund enhanced public services, such as healthcare and education.

# Investments

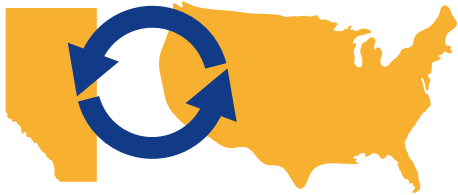


**With the turbulence of independence,  
will Alberta be financially viable?**

# Investments

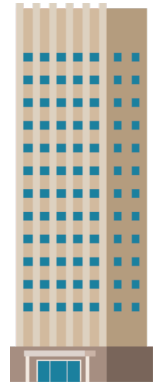
## A brief overview of what it could look like if Alberta's economy were independent

**Alberta could improve its already profitable relationship with the US, with investments flowing back and forth more freely.**



We could become North America's most tax and regulation-friendly jurisdiction – attracting many more top companies and high-paying jobs.

By outcompeting every other place in North America on taxes and regulation, Alberta can become the #1 destination for business investment and top-tier talent.



**We can become a cultural and economic powerhouse. Independence would help us achieve an entertainment and film industry more competitive than even Hollywood! Alberta would be far more tax friendly than California.**

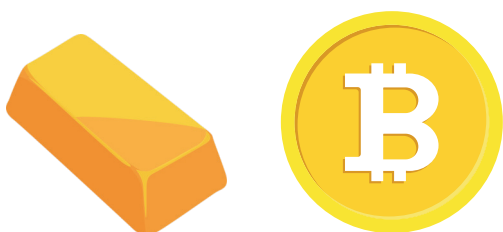


**We could nearly double Albertan's monthly take home pay by eliminating all income taxes.**

**Proposed is a massive reduction in year 1, reaching 0% income tax by 2030. Imagine how much better both our people and our businesses would do if consumers actually had disposable income and savings.**



**Alberta's economy would be solid, backed by gold reserves and bitcoin.**



# Legacy and National Identity



**What world will we leave for our  
children and grandchildren?**



## Legacy and National Identity



**Do you remember the Canada of decades past**—a proud, respected nation on the world stage? A time when our values of hard work, community, and integrity shaped a country we were honored to call home? That Canada feels distant now, eroded by policies and priorities that no longer reflect the spirit we cherished.

But **here in Alberta, we have a chance to reclaim that legacy.**

By voting Yes for Alberta independence, you can help create a province that stands tall. A powerhouse of prosperity, rooted in the values that made Canada great, where your grandchildren can thrive in a land of opportunity.

**Alberta is poised to become a new Canada**, a place where the principles you hold dear — self-reliance, fairness, and pride in our work — can flourish again. Alberta's economic strength, driven by our resources and industrious spirit, will ensure a pension system as robust as the CPP was in its prime, with surplus funds to replace OAS and invest in our communities. You won't lose what you've earned; instead, you'll gain a system tailored to Alberta's unique strengths, protecting your financial security while fostering a society that honors the values you've lived by.

**Imagine an Alberta that stands as a global leader;** a nation unafraid to champion its people. Independence means we can preserve the values slipping away in today's Canada. You've seen Alberta's resilience, from the oilfields to our tight-knit towns. By voting Yes, you're not just securing your future, you're leaving a vibrant legacy for the next generation.

**This is your moment to shape a future** that rekindles the pride you felt when Canada stood tall. Your vote for independence is a vote to restore those values and honour your sacrifices and dreams.

**Vote Yes for Alberta independence, and let's leave a legacy of strength, security, and pride for all Albertans to come.**

# A Few Final Thoughts



## Citizenship & Travel

**You'd keep your Canadian citizenship** under the current citizenship laws of Canada. You'd gain an Alberta passport too.



## Pensions & Retirement

**Retired?** No problem. The current CPP is obligated by law to pay your CPP payments no matter where you live.

**Still working?** Your CPP contributions will roll into the APP, which could offer equal or better benefits with lower contribution rates. Quebec already does this.



**Myth:**  
"Alberta can't leave  
Canada -  
it's not legal."

**FACT:**  
Alberta has the legal right  
to leave. The law is  
already in place!



In 1998, the Supreme Court ruled that **any province has the right to pursue independence if there is a clear majority vote** (that's from the landmark Reference re Secession of Quebec case).

In response, **Parliament passed the Clarity Act in 2000**, confirming the same thing: if a majority of Albertans vote to leave, the federal government must negotiate our exit.

**No new laws are needed. We already have the constitutional path laid out.**

**We just have to choose it.**

**Myth:**

**“First Nations have a veto on Alberta’s independence.”**

**FACT:**

First Nations have a voice, not a veto!



**The Supreme Court says a clear referendum vote legally triggers negotiations on independence.** No single group – not Ottawa or even First Nations – can block the democratic process.

Alberta could offer more responsive, locally driven terms.

**Myth:**

**“Alberta is landlocked so it can’t trade.”**

**FACT:**

Alberta already exports billions. Independence won’t block trade – it strengthens our leverage to negotiate better access with a pipeline-hostile Canadian government.



**Alberta will negotiate trade agreements with Canada, the US, and more.** Our oil, food, and minerals give us massive leverage. We could also enjoy a mutually tariff free relationship with the US.

**Myth: “Support for independence is fringe.”**

**FACT:** Polls regularly show 38%-45% support, with majority support in rural Alberta. That’s more than most federal parties get during elections!



**Thank you for reading this  
handout and considering the  
different options the future holds.**

If you'd like to read more, please visit **[albertaprospertynow.com](http://albertaprospertynow.com)**

If you'd like to pledge "yes" to support a separation referendum,  
please visit **[nb.albertaprospertynow.com/?utm=landingpage](http://nb.albertaprospertynow.com/?utm=landingpage)**

