

**Personal Data**

**Province:** Ontario  
**Annuitant:** Annuitant  
**Sex:** Female  
**Date of Birth:** 11 May 1959  
**Age at purchase:** 60

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**Single Premium Details**

**Amount:** \$200,000.00  
**Purchase Date:** 15 Jun 2019  
**Source of Funds:** RRSP (Registered Retirement Savings Plan)

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**Annuity Details**

**Annuity Type:** Single Life  
**Income Amount:** \$844.64  
**Income Frequency:** Monthly  
**Guaranteed Period:** 10 years 0 months  
**First Payment Date:** 15 Jul 2019  
**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:

May 28, 2019

Rate basis: May 28, 2019

Time 14:37:42

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**Tax Schedule**

**Annuitant:** Annuitant, Female, 11 May 1959, age at purchase 60

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2019	\$845	\$5,068	\$5,068	\$5,068
2020	\$845	\$10,136	\$15,204	\$10,136
2021	\$845	\$10,136	\$25,339	\$10,136
2022	\$845	\$10,136	\$35,475	\$10,136
2023	\$845	\$10,136	\$45,611	\$10,136
2024	\$845	\$10,136	\$55,746	\$10,136
2025	\$845	\$10,136	\$65,882	\$10,136
2026	\$845	\$10,136	\$76,018	\$10,136
2027	\$845	\$10,136	\$86,153	\$10,136
2028	\$845	\$10,136	\$96,289	\$10,136
2029	\$845	\$10,136	\$106,425	\$10,136
2030	\$845	\$10,136	\$116,560	\$10,136
2031	\$845	\$10,136	\$126,696	\$10,136
2032	\$845	\$10,136	\$136,832	\$10,136
2033	\$845	\$10,136	\$146,967	\$10,136
2034	\$845	\$10,136	\$157,103	\$10,136
2035	\$845	\$10,136	\$167,239	\$10,136
2036	\$845	\$10,136	\$177,374	\$10,136
2037	\$845	\$10,136	\$187,510	\$10,136
2038	\$845	\$10,136	\$197,646	\$10,136
2039	\$845	\$10,136	\$207,781	\$10,136
2040	\$845	\$10,136	\$217,917	\$10,136
2041	\$845	\$10,136	\$228,053	\$10,136
2042	\$845	\$10,136	\$238,188	\$10,136
2043	\$845	\$10,136	\$248,324	\$10,136
2044	\$845	\$10,136	\$258,460	\$10,136
2045	\$845	\$10,136	\$268,596	\$10,136
2046	\$845	\$10,136	\$278,731	\$10,136
2047	\$845	\$10,136	\$288,867	\$10,136
2048	\$845	\$10,136	\$299,003	\$10,136
2049	\$845	\$10,136	\$309,138	\$10,136

\* 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	\$845	\$10,136	\$319,274	\$10,136
2051	\$845	\$10,136	\$329,410	\$10,136
2052	\$845	\$10,136	\$339,545	\$10,136
2053	\$845	\$10,136	\$349,681	\$10,136
2054	\$845	\$10,136	\$359,817	\$10,136
2055	\$845	\$10,136	\$369,952	\$10,136
2056	\$845	\$10,136	\$380,088	\$10,136
2057	\$845	\$10,136	\$390,224	\$10,136
2058	\$845	\$10,136	\$400,359	\$10,136
2059	\$845	\$10,136	\$410,495	\$10,136
2060	\$845	\$10,136	\$420,631	\$10,136
2061	\$845	\$10,136	\$430,766	\$10,136
2062	\$845	\$10,136	\$440,902	\$10,136
2063	\$845	\$10,136	\$451,038	\$10,136
2064	\$845	\$10,136	\$461,173	\$10,136

\* The Monthly Income is the payout amount recorded on the payment anniversary which may include indexing if selected.

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