

Personal Data

Province: Ontario
Annuitant: Prime Annuitant
Sex: Female
Date of Birth: 20 Jan 1947
Age at purchase: 70

Single Premium Details

Amount: \$95,000.00
Purchase Date: 01 Mar 2017
Source of Funds: RRSP (Registered Retirement Savings Plan)

Annuity Details

Annuity Type: Single Life
Income Amount: \$516.58
Income Frequency: Monthly
Guaranteed Period: 10 years 0 months
First Payment Date: 01 Apr 2017
Annual Taxable Portion: Income Payments Fully Taxable/See Tax Schedule

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.

Insurer: BMO Life Assurance Company

Prepared by:

Single Premium Immediate Annuity Version SPIA V8.0/17-01/1

Phone:

February 3, 2017

Rate basis: February 3, 2017

Time 08:31:45

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Tax Schedule
Annuitant:

Prime Annuitant, Female, 20 Jan 1947, age at purchase 70

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2017	\$517	\$4,649	\$4,649	\$4,649
2018	\$517	\$6,199	\$10,848	\$6,199
2019	\$517	\$6,199	\$17,047	\$6,199
2020	\$517	\$6,199	\$23,246	\$6,199
2021	\$517	\$6,199	\$29,445	\$6,199
2022	\$517	\$6,199	\$35,644	\$6,199
2023	\$517	\$6,199	\$41,843	\$6,199
2024	\$517	\$6,199	\$48,042	\$6,199
2025	\$517	\$6,199	\$54,241	\$6,199
2026	\$517	\$6,199	\$60,440	\$6,199
2027	\$517	\$6,199	\$66,639	\$6,199
2028	\$517	\$6,199	\$72,838	\$6,199
2029	\$517	\$6,199	\$79,037	\$6,199
2030	\$517	\$6,199	\$85,236	\$6,199
2031	\$517	\$6,199	\$91,435	\$6,199
2032	\$517	\$6,199	\$97,634	\$6,199
2033	\$517	\$6,199	\$103,833	\$6,199
2034	\$517	\$6,199	\$110,032	\$6,199
2035	\$517	\$6,199	\$116,231	\$6,199
2036	\$517	\$6,199	\$122,429	\$6,199
2037	\$517	\$6,199	\$128,628	\$6,199
2038	\$517	\$6,199	\$134,827	\$6,199
2039	\$517	\$6,199	\$141,026	\$6,199
2040	\$517	\$6,199	\$147,225	\$6,199
2041	\$517	\$6,199	\$153,424	\$6,199
2042	\$517	\$6,199	\$159,623	\$6,199
2043	\$517	\$6,199	\$165,822	\$6,199
2044	\$517	\$6,199	\$172,021	\$6,199
2045	\$517	\$6,199	\$178,220	\$6,199
2046	\$517	\$6,199	\$184,419	\$6,199
2047	\$517	\$6,199	\$190,618	\$6,199

* 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

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Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2048	\$517	\$6,199	\$196,817	\$6,199
2049	\$517	\$6,199	\$203,016	\$6,199
2050	\$517	\$6,199	\$209,215	\$6,199
2051	\$517	\$6,199	\$215,414	\$6,199
2052	\$517	\$6,199	\$221,613	\$6,199

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