



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

## Life Annuity January 27, 2020



### Your information

Name: Annuitant  
Date of birth: June 6, 1943  
Age: 76  
Sex: Female

### Your projection summary

#### Payment details

First payment date	Payment	Frequency
March 1, 2020	\$616.57	Monthly

#### Deposit details

Premium amount	Rate effective date	Purchase date	Tax rate
\$100,000.00	January 27, 2020	February 1, 2020	46.41%

#### Contract details

Type of annuity	Source of funds
Life	Prescribed (non-registered)

#### Guarantee details

Guarantee	Date of last guaranteed payment
10 years	February 1, 2030

This document is for your information only. It is not a contract. Only the contract can be used to settle legal disputes.



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## Detailed payment statement on January 27, 2020

### Life Annuity

Year	Age	Gross monthly payment*	Gross annual payment	Taxable portion	Net annual payment**	Contract value at death
2020	76	\$616.57	\$6,166	\$348	\$6,004	\$100,000
2021	77	\$616.57	\$7,399	\$418	\$7,205	\$58,281
2022	78	\$616.57	\$7,399	\$418	\$7,205	\$52,674
2023	79	\$616.57	\$7,399	\$418	\$7,205	\$46,882
2024	80	\$616.57	\$7,399	\$418	\$7,205	\$40,899
2025	81	\$616.57	\$7,399	\$418	\$7,205	\$34,718
2026	82	\$616.57	\$7,399	\$418	\$7,205	\$28,333
2027	83	\$616.57	\$7,399	\$418	\$7,205	\$21,738
2028	84	\$616.57	\$7,399	\$418	\$7,205	\$14,925
2029	85	\$616.57	\$7,399	\$418	\$7,205	\$7,887
2030	86	\$616.57	\$7,399	\$418	\$7,205	\$617
2031+	87	\$616.57	\$7,399	\$418	\$7,205	\$0

\* Amount at the anniversary of the first payment

\*\* Amount calculated with a tax rate of 46.41%

### Description of calculation of the contract value at death of the annuitant

#### Prior to the date of the first annuity payment:

The contract value at death is the return of premium with interest at 0% per annum.

#### On or after the date of the first annuity payment:

The contract value at death is the commuted value of the value of the remaining guaranteed annuity payments, calculated in accordance with Company rates then in effect. For illustration purposes, the commuted values were calculated at each policy anniversary with interest rates in effect at the time of the illustration. The value may differ at the time of death.



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## Advantages of a Desjardins Financial Security life annuity

Want to be able to count on **regular, guaranteed** income during your retirement? With a life annuity, you'll get payments at set intervals for your entire lifetime.

### With a life annuity you get:

- Guaranteed periodic income for life
- Shelter from market fluctuations
- Worry-free investment management
- Eligibility for pension income tax credits
- A reliable supplement to your Registered Retirement Income Fund (RRIF)
- Protection from Assuris against the financial failure of the life insurance company
- Levelling taxable income in the case of a prescribed annuity

### And you can choose from the following options:

- **Indexed annuity:** To offset inflation, each year your payments will increase by a set percentage (from 1% to 4%) as indicated on your contract application.
- **Joint-life annuity:** After you die, your spouse will continue to receive annuity payments for life.
- **Guarantee:** Depending on the type of annuity and the type of guarantee, a portion of your capital will be protected
- **Adapted annuity:** Provides guaranteed income for life if your life expectancy is reduced due to an illness.

## Choosing Desjardins...

is choosing Desjardins Group, the largest cooperative financial group in Canada, whose financial stability is recognized by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA-



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## Acknowledgement of receipt

This annuity projection report is valid for 1 business day from the rate effective date.

I have read the projection report and the explanations. I fully understand the features of the product and am aware that the projected values may change in relation to market rates in effect at the time both the contract application and funds are received and accepted. I also understand that the contract application must be received within five days of the date of this report and that the funds or the signed rate guarantee form must be received within this same period. If these criteria are not met, the annuity will be calculated based on the rates in force at the time the funds are received.

Signed on \_\_\_\_\_ at \_\_\_\_\_  
(mm/dd/yyyy)

Contract owner \_\_\_\_\_

Financial security advisor or contact \_\_\_\_\_

[desjardinslifeinsurance.com/annuity](https://desjardinslifeinsurance.com/annuity)



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## Representative's Copy



### Client's information

Name: Annuitant  
Date of birth: June 6, 1943  
Age: 76  
Sex: Female

### My client's projection summary

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## Representative's Copy

### My commission

This illustration has been prepared using standard commission rates. For more detailed information on commissions, contact Desjardins Financial Security.

Return of premium with interest at a rate of 0% per annum if the annuitant dies prior to the first payment date.

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The projected values may vary between the preparation of this illustration and the contract purchase date.

### Financial advisor

Signed on \_\_\_\_\_  
(mm/dd/yyyy)

at \_\_\_\_\_

Financial advisor

X \_\_\_\_\_