

## IMMEDIATE ANNUITY

This quotation is based on the information provided. Any changes to the information in this quotation may result in a change to the final income amount. The Purchase Date will be determined when the premium is received at Head Office.

The following is a personalized quotation showing the income that would be generated based on the premium provided.

### PRIMARY ANNUITANT

Name: FEMALE  
Birth Date: February 5, 1945  
Sex: Female

### PLAN DETAILS

Annuity Type	Source of Funds	Tax Type
Single Life	RRIF	Registered

### DEPOSIT DETAILS

Premium Amount	Rate Effective Date	Purchase Date
100,000.00	May 2, 2025	May 2, 2025

### INCOME DETAILS

Income Amount	Payment Start Date	Return of Premium <small>(if death occurs before Payment Start Date)</small>
741.56, Monthly	June 2, 2025	Yes, with 0% annual interest

### GUARANTEE DETAILS

Guarantee of Payments	Last Guaranteed Payment Date	Sum of All Guaranteed Payments
10 Years	May 2, 2035	88,987.20

## DETAILED PAYMENT SUMMARY

For illustration purposes only, this table displays, based on the type of annuity chosen, payment details for up to 26 years. For life annuities, income is payable for life and can continue beyond the last year shown.

Year	Age of Primary Annuitant	Monthly Income (\$)	Annual Calendar Year Income (\$)	Accumulated Calendar Year Income (\$)
2025	80	741.56	5,190.92	5,190.92
2026	81	741.56	8,898.72	14,089.64
2027	82	741.56	8,898.72	22,988.36
2028	83	741.56	8,898.72	31,887.08
2029	84	741.56	8,898.72	40,785.80
2030	85	741.56	8,898.72	49,684.52
2031	86	741.56	8,898.72	58,583.24
2032	87	741.56	8,898.72	67,481.96
2033	88	741.56	8,898.72	76,380.68
2034	89	741.56	8,898.72	85,279.40
2035	90	741.56	8,898.72	94,178.12
2036	91	741.56	8,898.72	103,076.84
2037	92	741.56	8,898.72	111,975.56
2038	93	741.56	8,898.72	120,874.28
2039	94	741.56	8,898.72	129,773.00
2040	95	741.56	8,898.72	138,671.72
2041	96	741.56	8,898.72	147,570.44
2042	97	741.56	8,898.72	156,469.16
2043	98	741.56	8,898.72	165,367.88
2044	99	741.56	8,898.72	174,266.60
2045	100	741.56	8,898.72	183,165.32
2046	101	741.56	8,898.72	192,064.04
2047	102	741.56	8,898.72	200,962.76
2048	103	741.56	8,898.72	209,861.48
2049	104	741.56	8,898.72	218,760.20
2050	105	741.56	8,898.72	227,658.92

- Contracts cannot be changed or surrendered after issue.
- This quote assumes that all information provided to Manulife complies with any applicable pension legislation.
- Payments are guaranteed until May 2, 2035. Total sum of all guaranteed payments equal \$88,987.20. Once the last payment guarantee date has been reached, any future annuity payments will be made contingent upon the survival of the annuitant or joint annuitants.
- User generated quotes are only valid when the total premium(s) per annuitant does not exceed \$2 million. This applies to multiple quotes based on the same life.

## ADVANTAGES OF A MANULIFE ANNUITY

### GUARANTEE OPTIONS

**Return of Premium** - This option can guarantee a return of the original premium (with or without interest, as selected at the time of application) if the annuitant(s) pass away before the first payment date. A return of premium guarantee is automatically included in annuity quotes for registered money or quotes that include principal protection.

**Guarantee Period** - If a guarantee period is chosen, payments are guaranteed to be paid for the selected period. If all annuitants should pass away after payments have started and before the end of the chosen guarantee period, then remaining guaranteed payments may continue to a beneficiary.\*

**Principal protection** - This option (also known as a cash refund guarantee) ensures that, in the event that all annuitants pass away on or after the payment start date, a beneficiary will receive a lump sum payment. This lump sum payment is equal to the difference between the total payments made by us and the original investment.

### PAYMENT FREQUENCY

Choose from monthly, quarterly, semi-annual or annual payments on any annuity type (subject to minimum payment amounts).

\*Or may be commuted in certain circumstances.

### TYPES OF ANNUITIES

A **Single Life Annuity** provides an income as long as the annuitant is living.

A **Joint and Survivor Life Annuity** provides an income for the lifetime of two individuals - a primary annuitant and a secondary annuitant. Upon the death of one annuitant, the surviving annuitant can continue to receive an income.

A **Term Certain Annuity** provides guaranteed income for a specified period of time.

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For more information, please contact your advisor or visit [manulife.ca](http://manulife.ca)

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