

**Personal Data**

**Province:** Ontario  
**Annuitant:** Prime Annuitant  
**Sex:** Male  
**Date of Birth:** 30 Jan 1949  
**Age at purchase:** 68

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**Single Premium Details**

**Amount:** \$150,000.00  
**Purchase Date:** 15 Mar 2017  
**Source of Funds:** RRSP (Registered Retirement Savings Plan)

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**Annuity Details**

**Annuity Type:** Single Life  
**Income Amount:** \$805.54  
**Income Frequency:** Monthly  
**Guaranteed Period:** 15 years 0 months  
**First Payment Date:** 15 Apr 2017  
**Annual Taxable Portion:** Income Payments Fully Taxable/See Tax Schedule

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**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.

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Insurer: BMO Life Assurance Company

Prepared by:

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

Phone:

February 10, 2017

Rate basis: February 10, 2017

Time 09:52:05

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**Tax Schedule**

**Annuitant:** Prime Annuitant, Male, 30 Jan 1949, age at purchase 68

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2017	\$806	\$7,250	\$7,250	\$7,250
2018	\$806	\$9,666	\$16,916	\$9,666
2019	\$806	\$9,666	\$26,583	\$9,666
2020	\$806	\$9,666	\$36,249	\$9,666
2021	\$806	\$9,666	\$45,916	\$9,666
2022	\$806	\$9,666	\$55,582	\$9,666
2023	\$806	\$9,666	\$65,249	\$9,666
2024	\$806	\$9,666	\$74,915	\$9,666
2025	\$806	\$9,666	\$84,582	\$9,666
2026	\$806	\$9,666	\$94,248	\$9,666
2027	\$806	\$9,666	\$103,915	\$9,666
2028	\$806	\$9,666	\$113,581	\$9,666
2029	\$806	\$9,666	\$123,248	\$9,666
2030	\$806	\$9,666	\$132,914	\$9,666
2031	\$806	\$9,666	\$142,581	\$9,666
2032	\$806	\$9,666	\$152,247	\$9,666
2033	\$806	\$9,666	\$161,914	\$9,666
2034	\$806	\$9,666	\$171,580	\$9,666
2035	\$806	\$9,666	\$181,247	\$9,666
2036	\$806	\$9,666	\$190,913	\$9,666
2037	\$806	\$9,666	\$200,579	\$9,666
2038	\$806	\$9,666	\$210,246	\$9,666
2039	\$806	\$9,666	\$219,912	\$9,666
2040	\$806	\$9,666	\$229,579	\$9,666
2041	\$806	\$9,666	\$239,245	\$9,666
2042	\$806	\$9,666	\$248,912	\$9,666
2043	\$806	\$9,666	\$258,578	\$9,666
2044	\$806	\$9,666	\$268,245	\$9,666
2045	\$806	\$9,666	\$277,911	\$9,666
2046	\$806	\$9,666	\$287,578	\$9,666
2047	\$806	\$9,666	\$297,244	\$9,666

\* 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.

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Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2048	\$806	\$9,666	\$306,911	\$9,666
2049	\$806	\$9,666	\$316,577	\$9,666
2050	\$806	\$9,666	\$326,244	\$9,666
2051	\$806	\$9,666	\$335,910	\$9,666
2052	\$806	\$9,666	\$345,577	\$9,666
2053	\$806	\$9,666	\$355,243	\$9,666
2054	\$806	\$9,666	\$364,910	\$9,666

\* The Monthly Income is the payout amount recorded on the payment anniversary which may include indexing if selected.

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