

**Personal Data**

**Province:** Ontario  
**Annuitant:** Client1  
**Sex:** Male  
**Date of Birth:** 09 Jul 1941  
**Age at purchase:** 71

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**Single Premium Details**

**Amount:** \$75,000.00  
**Purchase Date:** 01 Oct 2012  
**Source of Funds:** Non-Registered

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**Annuity Details**

**Annuity Type:** Single Life  
**Income Amount:** \$469.30  
**Income Frequency:** Monthly  
**Guaranteed Period:** 10 years 0 months  
**First Payment Date:** 01 Oct 2012  
**Tax Status:** Prescribed  
**Annual Taxable Portion:** 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 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.

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Insurer: BMO Life Assurance Company

Prepared by:

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

Phone:

September 21, 2012

Rate basis: September 21, 2012

Time 12:15:51

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**Tax Schedule**

**Annuitant:** Client1, Male, 09 Jul 1941, age at purchase 71

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2012	\$469	\$1,408	\$1,408	\$141
2013	\$469	\$5,632	\$7,040	\$564
2014	\$469	\$5,632	\$12,671	\$564
2015	\$469	\$5,632	\$18,303	\$564
2016	\$469	\$5,632	\$23,934	\$564
2017	\$469	\$5,632	\$29,566	\$564
2018	\$469	\$5,632	\$35,198	\$564
2019	\$469	\$5,632	\$40,829	\$564
2020	\$469	\$5,632	\$46,461	\$564
2021	\$469	\$5,632	\$52,092	\$564
2022	\$469	\$5,632	\$57,724	\$564
2023	\$469	\$5,632	\$63,356	\$564
2024	\$469	\$5,632	\$68,987	\$564
2025	\$469	\$5,632	\$74,619	\$564
2026	\$469	\$5,632	\$80,250	\$564
2027	\$469	\$5,632	\$85,882	\$564
2028	\$469	\$5,632	\$91,514	\$564
2029	\$469	\$5,632	\$97,145	\$564
2030	\$469	\$5,632	\$102,777	\$564
2031	\$469	\$5,632	\$108,408	\$564
2032	\$469	\$5,632	\$114,040	\$564
2033	\$469	\$5,632	\$119,672	\$564
2034	\$469	\$5,632	\$125,303	\$564
2035	\$469	\$5,632	\$130,935	\$564
2036	\$469	\$5,632	\$136,566	\$564
2037	\$469	\$5,632	\$142,198	\$564
2038	\$469	\$5,632	\$147,830	\$564
2039	\$469	\$5,632	\$153,461	\$564
2040	\$469	\$5,632	\$159,093	\$564
2041	\$469	\$5,632	\$164,724	\$564

\* 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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Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2042	\$469	\$5,632	\$170,356	\$564
2043	\$469	\$5,632	\$175,987	\$564
2044	\$469	\$5,632	\$181,619	\$564
2045	\$469	\$5,632	\$187,251	\$564
2046	\$469	\$5,632	\$192,882	\$564

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

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## 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.**