

Single Premium Immediate Annuity

A periodic guaranteed income benefit plan

Personal Data

Province: Ontario **Annuitant:** Annuitant Sex: Male

Date of Birth: 15 Sep 1947

Age at purchase:

Single Premium Details

\$75,000.00 Amount: **Purchase Date:** 01 Dec 2019

Source of Funds: RRIF (Registered Retirement Income Fund)

Annuity Details

Annuity Type: Single Life \$433.76 **Income Amount: Income Frequency:** Monthly

Guaranteed Period: 10 years 0 months **First Payment Date:** 01 Jan 2020

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 guote 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

Single Premium Immediate Annuity Version SPIA V9.0/17-10/1 Prepared by: Phone: November 26, 2019

Rate basis:November 26, 2019

Time 11:45:17

A periodic guaranteed income benefit plan

Tax Schedule

Annuitant:

Annuitant, Male, 15 Sep 1947, age at purchase 72

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^{*} 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

Prepared by:

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

Phone: Rate basis:November 26, 2019 November 26, 2019 Time 11:45:17



Single Premium Immediate Annuity

A periodic guaranteed income benefit plan

		Total		Annual Taxable
	Monthly	Annual	Cumulative	Portion
Year	Income*	Income	Payout	of Income
2050	\$434	\$5,205	\$161,359	\$5,205
2051	\$434	\$5,205	\$166,564	\$5,205
2052	\$434	\$5,205	\$171,769	\$5,205

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

^{*} The Monthly Income is the payout amount recorded on the payment anniversary which may include indexing if