

**Personal Data**

**Province:** Ontario  
**Annuitant:** Client1  
**Sex:** Male  
**Date of Birth:** 04 Oct 1946  
**Age at purchase:** 65

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**Single Premium Details**

**Amount:** \$1,500,000.00  
**Unisex Portion:** \$0.00  
**Purchase Date:** 15 Oct 2011  
**Source of Funds:** LIRA (Locked-in Retirement Account) / Locked-in RRSP  
**Applicable Pension Legislation:** Ontario

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**Annuity Details**

**Annuity Type:** Single Life  
**Income Amount:** \$7,997.01  
**Income Frequency:** Monthly  
**Guaranteed Period:** 15 years 0 months  
**First Payment Date:** 15 Nov 2011  
**Annual Taxable Portion:** Income Payments Fully Taxable/See Tax Schedule

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**Notes**

- (1) The rate basis for this quote is guaranteed if a faxed copy of the application with a Request for Rate Guarantee and this quote are received in Head Office no later than midnight of the day following the day this quote was produced, and the Single Premium Amount is received by BMO Insurance within 45 days of today's date. Otherwise, rates are subject to change on a daily basis.
- (2) The Purchase Date is the date the Single Premium Amount is received by BMO Insurance. In order to obtain the Annuity Income Amount quoted, the Single Premium Amount must be received at our Head Office on or by the Purchase Date quoted.
- (3) Any changes (i.e. the date all funds are received at our Head Office (Purchase Date), Single Premium Amount and/or First Payment Date, etc.) to this quote will result in a change in the Annuity Income Amount.
- (4) All payments made to or by BMO Insurance must be made in Canada in Canadian currency.
- (5) Please sign the Advisor's Report on the application. By law, the annuity cannot be issued without this signature.

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Insurer: BMO Life Assurance Company

Prepared by:

Single Premium Immediate Annuity Version SPIA V4.0/10-11/1

Phone:

October 4, 2011

Rate basis: October 4, 2011

Time 14:04:54

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