

**Personal Data**

**Province:** Ontario  
**Annuitant:** FEMALE  
**Sex:** Female  
**Date of Birth:** March 16, 1960  
**Age at purchase:** 65

**Single Premium Details**

**Amount:** \$200,000.00  
**Purchase Date:** February 5, 2026  
**Source of Funds:** RRSP (Registered Retirement Savings Plan)

**Annuity Details**

**Annuity Type:** Single Life  
**Income Amount:** \$1,147.46  
**Income Frequency:** Monthly  
**Guaranteed Period:** 10 Years 0 Months  
**First Payment Date:** March 5, 2026  
**Annual Taxable Portion:** Income Payments Fully Taxable/See Tax Schedule

**Notes:**

1. The rate basis for this quote is guaranteed if a copy of the application with a Request for Rate Guarantee and this quote are received in Head Office no later than midnight of the business 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.

**Income Annuity**
*A periodic guaranteed income benefit plan*
**Tax Schedule**

Annuitant: FEMALE, Female, March 16, 1960, age at purchase 65

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2026	\$1,147	\$11,475	\$11,475	\$11,475
2027	\$1,147	\$13,770	\$25,244	\$13,770
2028	\$1,147	\$13,770	\$39,014	\$13,770
2029	\$1,147	\$13,770	\$52,783	\$13,770
2030	\$1,147	\$13,770	\$66,553	\$13,770
2031	\$1,147	\$13,770	\$80,322	\$13,770
2032	\$1,147	\$13,770	\$94,092	\$13,770
2033	\$1,147	\$13,770	\$107,861	\$13,770
2034	\$1,147	\$13,770	\$121,631	\$13,770
2035	\$1,147	\$13,770	\$135,400	\$13,770
2036	\$1,147	\$13,770	\$149,170	\$13,770
2037	\$1,147	\$13,770	\$162,939	\$13,770
2038	\$1,147	\$13,770	\$176,709	\$13,770
2039	\$1,147	\$13,770	\$190,478	\$13,770
2040	\$1,147	\$13,770	\$204,248	\$13,770
2041	\$1,147	\$13,770	\$218,017	\$13,770
2042	\$1,147	\$13,770	\$231,787	\$13,770
2043	\$1,147	\$13,770	\$245,556	\$13,770
2044	\$1,147	\$13,770	\$259,326	\$13,770
2045	\$1,147	\$13,770	\$273,095	\$13,770
2046	\$1,147	\$13,770	\$286,865	\$13,770
2047	\$1,147	\$13,770	\$300,635	\$13,770
2048	\$1,147	\$13,770	\$314,404	\$13,770
2049	\$1,147	\$13,770	\$328,174	\$13,770
2050	\$1,147	\$13,770	\$341,943	\$13,770
2051	\$1,147	\$13,770	\$355,713	\$13,770

\* 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 :

Rate basis : February 5, 2026

CANNEX Request : CZ7BR0

Income Annuity Version SPIA V10.0/21-11-1

February 5, 2026

Time : 00:49:52

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**Income Annuity**
*A periodic guaranteed income benefit plan*
**Tax Schedule**

Annuitant: FEMALE, Female, March 16, 1960, age at purchase 65

Year	Monthly Income*	Total Annual Income	Cumulative Payout	Annual Taxable Portion of Income
2052	\$1,147	\$13,770	\$369,482	\$13,770
2053	\$1,147	\$13,770	\$383,252	\$13,770
2054	\$1,147	\$13,770	\$397,021	\$13,770
2055	\$1,147	\$13,770	\$410,791	\$13,770
2056	\$1,147	\$13,770	\$424,560	\$13,770
2057	\$1,147	\$13,770	\$438,330	\$13,770
2058	\$1,147	\$13,770	\$452,099	\$13,770
2059	\$1,147	\$13,770	\$465,869	\$13,770
2060	\$1,147	\$13,770	\$479,638	\$13,770
2061	\$1,147	\$13,770	\$493,408	\$13,770
2062	\$1,147	\$13,770	\$507,177	\$13,770
2063	\$1,147	\$13,770	\$520,947	\$13,770
2064	\$1,147	\$13,770	\$534,716	\$13,770
2065	\$1,147	\$13,770	\$548,486	\$13,770
2066	\$1,147	\$13,770	\$562,255	\$13,770

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