

Personal Data

Province: Ontario
Annuitant: Annuitant
Sex: Male
Date of Birth: 15 Mar 1949
Age at purchase: 68

Single Premium Details

Amount: \$100,000.00
Purchase Date: 01 Feb 2018
Source of Funds: RRSP (Registered Retirement Savings Plan)

Annuity Details

Annuity Type: Single Life
Income Amount: \$565.69
Income Frequency: Monthly
Guaranteed Period: 10 years 0 months
First Payment Date: 01 Mar 2018
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:

Phone:

Rate basis: January 18, 2018

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Tax Schedule

Annuitant:

Annuitant, Male, 15 Mar 1949, age at purchase 68

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2018	\$566	\$5,657	\$5,657	\$5,657
2019	\$566	\$6,788	\$12,445	\$6,788
2020	\$566	\$6,788	\$19,233	\$6,788
2021	\$566	\$6,788	\$26,022	\$6,788
2022	\$566	\$6,788	\$32,810	\$6,788
2023	\$566	\$6,788	\$39,598	\$6,788
2024	\$566	\$6,788	\$46,387	\$6,788
2025	\$566	\$6,788	\$53,175	\$6,788
2026	\$566	\$6,788	\$59,963	\$6,788
2027	\$566	\$6,788	\$66,751	\$6,788
2028	\$566	\$6,788	\$73,540	\$6,788
2029	\$566	\$6,788	\$80,328	\$6,788
2030	\$566	\$6,788	\$87,116	\$6,788
2031	\$566	\$6,788	\$93,905	\$6,788
2032	\$566	\$6,788	\$100,693	\$6,788
2033	\$566	\$6,788	\$107,481	\$6,788
2034	\$566	\$6,788	\$114,269	\$6,788
2035	\$566	\$6,788	\$121,058	\$6,788
2036	\$566	\$6,788	\$127,846	\$6,788
2037	\$566	\$6,788	\$134,634	\$6,788
2038	\$566	\$6,788	\$141,423	\$6,788
2039	\$566	\$6,788	\$148,211	\$6,788
2040	\$566	\$6,788	\$154,999	\$6,788
2041	\$566	\$6,788	\$161,787	\$6,788
2042	\$566	\$6,788	\$168,576	\$6,788
2043	\$566	\$6,788	\$175,364	\$6,788
2044	\$566	\$6,788	\$182,152	\$6,788
2045	\$566	\$6,788	\$188,940	\$6,788
2046	\$566	\$6,788	\$195,729	\$6,788
2047	\$566	\$6,788	\$202,517	\$6,788
2048	\$566	\$6,788	\$209,305	\$6,788

* 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
2049	\$566	\$6,788	\$216,094	\$6,788
2050	\$566	\$6,788	\$222,882	\$6,788
2051	\$566	\$6,788	\$229,670	\$6,788
2052	\$566	\$6,788	\$236,458	\$6,788
2053	\$566	\$6,788	\$243,247	\$6,788
2054	\$566	\$6,788	\$250,035	\$6,788
2055	\$566	\$6,788	\$256,823	\$6,788

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