Manulife

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 7, 1961
Sex: Female

PLAN DETAILS

Annuity Type	Source of Funds	Tax Type	
Single Life	Non-registered	Prescribed	

DEPOSIT DETAILS

Premium Amount	Rate Effective Date	Purchase Date	
150,000.00	November 3, 2026	November 15, 2026	

INCOME DETAILS

Income Amount	Payment Start Date	Return of Premium (if death occurs before Payment Start Date)	Annual Taxable Portion
848.63, Monthly	December 15, 2026	Yes, with 0% annual interest	3,553.80

GUARANTEE DETAILS

Guarantee of Payments	Last Guaranteed Payment Date	Sum of All Guaranteed Payments
10 Years	November 15, 2036	101,835.60

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 ($)	Prescribed Annual Taxable Portion ($)
2026	65	848.63	848.63	848.63	296.15
2027	66	848.63	10,183.56	11,032.19	3,553.78
2028	67	848.63	10,183.56	21,215.75	3,553.78
2029	68	848.63	10,183.56	31,399.31	3,553.78
2030	69	848.63	10,183.56	41,582.87	3,553.78
2031	70	848.63	10,183.56	51,766.43	3,553.78
2032	71	848.63	10,183.56	61,949.99	3,553.78
2033	72	848.63	10,183.56	72,133.55	3,553.78
2034	73	848.63	10,183.56	82,317.11	3,553.78
2035	74	848.63	10,183.56	92,500.67	3,553.78
2036	75	848.63	10,183.56	102,684.23	3,553.78
2037	76	848.63	10,183.56	112,867.79	3,553.78
2038	77	848.63	10,183.56	123,051.35	3,553.78
2039	78	848.63	10,183.56	133,234.91	3,553.78
2040	79	848.63	10,183.56	143,418.47	3,553.78
2041	80	848.63	10,183.56	153,602.03	3,553.78
2042	81	848.63	10,183.56	163,785.59	3,553.78
2043	82	848.63	10,183.56	173,969.15	3,553.78
2044	83	848.63	10,183.56	184,152.71	3,553.78
2045	84	848.63	10,183.56	194,336.27	3,553.78
2046	85	848.63	10,183.56	204,519.83	3,553.78
2047	86	848.63	10,183.56	214,703.39	3,553.78
2048	87	848.63	10,183.56	224,886.95	3,553.78
2049	88	848.63	10,183.56	235,070.51	3,553.78
2050	89	848.63	10,183.56	245,254.07	3,553.78
2051	90	848.63	10,183.56	255,437.63	3,553.78

- Contracts cannot be changed or surrendered after issue.
- This quote assumes that all information provided to Manulife complies with any applicable pension legislation.
- Any annual taxable portion illustrated is based on our understanding of the current income tax law and may be subject to change. The annual taxable portion amount shown for prescribed annuities assume the annuity qualifies for prescribed status. The actual annuity purchased may not qualify for the tax treatment that is illustrated.
- Payments are guaranteed until November 15, 2036. Total sum of all guaranteed payments equal $101,835.60. 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