

# The Insured Annuity Strategy

## A higher yielding investment option without market risk.

- Provides guaranteed income for you for the rest of your life (or for you and your spouse's life) - no matter how long you live.
- Preserves your original capital - your beneficiaries receive the insurance proceeds without going through probate.
- Protects you against fluctuations in the market - you'll always know what your income will be no matter how the markets perform.
- Tax efficient - enhances your base level of income during retirement (only a portion of each annuity payment is taxable, as the remainder is a return of your original investment).

## Approximate Equivalent Insured Annuity Rates\*

Age/Sex	Male	Female	Joint
60	7.59%	7.30%	7.53%
65	7.47%	7.21%	7.69%
70	7.54%	7.20%	8.28%
75	7.49%	7.35%	8.83%
80	4.63%	6.87%	9.99%
85	2.90%	6.68%	13.07%

## Want to learn more?

Your wealth advisor and Team of Experts can provide more information about guaranteed retirement income for life and leaving a legacy through the Insured Annuity strategy and can help you develop a financial plan to help you live the retirement life that you want.

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\*As at February 2010. Quotes were generated using BMO Insurance's annuity rates (Age 85 life quotes provided by Transamerica) and the most cost effective permanent life insurance product for each age group. Returns will vary based on age, sex, smoker status, investment amount, tax bracket, insurability, and interest rates. Rates are equivalent pre-tax yields based on a \$250,000 investment, 40% tax bracket, and non-smoking status.

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