



LIFE • HEALTH • RETIREMENT

Life Annuity February 10, 2016

Your Representative

Ivon Hughes
ON
O: R:
F: C:



Your information

Name : Prime Annuitant
Date of birth: February 1, 1956
Age : 60
Sex : Male

Your projection summary

Payment details

First payment date	Payment	Frequency
April 1, 2016	\$720.56	Monthly

Deposit details

Premium amount	Rate effective date	Purchase date	Tax rate
\$160,000.00	February 10, 2016	March 1, 2016	0.000 %

Contract details

Type of annuity	Source of funds
Life	RRSP

Guarantee details

Guarantee	Date of last guaranteed payment
10 years	March 1, 2026

In accordance with the provisions of the Act respecting the distribution of financial products and services (Bill 188), this document is your copy of the information on the products offered. This document is for your information only. It is not your contract. Only the contract can be used to settle legal disputes.

This illustration was calculated with rates different from the ones of Desjardins Financial Security.



Desjardins
Insurance

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Detailed payment statement on February 10, 2016

Life Annuity

Year	Age	Gross monthly payment*	Gross annual payment	Net annual payment**	Contract value at death
2016	60	\$720.56	\$6,485	\$6,485	\$160,000
2017	61	\$720.56	\$8,647	\$8,647	\$68,966
2018	62	\$720.56	\$8,647	\$8,647	\$62,248
2019	63	\$720.56	\$8,647	\$8,647	\$55,329
2020	64	\$720.56	\$8,647	\$8,647	\$48,202
2025	69	\$720.56	\$8,647	\$8,647	\$9,230
2035	79	\$720.56	\$8,647	\$8,647	\$0
2045	89	\$720.56	\$8,647	\$8,647	\$0
2055	99	\$720.56	\$8,647	\$8,647	\$0
2065	109	\$720.56	\$8,647	\$8,647	\$0

* Amount at the anniversary of the first payment

** Amount calculated with the income tax rate entered

Description of calculation of the contract value at death of the annuitant

Prior to the date of the first annuity payment:

The contract value at death is the return of premium with interest at 0% per annum.

On or after the date of the first annuity payment:

The contract value at death is the commuted value of the value of the remaining guaranteed annuity payments, calculated in accordance with Company rates then in effect. For illustration purposes, the commuted values were calculated at each policy anniversary with interest rates in effect at the time of the illustration. The value may differ at the time of death.



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Advantages of a life annuity for you

Want to be able to count on **regular, guaranteed** income during your retirement? With a life annuity, you'll get payments as set intervals for your entire lifetime.

With a life annuity you get:

- Guaranteed periodic income for life
- Shelter from market fluctuations
- Worry-free investment management
- Eligibility for pension income tax credits
- A reliable supplement to your Registered Retirement Income Fund (RRIF)
- Protection from Assuris against the financial failure of the life insurance company
- Leveling taxable income in the case of a prescribed annuity

And you can choose from the following options:

- **Indexed annuity:** To offset inflation, each year your payments will increase by a set percentage (from 1% to 4%) as indicated on your contract application.
- **Joint-life annuity:** After you die, your spouse will continue to receive annuity payments for life.
- **Guarantee:** Depending on the type of annuity and the type of guarantee, a portion of your capital will be protected.
- **Adapted annuity:** Provides guaranteed income for life if your life expectancy is reduced due to an illness.

Choosing Desjardins ...

is choosing Desjardins Group, the largest cooperative financial group in Canada, whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

**Desjardins****Insurance**

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Acknowledgement of receipt

This annuity projection report is valid for 1 business day from the rate effective date.

I have read the projection report and the explanations. I fully understand the features of the product and am aware that the projected values may change in relation to market rates in effect at the time both the contract application and funds are received and accepted. I also understand that the contract application must be received within five days of the date of this report and that the funds or the signed rate guarantee form must be received within this same period. If these criteria are not met, the annuity will be calculated based on the rates in force at the time the funds are received.

Signed on _____ at _____
(mm/dd/yyyy)

Contract owner _____

DFS Financial security advisor _____

desjardinslifeinsurance.com/annuity

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Date : February 10, 2016
Prepared for : Prime Annuitant
Prepared by : Ivon Hughes
Retirement zone, version 4.5.0



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Representative's Copy

February 10, 2016

Your Representative

Ivon Hughes
 ON
 O: R:
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Client information

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 Date of birth: February 1, 1956
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 Sex : Male

My client's projection summary

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Representative's Copy

Additional information

Interest rate used for Annuity 1									
2.50 %	20.00	2.50 %							

My commission

Options	Choice	First year	Renewal
Career		\$2,600.00	1.00 % per annuity payment
Accelerated	X	\$4,200.00	N/A

Return of premium with interest at rate of 0% per annum if the annuitant dies prior to the first payment date.

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Advisor's signature

Signed on _____
(mm/dd/yyyy)

at _____

DFS Financial security advisor

X _____

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Date : February 10, 2016
Prepared for : Prime Annuitant
Prepared by : Ivon Hughes
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