

Annuitant information

Primary annuitant	Name:	Mr. client 1
	Gender:	Male
	Date of birth:	July 4, 1941
	Age:	75 years, 1 month

Annuity details

Income payment details

Income payment amount:	\$845.06 monthly
Purchase date:	Sep. 1, 2016
Income payment start date:	Oct. 1, 2016

Annuity options

Annuity type:	Single life
Single premium:	\$150,000.00
Guaranteed income payments for:	15 years
Date of last guaranteed income payment:	Sep. 1, 2031
Premium source:	Transfer from RRIF
Taxation type:	Fully taxable (registered)
Return of premium before income payments begin?	Yes, with 0.00% interest
Annual payment increase option?	Level payments



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.

Prepared by: Ivon T Hughes

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Fax:

Date prepared: Aug.
23, 2016

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