

Registered Annuity

Quotation

Reference Number: 000001-0000000

Status: Pending

AnnuitantDate of BirthSexPrime AnnuitantMay 10, 1946M

Premium

Payment Date: October 1, 2011 Source of Funds: RRSP (Ontario)

Conventional Annuity

Commencement Date: November 1, 2011

Type: Single Life Amount per frequency: \$1,200.00 Monthly

| | Years | Months | Premium Amount |
|-----------------------|-------|--------|----------------|
| (1) Guaranteed period | 0 | 0 | \$207,884.36 |
| (2) Guaranteed period | 5 | 0 | \$209,575.44 |
| (3) Guaranteed period | 10 | 0 | \$215,574.39 |
| (4) Guaranteed period | 15 | 0 | \$226,043.69 |

Table Number: 105

NOTES: (1) An annuity will be set up on the terms shown above if a Rate Basis Guarantee is signed today and the single premium is paid within 45 days of today's date. Otherwise, rates are subject to change on a daily basis.

(2) This quotation is not complete without the Explanatory Notes.

Prepared for: Date: September 19, 2011

Prepared by: J. L. Producer Time: 10:11:52

Telephone: Case:

Fax: Page 1 of 2 Version: 30.06.00



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EXPLANATORY NOTES

AnnuitantDate of BirthSexPrime AnnuitantMay 10, 1946M

- 1. The Single Premium has to be paid on October 1, 2011.
- 2. An annuity payment of \$1,200.00 will be made monthly to The Prime Annuitant and is guaranteed from November 1, 2011 until the end of the guaranteed period. The annuity payment is payable thereafter for as long as Prime Annuitant is alive.
- 3. Table Number is the reference to the annuity cost basis in effect on the date the annuity quotation is produced.
- 4. In the event of the death of the annuitant before the Annuity Commencement Date, the Death Benefit shall be the Premium paid for the annuity with interest at 5.000%.
- 5. The annuity is fully taxable at the end of the year.
- 6. All payments made to or by Standard Life must be made in Canada in Canadian currency unless otherwise stipulated.

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