

Personal Data

Province: Ontario
Annuitant: Annuitant
Sex: Male
Date of Birth: 12 Jun 1963
Age at purchase: 55

Single Premium Details

Amount: \$100,000.00
Purchase Date: 01 May 2019
Source of Funds: RRSP (Registered Retirement Savings Plan)

Annuity Details

Annuity Type: Single Life
Income Amount: \$404.40
Income Frequency: Monthly
Guaranteed Period: 10 years 0 months
First Payment Date: 01 Jun 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:

Phone:

Rate basis: April 5, 2019

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

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Tax Schedule
Annuitant:

Annuitant, Male, 12 Jun 1963, age at purchase 55

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2019	\$404	\$2,831	\$2,831	\$2,831
2020	\$404	\$4,853	\$7,684	\$4,853
2021	\$404	\$4,853	\$12,536	\$4,853
2022	\$404	\$4,853	\$17,389	\$4,853
2023	\$404	\$4,853	\$22,242	\$4,853
2024	\$404	\$4,853	\$27,095	\$4,853
2025	\$404	\$4,853	\$31,948	\$4,853
2026	\$404	\$4,853	\$36,800	\$4,853
2027	\$404	\$4,853	\$41,653	\$4,853
2028	\$404	\$4,853	\$46,506	\$4,853
2029	\$404	\$4,853	\$51,359	\$4,853
2030	\$404	\$4,853	\$56,212	\$4,853
2031	\$404	\$4,853	\$61,064	\$4,853
2032	\$404	\$4,853	\$65,917	\$4,853
2033	\$404	\$4,853	\$70,770	\$4,853
2034	\$404	\$4,853	\$75,623	\$4,853
2035	\$404	\$4,853	\$80,476	\$4,853
2036	\$404	\$4,853	\$85,328	\$4,853
2037	\$404	\$4,853	\$90,181	\$4,853
2038	\$404	\$4,853	\$95,034	\$4,853
2039	\$404	\$4,853	\$99,887	\$4,853
2040	\$404	\$4,853	\$104,740	\$4,853
2041	\$404	\$4,853	\$109,592	\$4,853
2042	\$404	\$4,853	\$114,445	\$4,853
2043	\$404	\$4,853	\$119,298	\$4,853
2044	\$404	\$4,853	\$124,151	\$4,853
2045	\$404	\$4,853	\$129,004	\$4,853
2046	\$404	\$4,853	\$133,856	\$4,853
2047	\$404	\$4,853	\$138,709	\$4,853
2048	\$404	\$4,853	\$143,562	\$4,853
2049	\$404	\$4,853	\$148,415	\$4,853

* 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.

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Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2050	\$404	\$4,853	\$153,268	\$4,853
2051	\$404	\$4,853	\$158,120	\$4,853
2052	\$404	\$4,853	\$162,973	\$4,853
2053	\$404	\$4,853	\$167,826	\$4,853
2054	\$404	\$4,853	\$172,679	\$4,853
2055	\$404	\$4,853	\$177,532	\$4,853
2056	\$404	\$4,853	\$182,384	\$4,853
2057	\$404	\$4,853	\$187,237	\$4,853
2058	\$404	\$4,853	\$192,090	\$4,853
2059	\$404	\$4,853	\$196,943	\$4,853
2060	\$404	\$4,853	\$201,796	\$4,853
2061	\$404	\$4,853	\$206,648	\$4,853
2062	\$404	\$4,853	\$211,501	\$4,853
2063	\$404	\$4,853	\$216,354	\$4,853
2064	\$404	\$4,853	\$221,207	\$4,853
2065	\$404	\$4,853	\$226,060	\$4,853
2066	\$404	\$4,853	\$230,912	\$4,853
2067	\$404	\$4,853	\$235,765	\$4,853
2068	\$404	\$4,853	\$240,618	\$4,853
2069	\$404	\$4,853	\$245,471	\$4,853

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