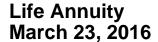


Your Representative

Ivon Hughes ON

O: R: F: C:







Your information

Name: Prime Annuitant Date of birth: May 16, 1955

Age: 60 Sex: Male

Your projection summary

Payment details

First payment date	Payment	Frequency
May 1, 2016	\$664.46	Monthly

Deposit details

Premium amount	Rate effective date	Purchase date	Tax rate
00.00	March 23, 2016	April 1, 2016	0.000 %

Contract details

Type of annuity	Source of funds
Life	RRSP

Guarantee details

Guarantee	Date of last guaranteed payment
To age 90 years old	May 1, 2045

This document is for your information only. It is not your contract. Only the contract can be used to settle legal disputes.

This illustration was calculated with rates different from the ones of Desjardins Financial Security.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Date: March 23, 2016
Prepared for: Prime Ar

Prepared for : Prime Annuitant Prepared by : Ivon Hughes Retirement zone, version 4.5.0



Detailed payment statement on March 23, 2016

Life Annuity					
		Gross	Gross	Net	Contract
Year	Age	monthly	annual	annual	value at
		payment*	payment	payment**	death
2016	61	\$664.46	\$5,316	\$5,316	\$177,000
2017	62	\$664.46	\$7,974	\$7,974	\$150,838
2018	63	\$664.46	\$7,974	\$7,974	\$147,407
2019	64	\$664.46	\$7,974	\$7,974	\$143,870
2020	65	\$664.46	\$7,974	\$7,974	\$140,223
2025	70	\$664.46	\$7,974	\$7,974	\$120,222
2035	80	\$664.46	\$7,974	\$7,974	\$69,779
2045	90	\$664.46	\$7,974	\$7,974	\$1,327
2055	100	\$664.46	\$7,974	\$7,974	\$0
2065	110	\$664.46	\$7,974	\$7,974	\$0

^{*} Amount at the anniversary of the first payment

Description of calculation of the contract value at death of the annuitant

Prior to the date of the first annuity payment:

The contract value at death is the return of premium with interest at 0% per annum.

On or after the date of the first annuity payment:

The contract value at death is the commuted value of the value of the remaining guaranteed annuity payments, calculated in accordance with Company rates then in effect. For illustration purposes, the commuted values were calculated at each policy anniversary with interest rates in effect at the time of the illustration. The value may differ at the time of death.

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Date: March 23, 2016

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^{**} Amount calculated with the income tax rate entered



Advantages of a life annuity for you

Want to be able to count on **regular**, **guaranteed** income during your retirement? With a life annuity, you'll get payments as set intervals for your entire lifetime.

With a life annuity you get:

- · Guaranteed periodic income for life
- · Shelter from market fluctuations
- · Worry-free investment management
- · Eligibility for pension income tax credits
- A reliable supplement to your Registered Retirement Income Fund (RRIF)
- Protection from Assuris against the financial failure of the life insurance company
- · Leveling taxable income in the case of a prescribed annuity

And you can choose from the following options:

- Indexed annuity: To offset inflation, each year your payments will increase by a set percentage (from 1% to 4%) as indicated on your contract application.
- Joint-life annuity: After you die, your spouse will continue to receive annuity payments for life.
- Guarantee: Depending on the type of annuity and the type of guarantee, a portion of your capital will be protected.
- Adapted annuity: Provides guaranteed income for life if your life expectancy is reduced due to an illness.

Choosing Desjardins ...

is choosing Desjardins Group, the largest cooperative financial group in Canada, whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- · Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-

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Date: March 23, 2016

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This annuity projection report is valid for 1 business day from the rate effective date.

I have read the projection report and the explanations. I fully understand the features of the product and am aware that the projected values may change in relation to market rates in effect at the time both the contract application and funds are received and accepted. I also understand that the contract application must be received within five days of the date of this report and that the funds or the signed rate guarantee form must be received within this same period. If these criteria are not met, the annuity will be calculated based on the rates in force at the time the funds are received.

(mm/dd/yyyy)	at	
Contract owner		
DFS Life insurance representative		_

desjardinslifeinsurance.com/annuityDesjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Date: March 23, 2016

Prepared for: Prime Annuitant Prepared by: Ivon Hughes Retirement zone, version 4.5.0



Your Representative

Ivon Hughes ON O: R: F: C:

Representative's Copy

March 23, 2016





Client information

Name: Prime Annuitant Date of birth: May 16, 1955

Age : 60 Sex : Male

My client's projection summary

Payment details

First payment date	Payment	Frequency
May 1, 2016	\$664.46	Monthly

Deposit details

Premium amount	Rate effective date	Purchase date	Tax rate
\$177,000.00	March 23, 2016	April 1, 2016	0.000 %

Contract details

Type of annuity	Source of funds
Life	RRSP

Guarantee details

Guarantee	Date of last guaranteed payment	
To age 90 years old	May 1, 2045	

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Date: March 23, 2016
Prepared for: Prime Annuitant
Prepared by: Ivon Hughes
Retirement zone, version 4.5.0



Representative's Copy

Additional information									
Interest rate used for Annuity 1									
2.60 %	20.00	2.60 %							

My commission			
Options	Choice	First year	Renewal
Career		\$2,770.00	1.00 % per annuity payment
Accelerated	X	\$4,540.00	N/A

Return of premium with interest at rate of 0% per annum if the annuitant dies prior to the first payment date.

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This illustration was calculated with rates different from the ones of Desjardins Financial Security.

Representative's signature

Signed on	(mm/dd/yyyy)
	(, 33, 33, 33, 33, 33, 33, 33, 33, 33
at	
DFS Life ins	surance representative
Y	

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Date: March 23, 2016

Prepared for: Prime Annuitant Prepared by: Ivon Hughes Retirement zone, version 4.5.0