

**Personal Data**

**Province:** Ontario  
**Annuitant:** Annuitant  
**Sex:** Male  
**Date of Birth:** 29 Nov 1967  
**Age at purchase:** 50

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**Single Premium Details**

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

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**Annuity Details**

**Annuity Type:** Single Life  
**Income Amount:** \$394.54  
**Income Frequency:** Monthly  
**Guaranteed Period:** 10 years 0 months  
**First Payment Date:** 01 May 2018  
**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 V9.0/17-10/1

Phone:

March 7, 2018

Rate basis: March 7, 2018

Time 15:38:02

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**Tax Schedule**

**Annuitant:** Annuitant, Male, 29 Nov 1967, age at purchase 50

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2018	\$395	\$3,156	\$3,156	\$3,156
2019	\$395	\$4,734	\$7,891	\$4,734
2020	\$395	\$4,734	\$12,625	\$4,734
2021	\$395	\$4,734	\$17,360	\$4,734
2022	\$395	\$4,734	\$22,094	\$4,734
2023	\$395	\$4,734	\$26,829	\$4,734
2024	\$395	\$4,734	\$31,563	\$4,734
2025	\$395	\$4,734	\$36,298	\$4,734
2026	\$395	\$4,734	\$41,032	\$4,734
2027	\$395	\$4,734	\$45,767	\$4,734
2028	\$395	\$4,734	\$50,501	\$4,734
2029	\$395	\$4,734	\$55,236	\$4,734
2030	\$395	\$4,734	\$59,970	\$4,734
2031	\$395	\$4,734	\$64,705	\$4,734
2032	\$395	\$4,734	\$69,439	\$4,734
2033	\$395	\$4,734	\$74,174	\$4,734
2034	\$395	\$4,734	\$78,908	\$4,734
2035	\$395	\$4,734	\$83,642	\$4,734
2036	\$395	\$4,734	\$88,377	\$4,734
2037	\$395	\$4,734	\$93,111	\$4,734
2038	\$395	\$4,734	\$97,846	\$4,734
2039	\$395	\$4,734	\$102,580	\$4,734
2040	\$395	\$4,734	\$107,315	\$4,734
2041	\$395	\$4,734	\$112,049	\$4,734
2042	\$395	\$4,734	\$116,784	\$4,734
2043	\$395	\$4,734	\$121,518	\$4,734
2044	\$395	\$4,734	\$126,253	\$4,734
2045	\$395	\$4,734	\$130,987	\$4,734
2046	\$395	\$4,734	\$135,722	\$4,734
2047	\$395	\$4,734	\$140,456	\$4,734
2048	\$395	\$4,734	\$145,191	\$4,734

\* 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

Single Premium Immediate Annuity Version SPIA V9.0/17-10/1

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Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2049	\$395	\$4,734	\$149,925	\$4,734
2050	\$395	\$4,734	\$154,660	\$4,734
2051	\$395	\$4,734	\$159,394	\$4,734
2052	\$395	\$4,734	\$164,129	\$4,734
2053	\$395	\$4,734	\$168,863	\$4,734
2054	\$395	\$4,734	\$173,598	\$4,734
2055	\$395	\$4,734	\$178,332	\$4,734
2056	\$395	\$4,734	\$183,067	\$4,734
2057	\$395	\$4,734	\$187,801	\$4,734
2058	\$395	\$4,734	\$192,536	\$4,734
2059	\$395	\$4,734	\$197,270	\$4,734
2060	\$395	\$4,734	\$202,004	\$4,734
2061	\$395	\$4,734	\$206,739	\$4,734
2062	\$395	\$4,734	\$211,473	\$4,734
2063	\$395	\$4,734	\$216,208	\$4,734
2064	\$395	\$4,734	\$220,942	\$4,734
2065	\$395	\$4,734	\$225,677	\$4,734
2066	\$395	\$4,734	\$230,411	\$4,734
2067	\$395	\$4,734	\$235,146	\$4,734
2068	\$395	\$4,734	\$239,880	\$4,734
2069	\$395	\$4,734	\$244,615	\$4,734
2070	\$395	\$4,734	\$249,349	\$4,734
2071	\$395	\$4,734	\$254,084	\$4,734
2072	\$395	\$4,734	\$258,818	\$4,734
2073	\$395	\$4,734	\$263,553	\$4,734

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