



Life Annuity  
October 6, 2025



## Your information

Name: Primary Annuitant  
Date of birth: June 10, 1946  
Age: 79  
Sex: Male

## Your projection summary

### Payment details

First payment date	Payment	Frequency				
November 6, 2025	\$2,152.85	Monthly				

### Deposit details

Premium amount	Rate effective date	Purchase date	Tax rate	
\$275,000.00	October 6, 2025	October 6, 2025	46.41%	

### Contract details

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

### Guarantee details

Guarantee	Date of last guaranteed payment
10 years	October 6, 2035

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


**Desjardins**
**Insurance**

Life • Health • Retirement

## Detailed payment statement on October 6, 2025

### Life Annuity

	Year	Age	Gross monthly payment*	Gross annual payment	Taxable portion	Net annual payment**	Contract value at death
	2025	79	\$2,152.85	\$4,306	\$685	\$3,988	\$275,000
	2026	80	\$2,152.85	\$25,834	\$4,108	\$23,927	\$191,848
	2027	81	\$2,152.85	\$25,834	\$4,108	\$23,927	\$174,467
	2028	82	\$2,152.85	\$25,834	\$4,108	\$23,927	\$156,260
	2029	83	\$2,152.85	\$25,834	\$4,108	\$23,927	\$137,188
	2030	84	\$2,152.85	\$25,834	\$4,108	\$23,927	\$117,210
	2031	85	\$2,152.85	\$25,834	\$4,108	\$23,927	\$96,283
	2032	86	\$2,152.85	\$25,834	\$4,108	\$23,927	\$74,363
	2033	87	\$2,152.85	\$25,834	\$4,108	\$23,927	\$51,401
	2034	88	\$2,152.85	\$25,834	\$4,108	\$23,927	\$27,348
	2035	89	\$2,152.85	\$25,834	\$4,108	\$23,927	\$2,153
	2036+	90	\$2,152.85	\$25,834	\$4,108	\$23,927	\$0

### 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.



## With more than 30 years of expertise in responsible investment, Desjardins is the first to offer responsible annuities!

It's a Canadian first! Desjardins Insurance now offers responsible annuities by applying a responsible investment policy that includes environmental, social and governance (ESG) factors in the selection and management of its investments-at the same competitive rates as traditional annuities.

### 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 as 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-



## 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)**



## Representative's Copy



### Client's information

Name: Primary Annuitant  
Date of birth: June 10, 1946  
Age: 79  
Sex: Male

## My client's projection summary

### Payment details

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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 \_\_\_\_\_