## PERSONAL
### Information

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**Annuitant:** Client 1
**Sex:** Female
**Date of birth:** 12/7/1950
**Age:** 60 years
**Tax rate:** 45.00%

## Source
### OF FUNDS

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**Jurisdiction:** British Columbia
**Registration:** RRSP
**Contract:** External

## General information about
### THE CONTRACT

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**Product:** Annuity
**Type of annuity:** Life
**Mode of taxation:** Registered capital
**Purchase date:** 10/6/2011
**Single premium:** $184,133.92

**Payment frequency:** Monthly
**Date of the first payment:** 11/6/2011
**Amount of first payment (gross):** $800.00

**Guarantee at death: Cash refund option.**

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Version: 4.21          (This illustration is incomplete if it is not presented with all its pages)          Time: 11:02

## ADDITIONAL INFORMATION

**Reimbursement of capital before annuity payments begin**

At death:          Reimbursement of the premium paid increased by 2% interest.
Upon surrender:  Reimbursement of 95% of the premium paid increased by 2% interest, adjusted in order to take interest rate fluctuation into account.

**Benefit after annuity payments begin**

Annuity:          The annuity will be paid for the lifetime of the annuitant.
Death:            In the event of your death, the Company will stop the annuity payments and will pay the difference to the beneficiaries, if positive, between the single premium $184,133.92 and the amount of annuities already paid.

**Rate guarantee and responsibility**

The annuity purchase rate is guaranteed for sixty (60) days, under the condition that the illustration, the application and any documents required to process the request are received by the Company within two business days following the date that appears at the bottom of this page. However, the annuity shown in the illustration is not guaranteed. The guaranteed rate is the rate that will be applied to the purchase of an annuity, regardless of rate fluctuations during the sixty (60) day period. The premium must be received within sixty (60) days.

Even though all efforts are made to ensure the quality of the illustration or its use, the figures used in the illustration, particularly costs and/or premiums, are subject to approval by the Company.