

Single Premium Immediate Annuity

A periodic guaranteed income benefit plan

Personal Data

Province:OntarioAnnuitant:AnnuitantSex:Male

Date of Birth: 14 Dec 1955

Age at purchase: 66

Single Premium Details

Amount: \$700,000.00 **Purchase Date:** 15 Dec 2021

Source of Funds: RRSP (Registered Retirement Savings Plan)

Annuity Details

Annuity Type: Single Life Income Amount: \$3,608.22 Income Frequency: Monthly

Guaranteed Period: 10 years 0 months **First Payment Date:** 15 Jan 2022

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: November 29, 2021

Rate basis:November 29, 2021 Time 13:13:24 Bert Trademark/registered trademark of Bank of Montreal, used under licence. E. & O. E. Page 1 of 3

A periodic guaranteed income benefit plan

Tax Schedule

Annuitant:

Annuitant, Male, 14 Dec 1955, age at purchase 66

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2051 \$3,608 \$43,299 \$1,298,959 \$43,299	2000	Ψ0,000	ψτο,200	ψ1,200,001	ψ-το,200
	2051	\$3,608	\$43,299	\$1,298,959	\$43,299

^{*} 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: Phone:

Single Premium Immediate Annuity Version SPIA V9.0/17-10/1 November 29, 2021

Time 13:13:24



Single Premium Immediate Annuity

A periodic guaranteed income benefit plan

	Total		Annual Taxable
Monthly	Annual	Cumulative	Portion
Income*	Income	Payout	of Income
\$3,608	\$43,299	\$1,342,258	\$43,299
\$3,608	\$43,299	\$1,385,556	\$43,299
\$3,608	\$43,299	\$1,428,855	\$43,299
\$3,608	\$43,299	\$1,472,154	\$43,299
\$3,608	\$43,299	\$1,515,452	\$43,299
\$3,608	\$43,299	\$1,558,751	\$43,299
\$3,608	\$43,299	\$1,602,050	\$43,299
\$3,608	\$43,299	\$1,645,348	\$43,299
\$3,608	\$43,299	\$1,688,647	\$43,299
	Income* \$3,608 \$3,608 \$3,608 \$3,608 \$3,608 \$3,608 \$3,608 \$3,608	Monthly Income* Income \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299 \$3,608 \$43,299	Monthly Income* Annual Income Cumulative Payout \$3,608 \$43,299 \$1,342,258 \$3,608 \$43,299 \$1,385,556 \$3,608 \$43,299 \$1,428,855 \$3,608 \$43,299 \$1,472,154 \$3,608 \$43,299 \$1,515,452 \$3,608 \$43,299 \$1,558,751 \$3,608 \$43,299 \$1,602,050 \$3,608 \$43,299 \$1,645,348

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: Phone:

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

November 29, 2021

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