

we'd love to show you why
**Calgary has the highest head
office concentration per capita
in Canada**

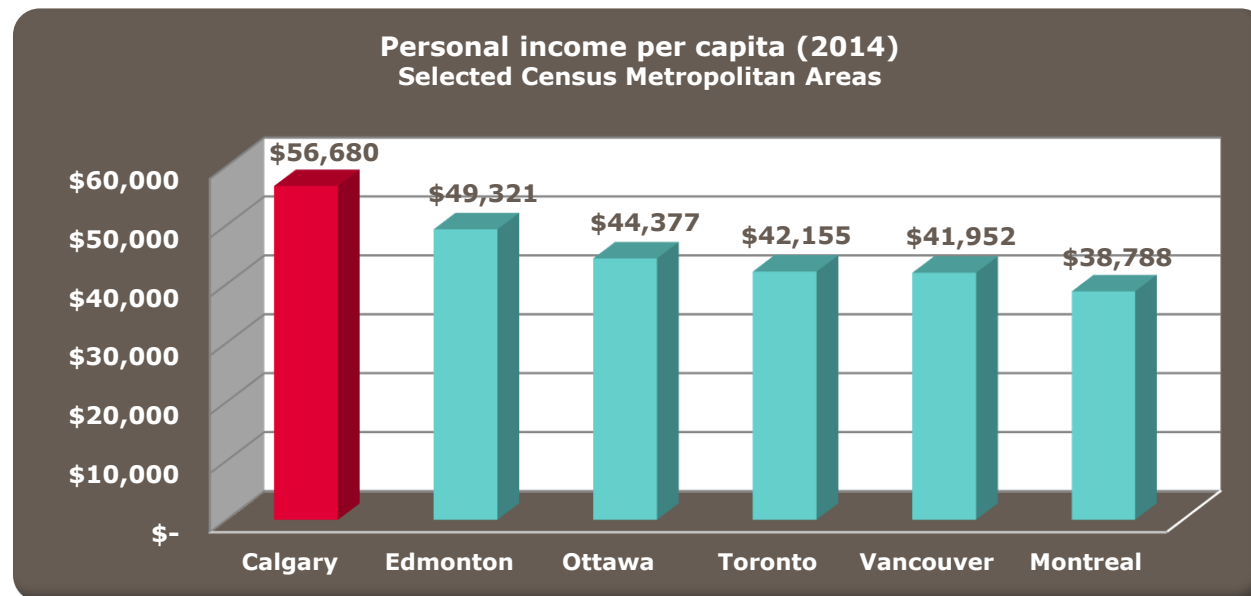
Calgary Wealth: Fact Sheet

From personal income to investments, Calgary is Canada's leader in earnings and financial management.

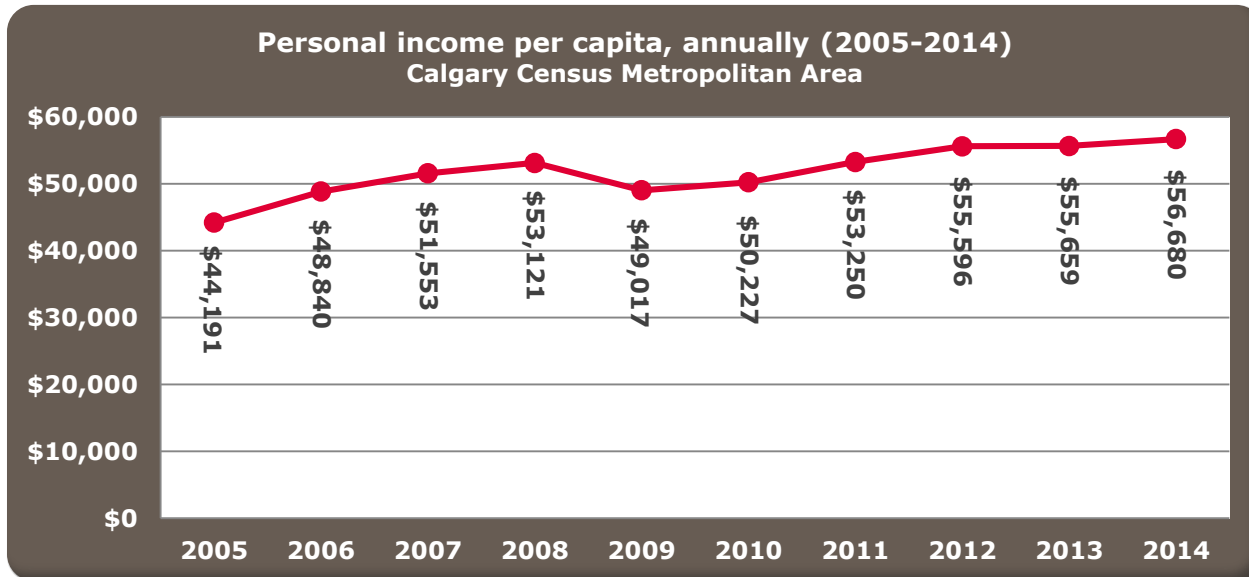
Personal Income Per Capita

Personal income is the sum of all revenue (wages, dividends, self-employment, etc.) received in a year.

In 2014, Calgary had the highest personal income per capita of Canada's major Census Metropolitan Areas at \$56,680 and has maintained this ranking for well over a decade.

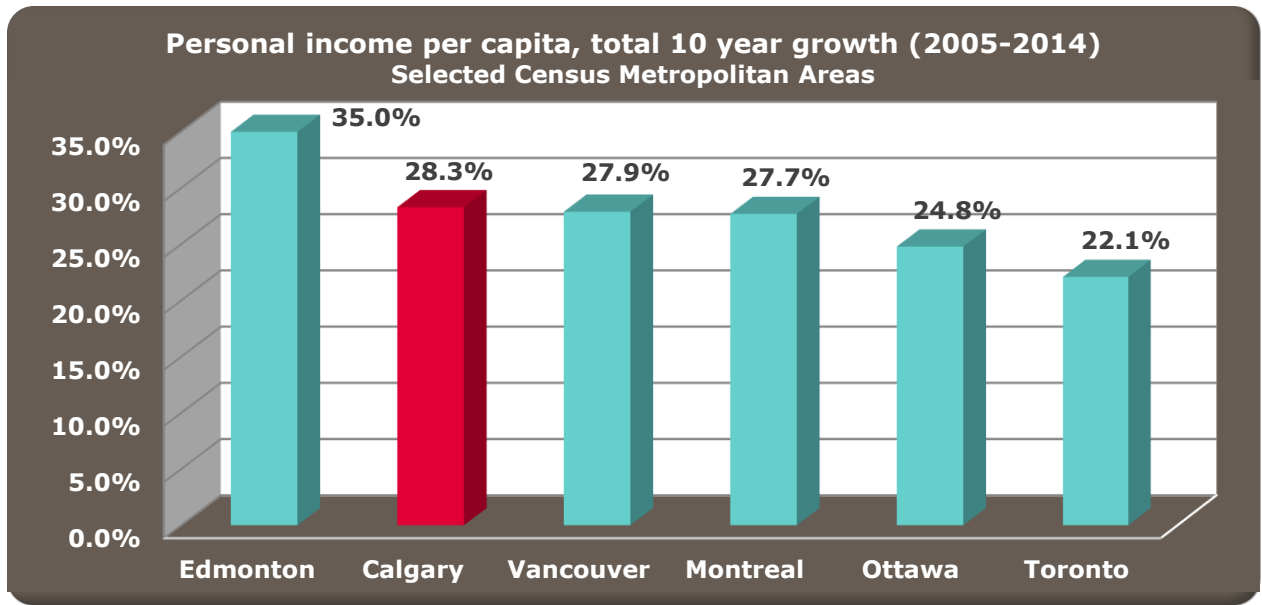


Source: Conference Board of Canada



Source: Conference Board of Canada

Of Canada's major Canadian CMAs, Calgary had the second highest total annual growth in personal income per capita over the past 10 years at 28.3 per cent (2005-2014), as well as the second highest average annual growth over the same period at a rate of 3.6 per cent.

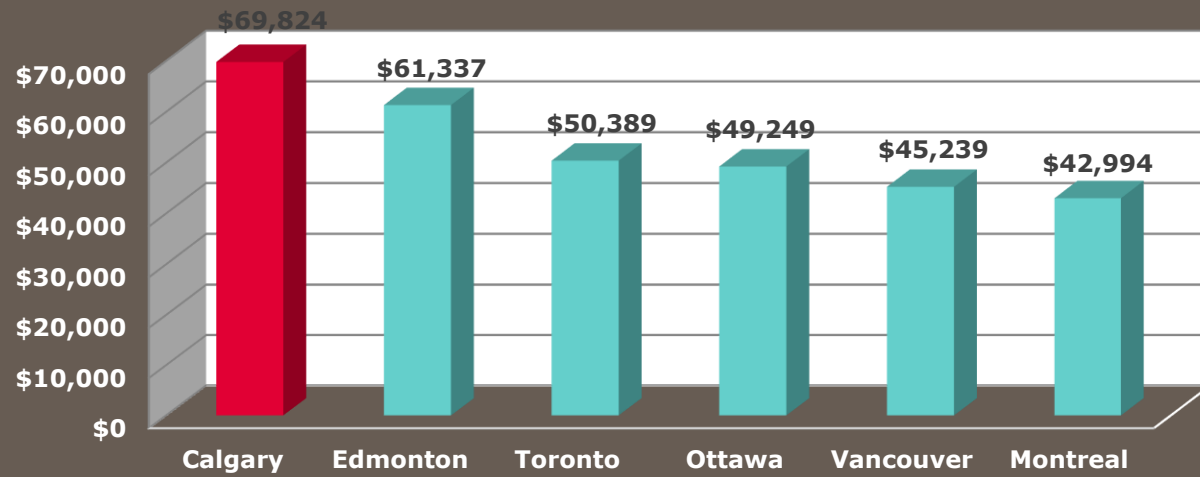


Source: Conference Board of Canada

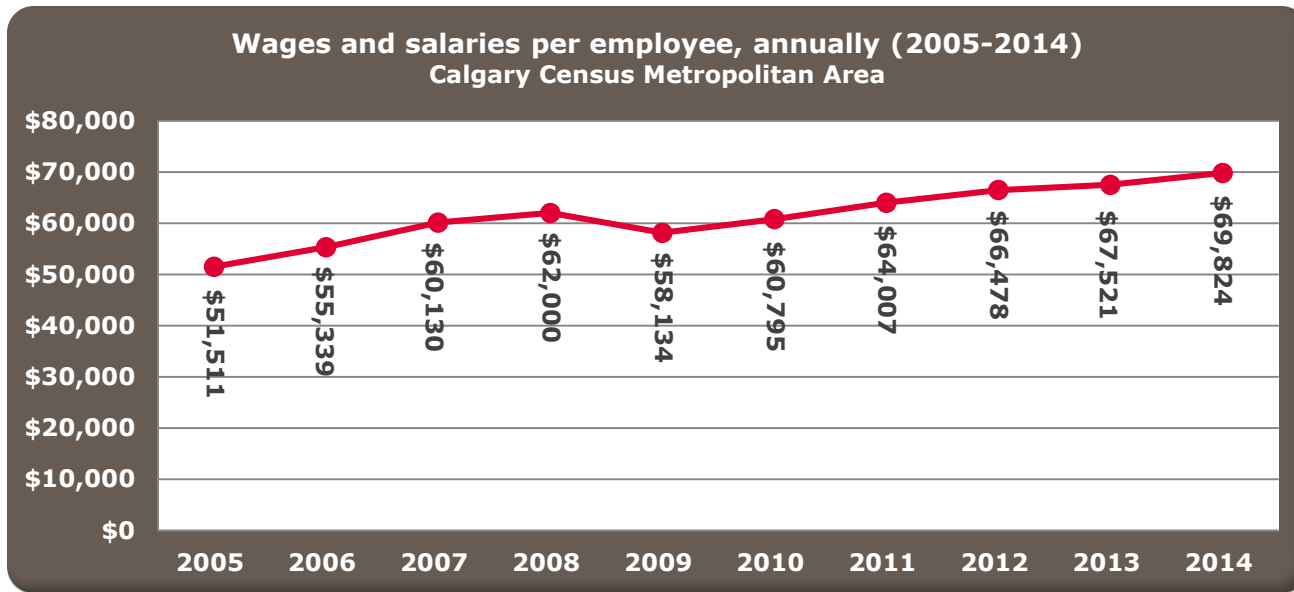
Wages and Salaries

Calgary also represented the highest wages and salaries per employee in the country, at \$69,824 in 2014.

Wages and salaries per employee (2014) Selected Census Metropolitan Areas

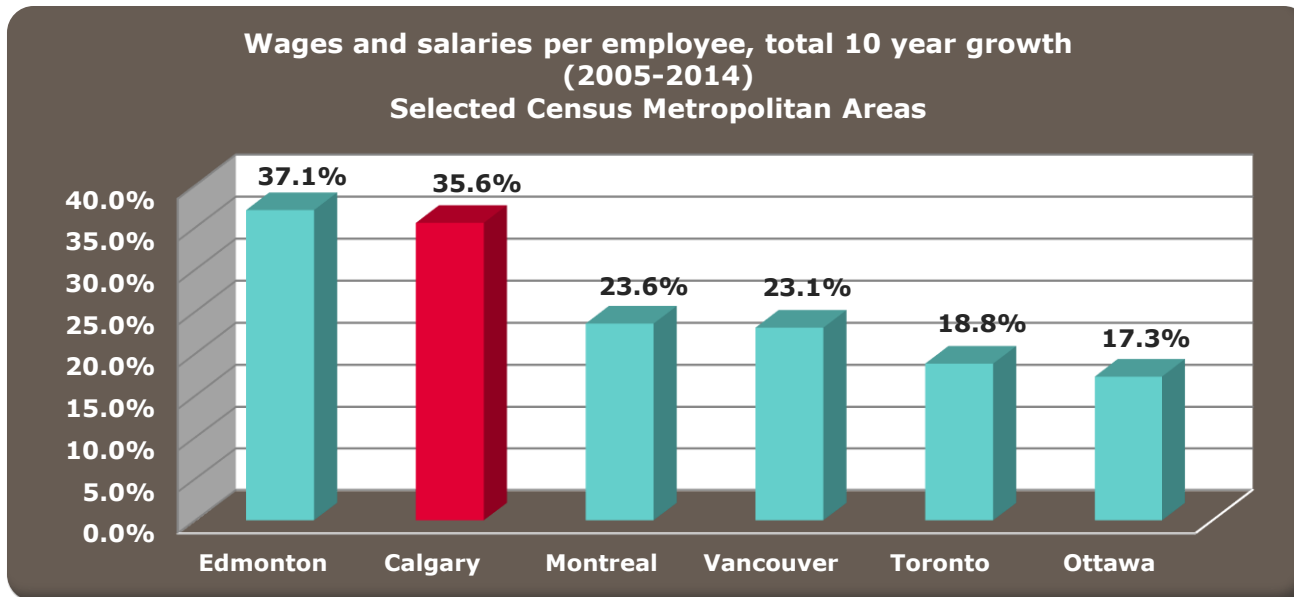


Source: Conference Board of Canada



Source: Conference Board of Canada

Calgary employees have consistently been the most compensated for the past decade (2005-2014) and boast the second highest total growth in earnings (35.6 per cent) for the 2005-2014 period, amongst Canada's other major centres.



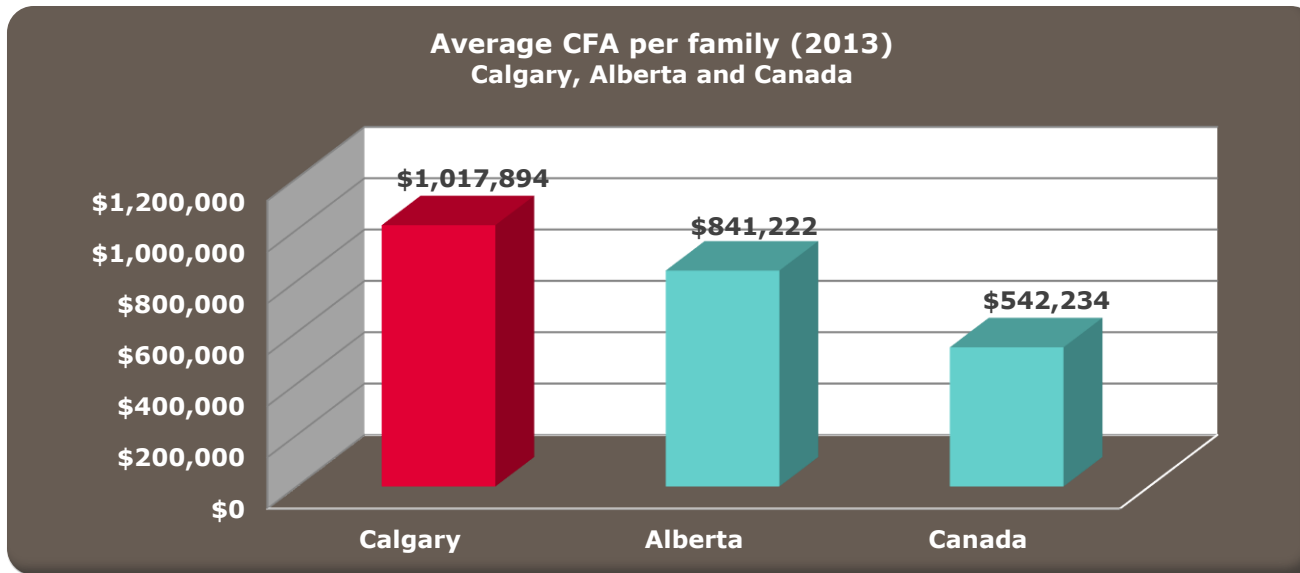
Source: Conference Board of Canada

Calculated Financial Assets

Calculated Financial Assets¹ (CFA) are estimates of the principal amounts invested to generate the dividend and interest incomes reported on the tax file. The basis of the estimation is the interest and dividend income reported and average rates of return for interest and dividends.

As at 2013, 41.6 per cent of Calgary families had CFA, resulting in 261,580 Calgary families generating an investment total of \$266.3 Billion (an average of \$1,017,894 per family with CFA).

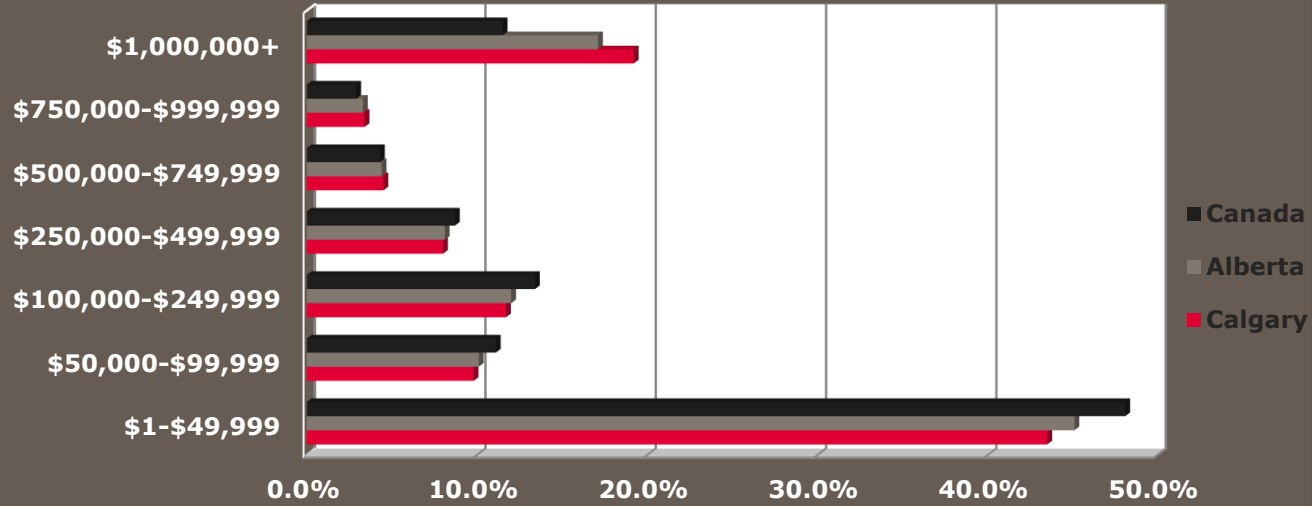
During this same period, Calgarian CFA families' average investment (\$1,017,894) exceeded the provincial (\$841,222) and national (\$542,234) averages.



Source: Statistics Canada

Proportionately, by 2013, Calgary families with CFA had invested a higher percentage of total investments than the provincial and national average, across all CFA dollar ranges from \$500,000 to \$1,000,000+.

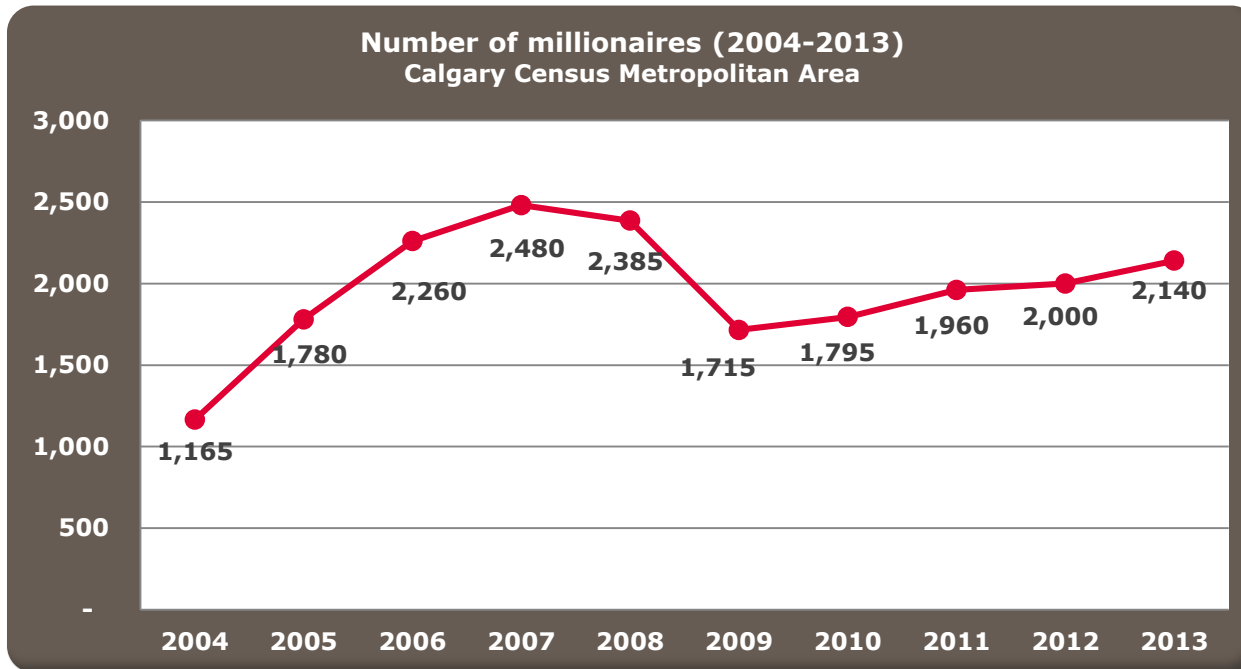
CFA family distribution by investment range (2013)
Calgary, Alberta and Canada



Source: Statistics Canada

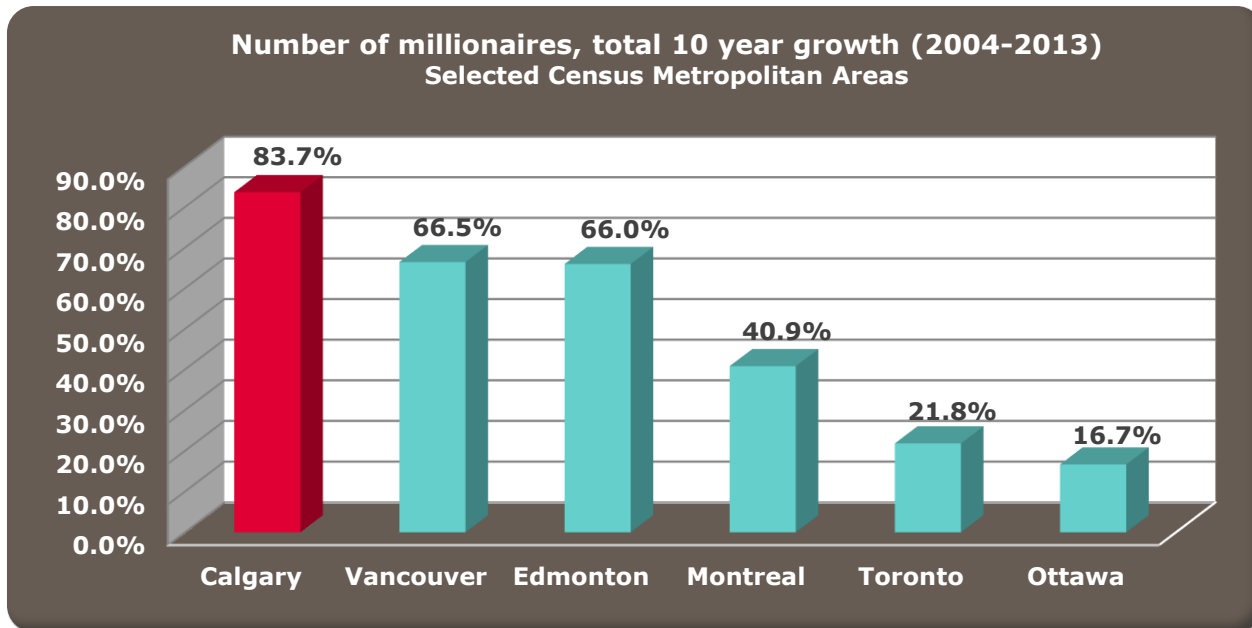
Millionaires

Though the number of millionaires is less in 2013 compared to 2007, it has steadily increased since 2009.



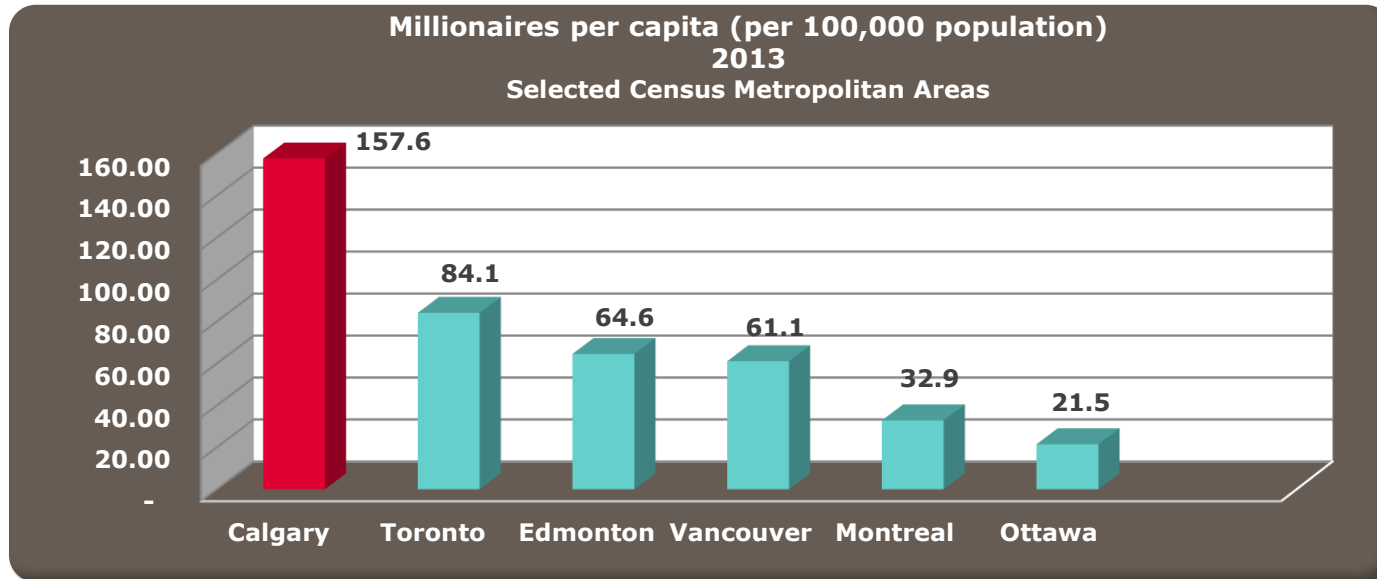
Source: Statistics Canada

Calgary also leads Canada's other major cities in 10 year total growth (2004-2013) at an impressive rate of 83.7 per cent.



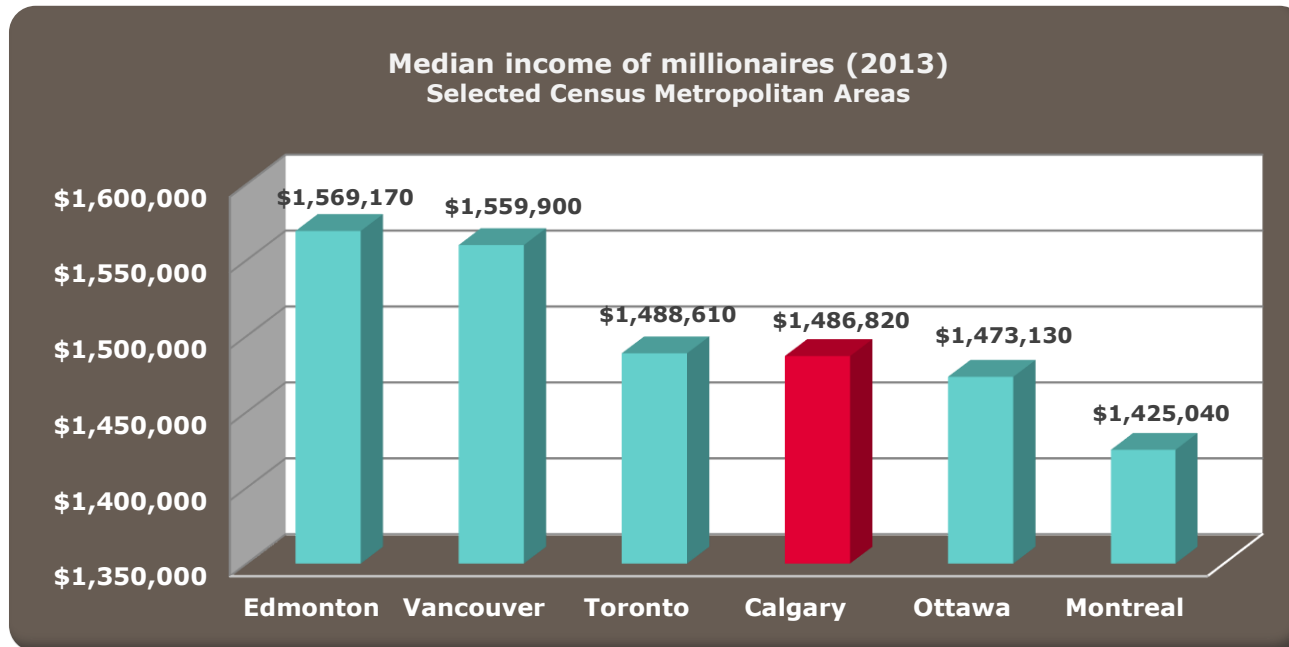
Source: Statistics Canada

In 2013, Calgary had the highest number of millionaires in Canada (persons reporting personal income of \$1 Million+), on a per capita basis, at 157.6 per 100,000 population.



Source: Statistics Canada

In 2013, Calgary millionaires reported a median income of \$1,486,820 placing fourth among Canada's major Census Metropolitan Areas.



Source: Statistics Canada

¹ Statistics Canada's Calculated Financial Assets (CFA) data was created from the interest and dividend information contained in personal income tax returns of all family members. Ideally, net worth may be the desired measure. Whereas it is possible to estimate the principal amount invested in interest and dividend-bearing instruments, the CFA is by no means an estimate of net worth. This measure, in particular, excludes all non-financial assets – financial assets held in which the income is not taxable, such as Registered Retirement Savings Plans, and assets that do not generate annual income in the form of interest or dividends, such as nondividend-bearing stocks. The measure in no way estimates financial liabilities, or even takes liabilities into account. The CFA, however, is an estimate of some liquid assets – assets that might be of interest to a financial marketer.