



LIFE • HEALTH • RETIREMENT

Life Annuity January 26, 2018

Your Representative

Ivon Hughes
ON
O: R:
F: C:



Your information

Name : PRIME ANNUITANT
Date of birth: March 8, 1949
Age : 68
Sex : Male

Your projection summary

Payment details

First payment date	Payment	Frequency
March 15, 2018	\$1,272.11	Monthly

Deposit details

Premium amount	Rate effective date	Purchase date	Tax rate
\$250,000.00	January 26, 2018	February 15, 2018	0.000 %

Contract details

Type of annuity	Source of funds
Life	RRSP

Guarantee details

Guarantee	Date of last guaranteed payment
20 years	February 15, 2038

This document is for your information only. It is not your contract. Only the contract can be used to settle legal disputes.

This illustration was calculated with rates different from the ones of Desjardins Financial Security.



Desjardins
Insurance

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Detailed payment statement on January 26, 2018

Life Annuity

Year	Age	Gross monthly payment*	Gross annual payment	Net annual payment**	Contract value at death
2018	69	\$1,272.11	\$12,721	\$12,721	\$250,000
2019	70	\$1,272.11	\$15,265	\$15,265	\$204,596
2020	71	\$1,272.11	\$15,265	\$15,265	\$197,284
2021	72	\$1,272.11	\$15,265	\$15,265	\$189,676
2022	73	\$1,272.11	\$15,265	\$15,265	\$181,760
2027	78	\$1,272.11	\$15,265	\$15,265	\$137,102
2037	88	\$1,272.11	\$15,265	\$15,265	\$16,214
2047	98	\$1,272.11	\$15,265	\$15,265	\$0
2057	108	\$1,272.11	\$15,265	\$15,265	\$0

* Amount at the anniversary of the first payment

** Amount calculated with the income tax rate entered

Description of calculation of the contract value at death of the annuitant

Prior to the date of the first annuity payment:

The contract value at death is the return of premium with interest at 0% per annum.

On or after the date of the first annuity payment:

The contract value at death is the commuted value of the value of the remaining guaranteed annuity payments, calculated in accordance with Company rates then in effect. For illustration purposes, the commuted values were calculated at each policy anniversary with interest rates in effect at the time of the illustration. The value may differ at the time of death.



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Advantages of a life annuity for you

Want to be able to count on **regular, guaranteed** income during your retirement? With a life annuity, you'll get payments as set intervals for your entire lifetime.

With a life annuity you get:

- Guaranteed periodic income for life
- Shelter from market fluctuations
- Worry-free investment management
- Eligibility for pension income tax credits
- A reliable supplement to your Registered Retirement Income Fund (RRIF)
- Protection from Assuris against the financial failure of the life insurance company
- Leveling taxable income in the case of a prescribed annuity

And you can choose from the following options:

- **Indexed annuity:** To offset inflation, each year your payments will increase by a set percentage (from 1% to 4%) as indicated on your contract application.
- **Joint-life annuity:** After you die, your spouse will continue to receive annuity payments for life.
- **Guarantee:** Depending on the type of annuity and the type of guarantee, a portion of your capital will be protected.
- **Adapted annuity:** Provides guaranteed income for life if your life expectancy is reduced due to an illness.

Choosing Desjardins ...

is choosing Desjardins Group, the largest cooperative financial group in Canada, whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-



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Acknowledgement of receipt

This annuity projection report is valid for 1 business day from the rate effective date.

I have read the projection report and the explanations. I fully understand the features of the product and am aware that the projected values may change in relation to market rates in effect at the time both the contract application and funds are received and accepted. I also understand that the contract application must be received within five days of the date of this report and that the funds or the signed rate guarantee form must be received within this same period. If these criteria are not met, the annuity will be calculated based on the rates in force at the time the funds are received.

Signed on _____ at _____
(mm/dd/yyyy)

Contract owner _____

DFS Life insurance representative _____

desjardinslifeinsurance.com/annuity

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

Date : January 26, 2018
Prepared for : PRIME ANNUITANT
Prepared by : Ivon Hughes
Retirement zone, version 4.8.0



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Representative's Copy

January 26, 2018

Your Representative

Ivon Hughes
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 O: R:
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Client information

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My client's projection summary

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Representative's Copy

Additional information

Interest rate used for Annuity 1

3.55 %	20.00	3.55 %							
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My commission

Options	Choice	First year	Renewal
Career		\$3,125.00	1.00 % per annuity payment
Accelerated	X	\$5,625.00	N/A

Return of premium with interest at rate of 0% per annum if the annuitant dies prior to the first payment date.

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Representative's signature

Signed on _____
(mm/dd/yyyy)

at _____

DFS Life insurance representative

X _____

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Date : January 26, 2018
Prepared for : PRIME ANNUITANT
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