

ALDA : Joint-Life

**Special quote**

**Prepared for**

Life Annuities.com Inc.



**Your information**

Date of birth: January 15, 1952

Age: 72

Sex: Male

**Your spouse's information**

Date of birth: June 15, 1953

Age: 70

Sex: Female

**Your projection summary**

**Payment details**

First payment date	Payment	Frequency	Reduction
January 1, 2037	\$2,969.53	Monthly	Non-reducing

**Deposit details**

Premium amount	Rate effective date	Purchase date	Tax rate
\$170,000.00	February 16, 2024	February 16, 2024	0.00%

**Contract details**

Type of annuity	Source of funds
Joint-life	Registered

**Guarantee details**

Guarantee
Cash refund

This Special quote is for your information only. It is not your contract. Only the contract can be used to settle legal disputes.

Joint-life annuity

**Special quote**

Detailed payment statement

**Joint Life Annuity**

Year	Age	Gross monthly payment*	Gross annual payment	Net annual payment**	Contract value at death
2024	72	\$0.00	\$0	\$0	\$170,000
2025	73	\$0.00	\$0	\$0	\$170,000
2026	74	\$0.00	\$0	\$0	\$170,000
2027	75	\$0.00	\$0	\$0	\$170,000
2028	76	\$0.00	\$0	\$0	\$170,000
2029	77	\$0.00	\$0	\$0	\$170,000
2030	78	\$0.00	\$0	\$0	\$170,000
2031	79	\$0.00	\$0	\$0	\$170,000
2032	80	\$0.00	\$0	\$0	\$170,000
2033	81	\$0.00	\$0	\$0	\$170,000
2034	82	\$0.00	\$0	\$0	\$170,000
2035	83	\$0.00	\$0	\$0	\$170,000
2036	84	\$0.00	\$0	\$0	\$170,000
2037	85	\$2,969.53	\$35,634	\$35,634	\$164,061
2038	86	\$2,969.53	\$35,634	\$35,634	\$128,427
2039	87	\$2,969.53	\$35,634	\$35,634	\$92,792
2040	88	\$2,969.53	\$35,634	\$35,634	\$57,158
2041	89	\$2,969.53	\$35,634	\$35,634	\$21,524
2042	90	\$2,969.53	\$35,634	\$35,634	\$0
2043+	91	\$2,969.53	\$35,634	\$35,634	\$0

\* Amount at the anniversary of the first payment

\*\* Amount calculated with the income tax rate entered

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

The value of the contract at death corresponds to the value of the single premium paid to purchase the annuity less the payments made to the annuitant(s). For illustration purposes, this value was calculated at each policy anniversary.

Joint-life annuity

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## With more than 30 years of expertise in responsible investment, Desjardins is the first to offer advanced deferred life annuities!

It's a Canadian first! Desjardins Insurance now offers responsible annuities by applying a responsible investment policy that includes environmental, social and governance (ESG) factors in the selection and management of its investments—at the same competitive rates as traditional annuities.

### 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 Advanced Life Deferred 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
- Allows you to delay the start of the annuity payments until the age of 85

#### Here are the following features:

- Joint-life annuity: After you die, your spouse will continue to receive annuity payments for life.
- Cash Refund Guarantee: A portion of your capital will be protected. If the annuitant were to pass away before receiving the full value of their initial investment, any remaining funds would be refunded to their beneficiaries in a lump sum.

### Choosing Desjardins Financial Security ...

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 refers to Desjardins Financial Security Life Assurance Company.