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LIFE ANNUITY ILLUSTRATION

Single Premium Immediate Annuity Quotation

for:

Mr. John Smith

Prepared on:
April 30, 2009

Prepared by:

Ivon T Hughes

**Illustration Date: April 30, 2009**

This quotation is based on the current date and interest rate used to calculate the annuity payment.

Single Life: Life Annuity Quotation

Annuity Survey Details	
Prepared By	Ivon T Hughes
Annuitant's Province	Ontario
Name	Client 1
Birth Date	December 18, 1950
Sex	Male
Annuity Type	Single Life
Fund Type	RRSP
Guarantee Period	10 Years
Premium	\$400,000.00
Purchase Date	May 1, 2008
Payment Frequency	Monthly
Income Start Date	January 1, 2009

Rank	Financial Institution	Monthly Income	Taxable Portion
1	Manulife Investments	\$2,346.31	\$2,346.31
2	Canada Life	\$2,331.81	\$2,331.81
3	Great-West Life	\$2,303.74	\$2,303.74
4	AIG Life of Canada	\$2,276.69	\$2,276.69
5	Empire Life	\$2,231.96	\$2,231.96
6	Sun Life Assurance Company of Canada	\$2,229.74	\$2,229.74
7	Standard Life	\$2,219.30	\$2,219.30
8	Desjardins Financial Security	\$2,192.96	\$2,192.96
9	Transamerica Life Canada	\$2,187.42	\$2,187.42

This illustration is not an annuity contract. It has been prepared for information purposes only. It is intended to demonstrate features based on specific assumptions that are not guaranteed.

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Illustration Summary

- As of April 30, 2009 *Manulife* provides you with the highest monthly income of \$2,346.31 monthly.
- The difference between the highest and lowest insurance company is \$158.89 per month or \$1906.68 annually. This large difference is what sets us apart from the competition. Because we are independent we are able to shop the market and provide you with best possible income.
- The 10 year guarantee period you requested guarantees that your monthly income shall continue to your beneficiaries even if you would suddenly pass away.
- For your protection in worse case scenarios because the monthly income is above the \$2000 a month threshold we recommend that you split your income with two insurance companies. Assuris who protect Canadian policyholders guarantees that you will retain up to \$2,000 per month if your life insurance company should fail.

For more information on Assuris see <http://www.Assuris.com>

What Should You Do Next?

- Call or email us for another quote!
- In most cases we suggest you compare different guarantee periods. Request another quote on different guarantee periods such as a 0, 10 or 20. Then decide which is more suitable.
- If your decision has been made then call or email us to guarantee your rate.

GET A RATE GUARANTEE!

Call us toll free 1- 877-842-3863 or email us at info@trustco.ca

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About Us

LifeAnnuities.com - The Hughes Trustco Group Ltd are Canadian Insurance and investment brokers licensed across Canada and in business since 1972. We are proud members of the BBB.

What Have Clients Said

"For the past two years Mr. Ivon Hughes has provided me with outstanding service and counsel in helping to identify and obtain the appropriate type and amount of life insurance to suit my financial needs and family circumstances. His professional, courteous demeanor, and breadth of insurance knowledge has made him a pleasure to deal with. I recommend him to you for your insurance requirements." **T. Finkel, Ontario, Canada**



"As an independent working woman, I realized in June 2003 that I better get a guarantee that my income would continue if I became disabled. I contacted Ivon who shopped the market (I have enough of my own shopping to do) for the best disability insurance quote and who got me a great policy at a great price. Now I know I have tax free income and if you, the reader, are not protecting your most valuable asset, your income, you should do something about it." **Margot Daley, Ontario, Canada**

"I have known Ivon Hughes for about 20 years. He arranged a portfolio for me in annuities. Our relationship has been a wonderful one. Mr. Hughes is a straight shooter and knows his business." **Dr. M.A. Gold, Quebec, Canada**

Contact Us

Email | Web

Just send us a question and we will get back to you as soon as possible. From Monday to Friday you can expect to receive an answer in less than 24 hours.

- Email: info@trustco.ca
- Website: www.lifeannuities.com



Call | Fax

If you want to directly give us a call, feel free to ring our toll free number during office hours. Office hours are on Monday to Fridays from 8:00 a.m. to 4:00 p.m. Est. We are closed on Saturday and Sunday and on Canadian National Holidays.

- Toll Free: 877-842-3863
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