

Annuitant information

Primary annuitant	Name:	Mr. Prime Annuitant
	Gender:	Male
	Date of birth:	June 15, 1950
	Age:	65 years, 10 months
Joint annuitant	Name:	Mrs. Joint Annuitant
	Gender:	Female
	Date of birth:	Jan. 10, 1951
	Age:	65 years, 3 months

Annuity details

Income payment details

Income payment amount:	\$1,095.97 monthly
Purchase date:	May 1, 2016
Income payment start date:	June 1, 2016

Annuity options

Annuity type:	Joint-life
Single premium:	\$250,000.00
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
Joint-life reduction type and percentage:	Non-reducing
Duration to age 90 (spouse):	No

Quote for multiple guarantees:

	Premium amount	Income payment amount
Requested quote	\$250,000.00	\$1,095.97
5-year guarantee	\$250,000.00	\$1,095.82
10-year guarantee	\$250,000.00	\$1,094.53
15-year guarantee	\$250,000.00	\$1,089.93
20-year guarantee	\$250,000.00	\$1,077.31

Annuity disclosures

To be issued with 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.

- 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.



The annuity advantage

An annuity gives you a guaranteed, regular retirement income for the rest of your life (or another fixed period of time), in exchange for an initial amount of money. This initial amount is also called a premium.

An annuity is a hands-off solution to make sure you have retirement income.

How you can customize your annuity

You can tailor your annuity to meet your unique needs and financial goals. Here are a few ways you can personalize your annuity.

- Your annuity can make up for increased living costs caused by inflation.
 - You can make sure there's money left over to help take care of your loved ones after you're gone or to make a charitable donation to cause that's important to you.
 - You can make your annuity income start date flexible, so income payments begin when it's best for you.
 - You can add an option that may increase your income payments if rates go up in the months following your purchase.
 - If health problems mean you face a shorter life expectancy, you could receive higher income payments. The income payments don't decrease even if medical advances improve your life expectancy.
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