CANADIAN PACIFIC RAILWAY PENSION COMMITTEE

PENSION REPRESENTATIVE – ROBERT J. CAMERON

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November 18, 2026,

The calculation for the Annual Consumer Price Index (CPI) effective January 1, 2027 as per Article 1603 (a) (i) is as follows.

To qualify a Retiree must have been retired for at least 5 years and be of age 65 as of December 31 of the previous year. Indexing is on the first **$ 1,500.00** of your pension. The maximum increase would therefore be **$ 1,500.00 X 1.30% = $ 19.50 per month, starting with your January 2027 payment.**

The calculation for the Annual Consumer Price Index (CPI) effective January 1,2027 is in Article 16.03 (a) (i) of the Pension Rules.

(2) Rate of increase in company pension effective January 1, 2026

Article 1603 (a) (i)
Change to CPI
2,010.3 // 1,959.3 = 1,0260.3 1 = 2.600 % (Rounded)

Where Indexing Percentage is 50%. 50% of Change in CPI

2,6000 % x 50% = 1.30 %

Where Indexing Percentage is 60% 60% is Change in CPI

2,6000 % x 60% = !.56 %

Article 16.03(a) (ii) 3.00%

Article 16.03(a) (ii)

Change in CPI
2.010.3 / 1.959.3 = 1.026003 = 2.600% (Rounded)

100% Change in CPI

2.6000% / 100% = 2.60%

Article 16.03 (a) (iv)

Change in CPI (previous year)

1.959	/	1921.1	=	1.019888	1	2.000% (Rounded)

100% of Change (previous year)

2.000%	=	100%	= 2.00%

For Pensioners whose Last Date of Hire was prior to June 1, 2004 and their spouses or Post Retirement Spouses and for Spouses of Members who died in service and whose last Date of Hire was prior to June 1, 2004.

Lesser of (i) (ii) and (iii)

Indexing Percentage	Rate
50%	1.30%
60%	1.56%

For all other persons

Lesser of (i), (ii0 and (iv)

Indexing Percentage	Rate
50%	1.30%
60%	1.56%

Blue Cross rates for Part II have been mailed to you from Blue Cross hopefully you will receive it soon, advising of the new rates for 2027. They are really pushing for all to get the Generic Drug whenever possible, which is cheaper. When you receive your letter from Blue Cross of the rate changes for the retiree's you will have the option of withdrawing from it if you wish. It will be your choice. If you have any questions please call me.

For all who have Health Spending Accou8nt please make sure you are registered to make your claims will be paid.

In closing I would like to wish everyone a very MERRY CHRISTMAS for 2026 and a HAPPY and HEALTHY 2027.

Yours sincerely
(Signed)
Robert J. Cameron Pensioner Representative