

\$100,000 premium life annuity **Male**

* Quotes as of 10/15/2014. All amounts subject to change daily.

Age	Guarantee	Monthly Income	Annual Income	Annual % return on premium		
60	0	\$ 510	\$ 6,120	6.12%		
	20	\$ 472	\$ 5,664	5.66%		
	Cash refund	\$ 475	\$ 5,700	5.70%		
65	0	\$ 568	\$ 6,816	6.82%		
	20	\$ 499	\$ 5,988	5.99%		
	Cash refund	\$ 511	\$ 6,132	6.13%		
71	0	\$ 695	\$ 8,340	8.34%		
	15	\$ 593	\$ 7,116	7.12%		
	Cash refund	\$ 592	\$ 7,104	7.10%		

Manulife Bank		
10/15/2014	GIC rates	Annual Income on \$100,000
1 year	1.40%	\$ 1,400
2 year	1.60%	\$ 1,600
3 year	1.90%	\$ 1,900
4 year	2.20%	\$ 2,200
5 year	2.45%	\$ 2,450

Canadian Bond Index Yield to maturity		
	2.33%	\$ 2,330

\$100,000 premium life annuity **Female**

Age	Guarantee	Monthly Income	Annual Income	Annual % return on premium
60	0	\$ 461	\$ 5,532	5.53%
	20	\$ 442	\$ 5,304	5.30%
	Cash refund	\$ 441	\$ 5,292	5.29%
65	0	\$ 512	\$ 6,144	6.14%
	20	\$ 473	\$ 5,676	5.68%
	Cash refund	\$ 478	\$ 5,736	5.74%
71	0	\$ 602	\$ 7,224	7.22%
	15	\$ 552	\$ 6,624	6.62%
	Cash refund	\$ 542	\$ 6,504	6.50%

\$100,000 premium life annuity **Joint Life** with 40% reduction on first death

Age	Guarantee	Monthly Income	Annual Income	Annual % return on premium
60	0	\$ 464	\$ 5,568	5.57%
	20	\$ 450	\$ 5,400	5.40%
	Cash refund	\$ 449	\$ 5,388	5.39%
65	0	\$ 503	\$ 6,036	6.04%
	20	\$ 475	\$ 5,700	5.70%
	Cash refund	\$ 477	\$ 5,724	5.72%
71	0	\$ 594	\$ 7,128	7.13%
	15	\$ 553	\$ 6,636	6.64%
	Cash refund	\$ 540	\$ 6,480	6.48%

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Retirement Income and Estate Planner

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