

Personal Data

Province: Ontario
Annuitant: Annuitant
Sex: Female
Date of Birth: 22 Mar 1950
Age at purchase: 69

Single Premium Details

Amount: \$92,050.00
Unisex Portion: \$0.00
Purchase Date: 10 Apr 2019
Source of Funds: LIF (Life Income Fund)
Applicable Pension Legislation: Ontario

Annuity Details

Annuity Type: Single Life
Income Amount: \$469.06
Income Frequency: Monthly
Guaranteed Period: 10 years 0 months
First Payment Date: 01 May 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:

April 3, 2019

Rate basis: April 3, 2019

Time 13:08:26

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Tax Schedule

Annuitant: Annuitant, Female, 22 Mar 1950, age at purchase 69

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2019	\$469	\$3,752	\$3,752	\$3,752
2020	\$469	\$5,629	\$9,381	\$5,629
2021	\$469	\$5,629	\$15,010	\$5,629
2022	\$469	\$5,629	\$20,639	\$5,629
2023	\$469	\$5,629	\$26,267	\$5,629
2024	\$469	\$5,629	\$31,896	\$5,629
2025	\$469	\$5,629	\$37,525	\$5,629
2026	\$469	\$5,629	\$43,154	\$5,629
2027	\$469	\$5,629	\$48,782	\$5,629
2028	\$469	\$5,629	\$54,411	\$5,629
2029	\$469	\$5,629	\$60,040	\$5,629
2030	\$469	\$5,629	\$65,668	\$5,629
2031	\$469	\$5,629	\$71,297	\$5,629
2032	\$469	\$5,629	\$76,926	\$5,629
2033	\$469	\$5,629	\$82,555	\$5,629
2034	\$469	\$5,629	\$88,183	\$5,629
2035	\$469	\$5,629	\$93,812	\$5,629
2036	\$469	\$5,629	\$99,441	\$5,629
2037	\$469	\$5,629	\$105,069	\$5,629
2038	\$469	\$5,629	\$110,698	\$5,629
2039	\$469	\$5,629	\$116,327	\$5,629
2040	\$469	\$5,629	\$121,956	\$5,629
2041	\$469	\$5,629	\$127,584	\$5,629
2042	\$469	\$5,629	\$133,213	\$5,629
2043	\$469	\$5,629	\$138,842	\$5,629
2044	\$469	\$5,629	\$144,470	\$5,629
2045	\$469	\$5,629	\$150,099	\$5,629
2046	\$469	\$5,629	\$155,728	\$5,629
2047	\$469	\$5,629	\$161,357	\$5,629
2048	\$469	\$5,629	\$166,985	\$5,629
2049	\$469	\$5,629	\$172,614	\$5,629

* 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	\$469	\$5,629	\$178,243	\$5,629
2051	\$469	\$5,629	\$183,872	\$5,629
2052	\$469	\$5,629	\$189,500	\$5,629
2053	\$469	\$5,629	\$195,129	\$5,629
2054	\$469	\$5,629	\$200,758	\$5,629
2055	\$469	\$5,629	\$206,386	\$5,629

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