



ANNUITY QUOTE

Annuitant information

Primary annuitant	Name:	Mr. Primary Annuitant
	Gender:	Male
	Date of birth:	Aug. 10, 1944
	Age:	70 years, 11 months

Annuity details

Income payment details

Income amount:	\$1,102.23 monthly
Purchase date:	Aug. 15, 2015
Income payment start date:	Sep. 15, 2015

Annuity options

Annuity type:	Single life
Single premium:	\$168,000.00
Guaranteed income payments for:	0 years
Premium source:	Registered retirement savings plan
Taxation type:	Fully taxable (registered)
Return of premium before income payments begin?	Yes, with 0.00% interest
Annual payment increase option?	Level payments

**Quote for multiple guarantees:**

	Premium amount	Income amount
Requested quote	\$168,000.00	\$1,102.23
5 year guarantee	\$168,000.00	\$1,084.53
10 year guarantee	\$168,000.00	\$1,032.03
15 year guarantee	\$168,000.00	\$950.34
20 year guarantee	Not applicable	Not applicable



Annuity disclosures

To issue an income annuity based on this quote, you must meet the conditions listed below.

- All information you provided is accurate and results in a quote that complies with any applicable legislation.
- Head office receives the application by 8 p.m. ET, one business day following the date this quote was prepared. Head office receives the full premium by the required date that's indicated on the application.
- Cumulative premiums for any other income annuity for the same annuitant don't exceed our administrative limits.
- Income payment amounts are payable in Canadian currency and are paid by direct deposit.
- Where applicable, the annual taxable amounts shown are based on the type of annuity selected and our interpretation of the current Income Tax Act. This may be subject to change.

The following apply based on the selections you made.

- We base the estimated after tax income payment amount on the estimated tax rate provided at the time of the quote.
- The payment and rate guarantee is valid only if all applicable conditions are met as indicated in the application.
 - "Payment guarantee" means your income will be the same as shown in this quote.
 - "Rate guarantee" means we will use the same rate we used to calculate the income payment amount in this quote, but other factors may change the actual income payment amount.

We make every effort to ensure this income annuity quote is accurate; however, we reserve the right to correct any errors and omissions. The features and options in this quote are fully described in your policy.

Prepared by: Ivon T Hughes

Phone: 514-842-9001

Fax:

Date prepared: July
16, 2015

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