

**Personal Data**

**Province:** Ontario  
**Annuitant:** Prime Annuitant  
**Sex:** Male  
**Date of Birth:** 09 Aug 1947  
**Age at purchase:** 67

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**Single Premium Details**

**Amount:** \$200,000.00  
**Purchase Date:** 15 Dec 2014  
**Source of Funds:** RRSP (Registered Retirement Savings Plan)

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**Annuity Details**

**Annuity Type:** Single Life  
**Income Amount:** \$1,149.90  
**Income Frequency:** Monthly  
**Guaranteed Period:** 10 years 0 months  
**First Payment Date:** 15 Jan 2015  
**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 V6.0/14-06/1

Phone:

November 28, 2014

Rate basis: November 28, 2014

Time 11:39:53

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**Tax Schedule**

**Annuitant:** Prime Annuitant, Male, 09 Aug 1947, age at purchase 67

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2014	\$0	\$0	\$0	\$0
2015	\$1,150	\$13,799	\$13,799	\$13,799
2016	\$1,150	\$13,799	\$27,598	\$13,799
2017	\$1,150	\$13,799	\$41,396	\$13,799
2018	\$1,150	\$13,799	\$55,195	\$13,799
2019	\$1,150	\$13,799	\$68,994	\$13,799
2020	\$1,150	\$13,799	\$82,793	\$13,799
2021	\$1,150	\$13,799	\$96,592	\$13,799
2022	\$1,150	\$13,799	\$110,390	\$13,799
2023	\$1,150	\$13,799	\$124,189	\$13,799
2024	\$1,150	\$13,799	\$137,988	\$13,799
2025	\$1,150	\$13,799	\$151,787	\$13,799
2026	\$1,150	\$13,799	\$165,586	\$13,799
2027	\$1,150	\$13,799	\$179,384	\$13,799
2028	\$1,150	\$13,799	\$193,183	\$13,799
2029	\$1,150	\$13,799	\$206,982	\$13,799
2030	\$1,150	\$13,799	\$220,781	\$13,799
2031	\$1,150	\$13,799	\$234,580	\$13,799
2032	\$1,150	\$13,799	\$248,378	\$13,799
2033	\$1,150	\$13,799	\$262,177	\$13,799
2034	\$1,150	\$13,799	\$275,976	\$13,799
2035	\$1,150	\$13,799	\$289,775	\$13,799
2036	\$1,150	\$13,799	\$303,574	\$13,799
2037	\$1,150	\$13,799	\$317,372	\$13,799
2038	\$1,150	\$13,799	\$331,171	\$13,799
2039	\$1,150	\$13,799	\$344,970	\$13,799
2040	\$1,150	\$13,799	\$358,769	\$13,799
2041	\$1,150	\$13,799	\$372,568	\$13,799
2042	\$1,150	\$13,799	\$386,366	\$13,799
2043	\$1,150	\$13,799	\$400,165	\$13,799
2044	\$1,150	\$13,799	\$413,964	\$13,799

\* 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.

Insurer: BMO Life Assurance Company

Single Premium Immediate Annuity Version SPIA V6.0/14-06/1

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Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2045	\$1,150	\$13,799	\$427,763	\$13,799
2046	\$1,150	\$13,799	\$441,562	\$13,799
2047	\$1,150	\$13,799	\$455,360	\$13,799
2048	\$1,150	\$13,799	\$469,159	\$13,799
2049	\$1,150	\$13,799	\$482,958	\$13,799
2050	\$1,150	\$13,799	\$496,757	\$13,799
2051	\$1,150	\$13,799	\$510,556	\$13,799
2052	\$1,150	\$13,799	\$524,354	\$13,799

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