

Reference Number: 000001-0000000

Status: Pending

Annuitant	Date of Birth	Sex
Prime Annuitant	July 12, 1950	F

Premium

Single Amount:	\$175,000.00
Payment Date:	March 26, 2013
Source of Funds:	Non-Registered

Conventional Annuity

Commencement Date:	April 26, 2013
Type:	Single Life
Frequency:	Monthly
Taxation:	Non-Prescribed

	Years	Months	Annuity Payment
(1) Guaranteed period	0	0	\$834.95
(2) Guaranteed period	5	0	\$831.75
(3) Guaranteed period	10	0	\$821.77
(4) Guaranteed period	15	0	\$804.10

Table Number: 91

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:
 Prepared by: J. L. Producer
 Telephone:
 Fax:

Date: March 26, 2013
 Time: 11:31:39
 Case:
 Version: 32.01.00

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TAXABLE PORTION ILLUSTRATION

Annuitant	Date of Birth	Sex
Prime Annuitant	July 12, 1950	F

Annual Amount to be reported (According to the chosen guaranteed period)				
Year	(1)	(2)	(3)	(4)
2013	0.00	0.00	0.00	0.00
2014	0.00	0.00	0.00	0.00
2015	2,185.83	2,241.68	2,238.88	2,234.84
2016	5,015.35	5,033.79	5,021.09	5,020.17
2017	4,883.85	4,903.29	4,884.48	4,882.77
2018	4,750.60	4,772.41	4,746.07	4,742.56
2019	4,614.76	4,603.78	4,606.04	4,599.61
2020	4,476.16	4,459.01	4,464.70	4,454.05
2021	4,334.66	4,318.05	4,322.46	4,306.10
2022	4,190.19	4,174.13	4,179.99	4,156.09
2023	4,042.82	4,027.33	4,038.10	4,004.50
2024	3,890.09	3,875.18	3,840.18	3,856.27
2025	3,743.76	3,729.41	3,684.66	3,708.73
2026	3,595.63	3,581.85	3,538.87	3,562.95
2027	3,445.90	3,432.69	3,391.51	3,420.30
2028	3,294.57	3,281.94	3,242.56	3,282.57
2029	3,141.78	3,129.75	3,092.20	3,044.83
2030	2,988.07	2,976.61	2,940.89	2,877.66
2031	2,833.71	2,822.85	2,788.98	2,729.01
2032	2,678.99	2,668.72	2,636.70	2,580.01

NOTES: (1) The taxable portion hereabove is in the same currency as the benefits.

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EXPLANATORY NOTES

Annuitant	Date of Birth	Sex
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1. The Single Premium of \$175,000.00 has to be paid on March 26, 2013.
2. An annuity payment will be made monthly to The Payee and is guaranteed from April 26, 2013 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 1.500%.
5. Although clearly not the intention of the Income Tax Act, the current wording of the Act governing third-party life annuity policies results in inappropriate income inclusions. On September 12, 2002 the Department of Finance issued a "comfort letter" indicating that it will recommend to the Minister of Finance that the legislation be amended. This would ensure that the taxation of these annuities is on the same basis as other non-prescribed annuity policies. For such policies, the illustrated taxable portions have not changed and concur with these proposed amendments to the Act.
6. All payments made to or by Standard Life must be made in Canada in Canadian currency unless otherwise stipulated.

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