

IMMEDIATE ANNUITY QUOTATION



Personalized for:

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Manulife Investments Annuities can assist with your income needs through guaranteed payments for the rest of your life or for a specific period of time. An annuity from Manulife Investments can form an important part of your income portfolio by taking the guesswork out of investing for income.

WHAT IS AN ANNUITY?

For those who want guaranteed income, annuities are a popular choice. In exchange for a single lump sum investment, an insurer makes guaranteed regular income payments to a client that contain both interest and a return of principal.

In addition, annuity payments aren't affected by market volatility or fluctuations in interest rates. They can offer protection against inflation through indexing, which provides yearly payment increases. They're also a potential source of tax-efficient income because only a portion of an annuity payment is taxable.

Best of all, annuities are simple. It's a one-time purchase with no on-going investment decisions to be made. Annuities are perfect for investors who are not interested in managing investments as they age.

The amount of income provided through an annuity is generally determined by the:

- Type of annuity selected
- Amount of money invested
- Current interest rates
- Age
- Sex
- Payment guarantee selected

TYPES OF ANNUITIES

A **Single Life Annuity** provides an income as long as the annuitant is living.

A **Joint and Survivor Life Annuity** provides an income for the lifetime of two individuals – a primary annuitant and a secondary annuitant (usually a husband and wife). Upon the death of one annuitant, the surviving annuitant can continue to receive an income.

A **Term Certain Annuity** provides guaranteed income for a specified period of time.

IMMEDIATE ANNUITY

This quotation is based on the information provided. Any changes to the information in this quotation may result in a change to the final income amount. The Purchase Date will be determined when the premium is received at Head Office.

The following is a personalized quotation showing the income that would be generated based on the premium provided.

PRIMARY ANNUITANT

Name: Client 1
Birth Date: June 9, 1940
Sex: Male

PLAN DETAILS

Annuity Type	Source of Funds	Tax Type	Type of Transfer
Single Life	RRSP/RRIF	Registered	External to Manulife

DEPOSIT DETAILS

Premium Amount	Rate Effective Date	Purchase Date
100,000.00	September 22, 2011	October 1, 2011

INCOME DETAILS

Income Amount	Payment Start Date	Return of Premium (if death occurs before Payment Start Date)
681.61, Monthly	November 1, 2011	Yes, with 0% annual interest

GUARANTEE DETAILS

Guarantee of Payments	Last Guaranteed Payment Date	Sum of All Guaranteed Payments
5 years	October 1, 2016	40,896.60

DETAILED PAYMENT SUMMARY

For illustration purposes only, this table displays, based on the type of annuity chosen, payment details for up to 26 years. For life annuities, income is payable for life and can continue beyond the last year shown.

Year	Age of Primary Annuitant	Monthly Income (\$)	Annual Calendar Year Income (\$)	Accumulated Calendar Year Income (\$)
2011	71	681.61	1,363.22	1,363.22
2012	72	681.61	8,179.32	9,542.54
2013	73	681.61	8,179.32	17,721.86
2014	74	681.61	8,179.32	25,901.18
2015	75	681.61	8,179.32	34,080.50
2016	76	681.61	8,179.32	42,259.82
2017	77	681.61	8,179.32	50,439.14
2018	78	681.61	8,179.32	58,618.46
2019	79	681.61	8,179.32	66,797.78
2020	80	681.61	8,179.32	74,977.10
2021	81	681.61	8,179.32	83,156.42
2022	82	681.61	8,179.32	91,335.74
2023	83	681.61	8,179.32	99,515.06
2024	84	681.61	8,179.32	107,694.38
2025	85	681.61	8,179.32	115,873.70
2026	86	681.61	8,179.32	124,053.02
2027	87	681.61	8,179.32	132,232.34
2028	88	681.61	8,179.32	140,411.66
2029	89	681.61	8,179.32	148,590.98
2030	90	681.61	8,179.32	156,770.30
2031	91	681.61	8,179.32	164,949.62
2032	92	681.61	8,179.32	173,128.94
2033	93	681.61	8,179.32	181,308.26
2034	94	681.61	8,179.32	189,487.58
2035	95	681.61	8,179.32	197,666.90
2036	96	681.61	8,179.32	205,846.22

- Contracts cannot be changed or surrendered after issue.
- This quote assumes that all information provided to Manulife complies with any applicable pension legislation.
- Payments are guaranteed until October 1, 2016. Total sum of all guaranteed payments equal \$40,896.60. Once the last payment guarantee date has been reached, any future annuity payments will be made contingent upon the survival of the annuitant or joint annuitants.
- User generated quotes are only valid when the total premium(s) per annuitant does not exceed \$2 million. This applies to multiple quotes based on the same life.

ADVANTAGES OF A MANULIFE ANNUITY

PAYMENT GUARANTEES

Guarantee Period – If a guarantee period is chosen, payments are guaranteed to be paid for the selected period. If the annuitant, or last surviving annuitant on a Joint Annuity, dies before the end of the chosen guarantee period, then remaining guaranteed payments may continue to the named beneficiary or may be commuted in certain circumstances.

Principal protection – This option (also known as a cash refund guarantee) ensures that in the event of the annuitant's death, a beneficiary will receive a lump sum payment equal to the difference between the total payments received and the original investment amount. Selecting this payment guarantee provides you with the Manulife Principal Protected Annuity™.

PAYMENT FREQUENCY

Choose from monthly, quarterly, semi-annual or annual payments on any annuity type (subject to minimum payment amounts).

TAX ADVANTAGES

Many non-registered annuities may meet specific Income Tax Act (Canada) requirements and can qualify for "Prescribed" taxation. Prescribed Annuities offer tax advantages, including level taxation throughout the duration of the contract. Non-prescribed annuity

taxation is higher in the early years and decreases over time as principal is reduced. With prescribed taxation, the recipient receives an element of tax deferral and also pays less tax over the life of the contract.

Further, for those 65 or older, income from an annuity will qualify for the Pension Income Tax Credit and pension income splitting, which offer additional tax relief.

INFLATION PROTECTION

To help combat the effects of inflation, annuities can be purchased with an annual percentage increase in income.

FINANCIAL STRENGTH

Manulife Financial is one of the largest life insurance companies in Canada and a leading financial services company in North America. We consistently earn superior ratings from acknowledged industry experts including Standard and Poor's and A.M. Best. In addition, Manulife Financial is a member of Assuris. Assuris is a not for profit corporation, funded by the life insurance industry, that protects Canadian policyholders against loss of benefits due to the financial failure of a member company. Details about the extent of Assuris' protection are available at www.assuris.ca and in their brochure, which can be obtained from your financial advisor or Assuris by calling 1 800 268 8099.

FOR MORE INFORMATION, PLEASE CONTACT YOUR ADVISOR OR VISIT [MANULIFE.CA/INVESTMENTS](https://www.manulife.ca/investments)

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