

Personal Data

Province: Ontario
Annuitant: Annuitant
Sex: Female
Date of Birth: 10 Jun 1953
Age at purchase: 66

Single Premium Details

Amount: \$100,000.00
Purchase Date: 15 Sep 2019
Source of Funds: RRSP (Registered Retirement Savings Plan)

Annuity Details

Annuity Type: Single Life
Income Amount: \$451.60
Income Frequency: Monthly
Guaranteed Period: 10 years 0 months
First Payment Date: 15 Oct 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:

August 27, 2019

Rate basis: August 27, 2019

Time 15:08:28

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Page 1 of 3

Tax Schedule

Annuitant: Annuitant, Female, 10 Jun 1953, age at purchase 66

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2019	\$452	\$1,355	\$1,355	\$1,355
2020	\$452	\$5,419	\$6,774	\$5,419
2021	\$452	\$5,419	\$12,193	\$5,419
2022	\$452	\$5,419	\$17,612	\$5,419
2023	\$452	\$5,419	\$23,032	\$5,419
2024	\$452	\$5,419	\$28,451	\$5,419
2025	\$452	\$5,419	\$33,870	\$5,419
2026	\$452	\$5,419	\$39,289	\$5,419
2027	\$452	\$5,419	\$44,708	\$5,419
2028	\$452	\$5,419	\$50,128	\$5,419
2029	\$452	\$5,419	\$55,547	\$5,419
2030	\$452	\$5,419	\$60,966	\$5,419
2031	\$452	\$5,419	\$66,385	\$5,419
2032	\$452	\$5,419	\$71,804	\$5,419
2033	\$452	\$5,419	\$77,224	\$5,419
2034	\$452	\$5,419	\$82,643	\$5,419
2035	\$452	\$5,419	\$88,062	\$5,419
2036	\$452	\$5,419	\$93,481	\$5,419
2037	\$452	\$5,419	\$98,900	\$5,419
2038	\$452	\$5,419	\$104,320	\$5,419
2039	\$452	\$5,419	\$109,739	\$5,419
2040	\$452	\$5,419	\$115,158	\$5,419
2041	\$452	\$5,419	\$120,577	\$5,419
2042	\$452	\$5,419	\$125,996	\$5,419
2043	\$452	\$5,419	\$131,416	\$5,419
2044	\$452	\$5,419	\$136,835	\$5,419
2045	\$452	\$5,419	\$142,254	\$5,419
2046	\$452	\$5,419	\$147,673	\$5,419
2047	\$452	\$5,419	\$153,092	\$5,419
2048	\$452	\$5,419	\$158,512	\$5,419
2049	\$452	\$5,419	\$163,931	\$5,419

* 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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Page 2 of 3

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2050	\$452	\$5,419	\$169,350	\$5,419
2051	\$452	\$5,419	\$174,769	\$5,419
2052	\$452	\$5,419	\$180,188	\$5,419
2053	\$452	\$5,419	\$185,608	\$5,419
2054	\$452	\$5,419	\$191,027	\$5,419
2055	\$452	\$5,419	\$196,446	\$5,419
2056	\$452	\$5,419	\$201,865	\$5,419
2057	\$452	\$5,419	\$207,284	\$5,419
2058	\$452	\$5,419	\$212,704	\$5,419

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Page 3 of 3