

The summary below was originally published on March 27, 2020. It has been updated to reflect relevant changes to these measures as of April 27, 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.

Federal & Provincial Economic Response to COVID-19

	Support for Workers	Taxes	Other	Budgets
Federal	<p>Canada Emergency Student Benefit ("CESB")</p> <ul style="list-style-type: none"> Available from May to August 2020 \$1,250 per month for eligible students and \$2,000 per month for eligible students with a dependent or a disability <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 must have ceased working for COVID-19-related reasons for at least 14 consecutive days in each four-week period applied for, 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 employees, contract workers and sole proprietors, whether eligible for EI or not not eligible where individual already receiving EI Can earn up to \$1,000 in the four-week period Includes seasonal workers or regular workers who have exhausted their EI benefits 	<p>Income Tax Filing Deadline</p> <ul style="list-style-type: none"> Extension to June 1, 2020 for individuals (self-employed deadline remains at June 15, 2020) CRA will not charge penalties for income tax returns filed by September 1, 2020 Extension to Sept. 1, 2020 for corporations with tax returns otherwise due in June, July or August <p>Income Tax Payment Deadline</p> <ul style="list-style-type: none"> Extension to Sept. 1, 2020 on instalments and balances due for individuals and corporations <p>GST/HST Filing & Payment Deadlines</p> <ul style="list-style-type: none"> Extension to June 30, 2020 for GST/HST returns and payments due from March 27, 2020 to June 30, 2020 <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>Canada Emergency Business Account ("CEBA")</p> <ul style="list-style-type: none"> available for businesses with (i) 2019 payroll between \$20,000 and \$1,500,000 or (ii) non-deferrable operating expenses between \$40,000 and \$1,500,000 and filed 2018 or 2019 tax return where they have a business number with CRA up to \$40,000 loan, interest-free to Dec. 31, 2022 (5% thereafter), 75% forgiven if repaid by Dec. 31, 2022 <p>Canada Emergency Commercial Rent Assistance ("CECRA")</p> <ul style="list-style-type: none"> available for businesses paying monthly rent less than \$50,000 where they have at least 70% drop in revenue minimum 75% rent forgiven where landlord and tenant enter into rent forgiveness agreement federal and provincial government cover 50% of forgiven rent available for April, May and June 2020 <p>Canada Emergency Wage Subsidy ("CEWS")</p> <ul style="list-style-type: none"> 75% wage subsidy of up to \$847 per week per employee from March 15 to August 29, 2020 for employers who suffer a 15% decrease in revenue in March and 30% in April or May (requirement for decreased revenue for qualifying period from June 7 to August 29 not yet determined) Special rules apply for non-arm's length employer/employee relationships 	<p>Original date: March 30, 2020</p> <p>Status: Postponed, Awaiting Announcement</p>
<p>For further details see TREP Summary – COVID-19 Economic Response Plan</p>				

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AB	<p>Emergency Isolation Support</p> <ul style="list-style-type: none"> Program complete – approximately \$91.7 million to over 79,596 eligible Albertans <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.) unpaid, job-protected leave for employees caring for children or ill and isolated family members 	<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 mirrors the federal deadlines <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>Support for Caregivers</p> <ul style="list-style-type: none"> \$3 million in funding for Caregivers Alberta to expand supports for caregivers during the pandemic and into the future <p>Charitable donation matching program</p> <ul style="list-style-type: none"> Match up to \$2 million in donations to Alberta-based designated charities and non-profits with COVID-19 fundraising campaigns from April 15 to May 31. 	<p>Date tabled: Feb 27, 2020</p> <p>See: Alberta Budget Summary 2020</p>
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>BC Hydro Customers</p> <ul style="list-style-type: none"> 1% reduction for all customers Residential: Three-month credit where customer lost job or face reduced employment, worth on average \$477 and no repayment necessary Small Business: Bills forgiven from April 1 to June 30 where doors have been closed Large Industrial: option to defer 50% of their bills over next three months <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>

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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>Temporary Child Care Services Grant</p> <ul style="list-style-type: none"> \$3,000 grant to help early childhood educators to offer child care services at their homes or in the community Can also be accessed by early childhood educators able to temporarily expand to full day child care services in nursery and before, noon and after school programs or to create temporary satellite sites for a centre. 	<p>Retail Sales Tax (“RST”)</p> <ul style="list-style-type: none"> RST return filing due date extended to June 22, 2020 for returns due on April 20, 2020 and May 20, 2020 for businesses with monthly remittances of \$10,000 or less, and quarterly filers late-filing penalty and interest waived for returns due on March 20, 2020 for businesses entitled to the RST extended filing due dates listed above <p>Health & Post-Secondary Education Tax Levy</p> <ul style="list-style-type: none"> return filing due dates extended to June 15, 2020 for returns due on April 15, 2020 and May 15, 2020 for small and medium businesses with monthly remittances of no more than \$10,000 per month <p>Workers Compensation Board (“WCB”)</p> <ul style="list-style-type: none"> Until Oct. 1 - instructed by government to not charge interest on receivables and to extend relief from penalties and late payments <p>Education Taxes, School Division Fees & Other Municipal Taxes</p> <ul style="list-style-type: none"> working with municipal partners to ensure no interest charges and will start discussions to support implementation 	<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>Utilities</p> <ul style="list-style-type: none"> instructing Manitoba Hydro, Centra Gas and Manitoba Public Insurance (MPI) to not charge interest or penalties and to not disconnect customers where Manitobans can't pay <p>Rent</p> <ul style="list-style-type: none"> Freeze on all rent increases set to take effect between April 1 and May 31. Postpone all non-urgent hearings meaning tenants cannot be evicted unless there is a risk to health and safety or concerns about illegal activity. <p>Insurance</p> <ul style="list-style-type: none"> accelerating the removal of \$75 million of annual PST from residential and business properties, effective July 1. 	<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>City Taxes</p> <ul style="list-style-type: none"> late payment penalties may be canceled in cases of financial difficulty corporations' situation will be examined on a case by case basis <p>Employer Work Security Contributions</p> <ul style="list-style-type: none"> 3 months extension without interest of Employer Work Security contributions 	<p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> Postponing loan and interest payments of existing provincial loans for a maximum period of 6 months. Corporations may request a postponement to the concerning ministry Small business owners will be eligible to obtain a working capital loan of \$200,000, the principal will not be due for a period of maximum of 12 months. The province offers loans more than \$200,000 for medium and big businesses through New Brunswick Opportunity. 	<p>Date tabled: March 10, 2020</p> <p>See: New Brunswick Budget Summary 2020</p>
NL	<p>Workers in Self-Isolation</p> <ul style="list-style-type: none"> The government will finance the salaries of workers who are self-isolating because of travel outside of Canada. 		<p>Loans and Credit Facilities</p> <ul style="list-style-type: none"> 6 months suspension for provincial part of student loans starting from March 30, 2020. 	

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NS	<p>Income Assistance</p> <ul style="list-style-type: none"> Income aid beneficiaries will receive additional \$50 <p>Worker Emergency Bridge Fund</p> <ul style="list-style-type: none"> Initiation of Worker Emergency Bridge Fund program for self-employed or salaried worker who lost their jobs and are not eligible for employment insurance One time payment of \$1,000 to bridge the gap between the time of loss of employment and the CERB 		<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>Payments</p> <ul style="list-style-type: none"> Small businesses which do business with the government will be paid within 5 days rather than 30 days <p>Rental Assistance</p> <ul style="list-style-type: none"> Establishing a guarantee program to encourage landlords of commercial properties to postpone rents for 3 months and spread out rent to the remaining time of the rent contract landlords will have protection of up to \$50,000 per owner and \$15,000 per tenant if they are not able to recover the postponed rent amount <p>Small Business Impact Grant</p> <ul style="list-style-type: none"> Establishing the Small Business Impact Grant program to offer support to small business corresponding to 15% of monthly revenues up to a maximum amount of \$5,000 	<p>Date tabled: Feb 25, 2020</p> <p>See: Nova Scotia Budget Summary 2020</p>
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 front-line 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 and cover cost of COVID-19 services for people not covered by OHIP <p>Electricity Costs</p> <ul style="list-style-type: none"> expand eligibility for Low-Income Energy Assistance Program ("LEAP") charge 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 \$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>Auto Insurance</p> <ul style="list-style-type: none"> enable auto insurance companies to provide premium rebates <p>Property Taxes</p> <ul style="list-style-type: none"> 90-day deferral of property tax payments for individuals and businesses in parts of Northern Ontario outside of municipal boundaries 	<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>

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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 THIS WILL GO AT THE BOTTOM OF PEI COLUMN 1 (SUPPORT FOR WORKERS): <p>Income Support Fund</p> <ul style="list-style-type: none"> Establishing Covid-19 Income Support Fund offering a one time taxable payment \$750 <p>Special Situations Fund</p> <ul style="list-style-type: none"> Establishing Covid-19 Special Situations Fund to offer up to \$1,000 to those who lost income and are not eligible for other provincial or federal programs available until June 16, 2020 		<p>Emergency Financing Program - Small Business Working Capital</p> <ul style="list-style-type: none"> Borrow up to \$100,000 with a fixed 4% interest rate Repayment within 6 years and payments start 12 months after access to financing \$4.5 million paid to Community Business Development Corporations to offer financing to small businesses and entrepreneurs 3 months deferral of all loan repayments granted by Finance PEI, Island Investment Development, PEI Century Fund <p>Rental Assistance</p> <ul style="list-style-type: none"> Establishing Temporary Rental Assistance Benefit to help tenants pay their rents for having suffered loss of revenue because of Covid-19. \$500 per household the first month, \$250 per month for the next two months. Establishing Commercial Lease Rent Deferral Program to help small businesses who closed their doors due to COVID-19 Commercial building landlords who postpone the next 3 payments and spread out the remaining time of the rent contract will be eligible for financial assistance of up to \$50,000 per landlord and \$15,000 per tenant if they cannot recover the postponed rent 	
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>Incentive Program to Retain Essential Workers (IPREW)</p> <ul style="list-style-type: none"> The assistance amount will make up the difference between CERB and an eligible individual's wages Eligible workers can apply online beginning on May 19, 2020 The program provides \$100 for each week of qualifying work beginning March 15, 2020, and extending for a maximum of 16 weeks. 	<p>Income Tax Filing Deadline</p> <ul style="list-style-type: none"> The filing due date for Quebec income tax returns mirrors the federal deadlines Accelerated treatment of tax credit applications and commodity tax reimbursements <p>Income Tax Payment Deadline</p> <ul style="list-style-type: none"> Extension to Sept. 1, 2020 on instalments and balances due for individuals and corporations <p>Commodity Taxes</p> <ul style="list-style-type: none"> Extension to June 30, 2020 for filing deadlines of QST returns the payments due between March 27 and June 1 <p>Minimum RRIF withdrawals</p> <ul style="list-style-type: none"> Harmonization with federal measures of reduction of 25% of minimum RRIF withdrawals 	<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>Families</p> <ul style="list-style-type: none"> Families who receive advance payments of the tax credit for childcare expenses will have access to tools which will prevent them from reimbursing the excess amounts <p>Seniors</p> <ul style="list-style-type: none"> Extension of 4 months for renewal applications for advance payments of the tax credit for home-support services for seniors Payments already in place will be redirected until the renewal. <p>Shelter Allowance Program</p> <ul style="list-style-type: none"> Extension, until December 1, 2020, of all renewal applications for shelter allowance program Payments already in place will be redirected until the renewal. 	<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 Training Allowance and Skills Training Benefit Programs Repayment Moratorium</p> <ul style="list-style-type: none"> • Repayment moratorium to provide individuals with overpayments immediate relief • Effective April 6, 2020, and will be revisited in three months 	<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>Small Business Emergency Payment Program</p> <ul style="list-style-type: none"> • Financial assistance to small businesses ordered to temporarily close or significantly curtail operations • Payments are based on 15% of monthly sales revenue in either April 2019 or February 2020 • Maximum payment is \$5,000 per business and no restriction on use • Eligibility criteria can be found here: https://www.saskatchewan.ca/government/health-care-administration-and-provider-resources/treatment-procedures-and-guidelines/emerging-public-health-issues/2019-novel-coronavirus/covid-19-information-for-businesses-and-workers/saskatchewan-small-business-emergency-payment-program 	<p>Original date: March 18, 2020</p> <p>Status: Full budget postponed</p> <p>See: Saskatchewan 2020-2021 Estimates (Limited Budget Release)</p>

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2 Queen Street East, Twentieth Floor, Toronto, Ontario M5C 3G7 | www.ci.com

Head Office / Toronto
416-364-1145
1-800-268-9374

Calgary
403-205-4396
1-800-776-9027

Montreal
514-875-0090
1-800-268-1602

Vancouver
604-681-3346
1-800-665-6994

Client Services
1-800-792-9355

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