

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: Annuitant
Birth Date: April 5, 1960
Sex: Male

PLAN DETAILS

Annuity Type	Source of Funds	Tax Type
Single Life	RRSP	Registered

DEPOSIT DETAILS

Premium Amount	Rate Effective Date	Purchase Date
375,000.00	July 3, 2025	July 3, 2025

INCOME DETAILS

Income Amount	Payment Start Date	Return of Premium <small>(if death occurs before Payment Start Date)</small>
2,192.48, Monthly	August 3, 2025	Yes, with 0% annual interest

GUARANTEE DETAILS

Guarantee of Payments	Last Guaranteed Payment Date	Sum of All Guaranteed Payments
10 Years	July 3, 2035	263,097.60

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	65	2,192.48	10,962.40	10,962.40
2026	66	2,192.48	26,309.76	37,272.16
2027	67	2,192.48	26,309.76	63,581.92
2028	68	2,192.48	26,309.76	89,891.68
2029	69	2,192.48	26,309.76	116,201.44
2030	70	2,192.48	26,309.76	142,511.20
2031	71	2,192.48	26,309.76	168,820.96
2032	72	2,192.48	26,309.76	195,130.72
2033	73	2,192.48	26,309.76	221,440.48
2034	74	2,192.48	26,309.76	247,750.24
2035	75	2,192.48	26,309.76	274,060.00
2036	76	2,192.48	26,309.76	300,369.76
2037	77	2,192.48	26,309.76	326,679.52
2038	78	2,192.48	26,309.76	352,989.28
2039	79	2,192.48	26,309.76	379,299.04
2040	80	2,192.48	26,309.76	405,608.80
2041	81	2,192.48	26,309.76	431,918.56
2042	82	2,192.48	26,309.76	458,228.32
2043	83	2,192.48	26,309.76	484,538.08
2044	84	2,192.48	26,309.76	510,847.84
2045	85	2,192.48	26,309.76	537,157.60
2046	86	2,192.48	26,309.76	563,467.36
2047	87	2,192.48	26,309.76	589,777.12
2048	88	2,192.48	26,309.76	616,086.88
2049	89	2,192.48	26,309.76	642,396.64
2050	90	2,192.48	26,309.76	668,706.40

- 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 July 3, 2035. Total sum of all guaranteed payments equal \$263,097.60. 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.

For more information, please contact your advisor or visit manulife.ca
