



Capital Insured Annuity (CIA)

Atn: Valued Client

Presented by:

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Capital Insured Annuity (CIA) Concept

	GIC (5.0%)	CIA (5.9%)
Capital Deposit	\$ 5,000,000	\$ 5,000,000
Monthly Income	\$ 20,833	\$ 31,620
Income Tax	\$ (11,106)	\$ (4,025)
Life Premium	\$ -	\$ (16,083)
Tax Credits	\$ -	\$ -
Monthly Income (Net)	\$ 9,727	\$ 11,512
Annual Income (Net)	\$ 116,725	\$ 138,148

Assumptions on the Insured Person --- 70 Male NS Std Rated / Financial Assumptions --- Income tax rate 53.31% (Quebec)

Capital Insured Annuity (CIA) + Legacy Gift

	GIC (5.0%)	CIA (10.3%)
Capital Deposit	\$ 5,000,000	\$ 5,000,000
Monthly Income	\$ 20,833	\$ 31,871
Income Tax	\$ (11,106)	\$ (4,277)
Life Premium	\$ -	\$ (16,083)
Tax Credits	\$ -	\$ 8,574
Monthly Income (Net)	\$ 9,727	\$ 20,085
Annual Income (Net)	\$ 116,725	\$ 241,016
Legacy Gift (LE)	\$ -	\$ 5,000,000

Assumptions on the Insured Person --- 70 Male NS Std Rated / Financial Assumptions --- Income tax rate 53.31% (Quebec)