

Personal Data

Province: Ontario
Annuitant: Annuitant
Sex: Female
Date of Birth: 25 May 1951
Age at purchase: 67

Single Premium Details

Amount: \$200,000.00
Purchase Date: 01 Mar 2019
Source of Funds: RRSP (Registered Retirement Savings Plan)

Annuity Details

Annuity Type: Single Life
Income Amount: \$1,051.17
Income Frequency: Monthly
Guaranteed Period: 10 years 0 months
First Payment Date: 01 Apr 2019
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 V9.0/17-10/1

Phone:

February 4, 2019

Rate basis: February 4, 2019

Time 14:17:27

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Tax Schedule

Annuitant: Annuitant, Female, 25 May 1951, age at purchase 67

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2019	\$1,051	\$9,461	\$9,461	\$9,461
2020	\$1,051	\$12,614	\$22,075	\$12,614
2021	\$1,051	\$12,614	\$34,689	\$12,614
2022	\$1,051	\$12,614	\$47,303	\$12,614
2023	\$1,051	\$12,614	\$59,917	\$12,614
2024	\$1,051	\$12,614	\$72,531	\$12,614
2025	\$1,051	\$12,614	\$85,145	\$12,614
2026	\$1,051	\$12,614	\$97,759	\$12,614
2027	\$1,051	\$12,614	\$110,373	\$12,614
2028	\$1,051	\$12,614	\$122,987	\$12,614
2029	\$1,051	\$12,614	\$135,601	\$12,614
2030	\$1,051	\$12,614	\$148,215	\$12,614
2031	\$1,051	\$12,614	\$160,829	\$12,614
2032	\$1,051	\$12,614	\$173,443	\$12,614
2033	\$1,051	\$12,614	\$186,057	\$12,614
2034	\$1,051	\$12,614	\$198,671	\$12,614
2035	\$1,051	\$12,614	\$211,285	\$12,614
2036	\$1,051	\$12,614	\$223,899	\$12,614
2037	\$1,051	\$12,614	\$236,513	\$12,614
2038	\$1,051	\$12,614	\$249,127	\$12,614
2039	\$1,051	\$12,614	\$261,741	\$12,614
2040	\$1,051	\$12,614	\$274,355	\$12,614
2041	\$1,051	\$12,614	\$286,969	\$12,614
2042	\$1,051	\$12,614	\$299,583	\$12,614
2043	\$1,051	\$12,614	\$312,197	\$12,614
2044	\$1,051	\$12,614	\$324,812	\$12,614
2045	\$1,051	\$12,614	\$337,426	\$12,614
2046	\$1,051	\$12,614	\$350,040	\$12,614
2047	\$1,051	\$12,614	\$362,654	\$12,614
2048	\$1,051	\$12,614	\$375,268	\$12,614
2049	\$1,051	\$12,614	\$387,882	\$12,614

* 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
2050	\$1,051	\$12,614	\$400,496	\$12,614
2051	\$1,051	\$12,614	\$413,110	\$12,614
2052	\$1,051	\$12,614	\$425,724	\$12,614
2053	\$1,051	\$12,614	\$438,338	\$12,614
2054	\$1,051	\$12,614	\$450,952	\$12,614
2055	\$1,051	\$12,614	\$463,566	\$12,614
2056	\$1,051	\$12,614	\$476,180	\$12,614
2057	\$1,051	\$12,614	\$488,794	\$12,614

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