

Personal Data

Province: Alberta
Annuitant: Client1
Sex: Male
Date of Birth: 13 Dec 1940
Age at purchase: 71

Single Premium Details

Amount: \$30,000.00
Purchase Date: 01 Mar 2012
Source of Funds: Non-Registered

Annuity Details

Annuity Type: Single Life
Income Amount: \$199.11
Income Frequency: Monthly
Guaranteed Period: 10 years 0 months
First Payment Date: 01 Jan 2013
Tax Status: Prescribed
Annual Taxable Portion: See Tax Schedule

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 7 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.

Insurer: BMO Life Assurance Company

Prepared by:

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

Phone:

January 19, 2012

Rate basis: January 19, 2012

Time 08:36:04

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Page 1 of 3

Tax Schedule

Annuitant:

Client1, Male, 13 Dec 1940, age at purchase 71

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2012	\$0	\$0	\$0	\$0
2013	\$199	\$2,389	\$2,389	\$222
2014	\$199	\$2,389	\$4,779	\$222
2015	\$199	\$2,389	\$7,168	\$222
2016	\$199	\$2,389	\$9,557	\$222
2017	\$199	\$2,389	\$11,947	\$222
2018	\$199	\$2,389	\$14,336	\$222
2019	\$199	\$2,389	\$16,725	\$222
2020	\$199	\$2,389	\$19,115	\$222
2021	\$199	\$2,389	\$21,504	\$222
2022	\$199	\$2,389	\$23,893	\$222
2023	\$199	\$2,389	\$26,283	\$222
2024	\$199	\$2,389	\$28,672	\$222
2025	\$199	\$2,389	\$31,061	\$222
2026	\$199	\$2,389	\$33,450	\$222
2027	\$199	\$2,389	\$35,840	\$222
2028	\$199	\$2,389	\$38,229	\$222
2029	\$199	\$2,389	\$40,618	\$222
2030	\$199	\$2,389	\$43,008	\$222
2031	\$199	\$2,389	\$45,397	\$222
2032	\$199	\$2,389	\$47,786	\$222
2033	\$199	\$2,389	\$50,176	\$222
2034	\$199	\$2,389	\$52,565	\$222
2035	\$199	\$2,389	\$54,954	\$222
2036	\$199	\$2,389	\$57,344	\$222
2037	\$199	\$2,389	\$59,733	\$222
2038	\$199	\$2,389	\$62,122	\$222
2039	\$199	\$2,389	\$64,512	\$222
2040	\$199	\$2,389	\$66,901	\$222
2041	\$199	\$2,389	\$69,290	\$222

* The Monthly Income is the payout amount recorded on the payment anniversary which may include indexing if selected.

The Taxable Portion of Income is an estimation only and it is based on the Income Tax Act (Canada) and regulations in effect at the time of this quotation. Any changes to the Income Tax Act (Canada) and regulations in the future may impact the Taxable Portion of Income.

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Page 2 of 3

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Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2042	\$199	\$2,389	\$71,680	\$222
2043	\$199	\$2,389	\$74,069	\$222
2044	\$199	\$2,389	\$76,458	\$222
2045	\$199	\$2,389	\$78,848	\$222
2046	\$199	\$2,389	\$81,237	\$222

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Page 3 of 3

VERIFICATION OF IDENTITY AND THIRD PARTY DETERMINATION FORM

Applicant Name: _____ Policy/Account No. (if available): _____

The Proceeds of Crime (Money Laundering) and Terrorist Financing Act requires a client's identity to be verified by referring to certain documents. The law also requires that reasonable measures be taken to determine whether the client is acting on behalf of a third party, and if so, that certain information be recorded. Please enter the information below.

1. Identity Verification - Provide the information below on the individual(s) submitting an application on his/her/their own behalf or on behalf of an entity (e.g. corporation, partnership or trust).

Name	Type of Document	Document Number	Place of Issue
Individual 1			
Individual 2			
Individual 3			

Acceptable documents are: original valid passport, driver's licence, birth certificate, Certificate of Canadian Citizenship, Canadian Armed Forces Identity card. A government issued document bearing the individual's photograph, signature and address is the preferred document.

2. a) Corporation - In addition to the information contained in Section "1", please provide the corporate information below if the owner is a corporation.

Official Corporate Name	Place of Federal or Provincial Incorporation	Corporation/Registration Number (if available)

Please refer to Articles of Incorporation or similar document.

b) Non-corporate Entity - In addition to the information contained in Section "1", please provide the information below if the owner is an unincorporated entity (e.g. partnership, trust or unincorporated association). For a non-corporate entity, the broker must verify the entity's existence by referring to a partnership agreement, trust agreement, articles of association or similar record that ascertains its existence. The record may be in paper form or in an electronic version that is accessible to the public.

Official Name		
Type of Entity		
Description of Document/Record Reviewed		
Form of Document/Record Reviewed	<input type="checkbox"/> Paper (if paper, provide photocopy) <input type="checkbox"/> Electronic	
If electronic, complete the following: _____		
Registration No.	Source of Record (e.g. insert website and URL)	

3. Third party Determination - this section must be completed. Every reasonable effort must be made by you to determine if the client is acting on behalf of a third party. For the purpose of this question, a "third party" is a person (i.e. an individual or entity) other than the individual who conducts the transaction, the latter being "the client." (For example, an attorney/mandatory acting under a power of attorney/mandate, or a trustee acting under a bear trust, are each acting on behalf of a third party. In the first case, the attorney or mandatory is the "client" and the grantor of the power of attorney or mandate is the third party. In the second case, the trustee is the "client" and each beneficiary is a third party.)

When asked whether the client(s) is/are acting on behalf of or at the instruction of a third party, the client(s) answered: Yes No

When asked if someone other than the owner will be contributing funds to the policy, or now has or will in the future have use of the policy or access to its values, the client(s) answered: Yes No

If yes to either of these questions, collect the following information on the third party.

Name of Third Party	
Relationship of Third Party to Client	
Address of Third Party	
Principal Business/Occupation of Third Party	
If an entity, type of entity (e.g. corporation) and corporation or other	
If an entity, place of issue of corporation or registration number	

Unable to determine, however I have reasonable grounds to suspect there is a third party.

Reason

4. Broker Verification/Information - I hereby certify that I have (a) verified the identity of the individual(s) who submitted the application by referring to the original valid documents referred to above and that the information recorded was correctly copied from such document, (b) verified non-corporate existence as indicated in Section 2(b), and (c) used reasonable efforts to determine if the client(s) is/are acting on behalf of a third party.

Name of Broker (please print)		
Signature of Broker		Date (dd/mm/yyyy)

MGA Code _____ Advisor Code _____

Note: Please submit this form with your application.