

Security
Freedom to choose
Simplicity



Example – Current Income Rate

FORLIFE Guaranteed Maximum Income Fund

With a composition of 100% fixed income, mainly corporate bond and other higher yielding private placements, the objective of this fund is to maximize income.

Example of Current Income Rate		
Age	Male	Female
60	3.61%	3.36%
65	4.07%	3.79%
70	4.50%	4.20%
71	4.59%	4.29%
72	4.70%	4.40%
80	5.48%	5.25%
+	Please refer to the Illustration Tool	

FORLIFE Guaranteed Income & Growth Fund

With a composition of 70% in the Bond fund and 30% in equities, the objective of this fund is to preserve capital and maximize growth potential.

Example of Current Income Rate		
Age	Male	Female
60	3.03%	2.73%
65	3.53%	3.25%
70	4.01%	3.71%
71	4.11%	3.81%
72	4.20%	3.90%
80	4.70%	4.57%
+	Please refer to the Illustration Tool	

Current Income Rate as at January 31, 2020

EXAMPLE

For the same client that...

Prefers a higher retirement income		
Male / 65 / \$300,000		
Total of deposits \$300,000	Guaranteed FORLIFE Income (annual) \$12,210	Current Income Rate 4.07%

Prefers the preservation of his capital		
Male / 65 / \$300,000		
Total of deposits \$300,000	Guaranteed FORLIFE Income (annual) \$10,590	Current Income Rate 3.53%

FORLIFE Income = Deposit x Current Income Rate

Example – Current Income Rate

Current Income Rate for the FORLIFE Guaranteed Maximum Income Fund as of January 31, 2020

Example with a couple:

Richard: 70 years old
Judith: 62 years old
Investment: \$300,000

Scenario 1

Policyholder: Judith
Annuitant: Judith 62 years old
Current Income Rate: 3.53%
Annual income: \$10,590

Total of deposits
\$300,000

Guaranteed FORLIFE Income (annual)
\$10,590

Current Income Rate
3.53%

- Judith will receive a FORLIFE Income of **\$10,590** per year
- This amount will be paid until her death
- The remaining market value will be paid to her beneficiaries at her death

Scenario 2

Policyholder: Judith
Annuitant: Richard 70 years old
Current Income Rate: 4.50%
Annual income: \$13,500

Total of deposits
\$300,000

Guaranteed FORLIFE Income (annual)
\$13,500

Current Income Rate
4.50%

Why choose her older husband as the annuitant?

Benefit

Judith will receive a higher annual income (**\$13,500**)

Drawback

Judith will receive an income until Richard's death (the remaining market value will be paid to her beneficiaries at Richard's death)

The Current Income Rate is reviewed periodically and is determined based on age, sex and interest rate levels. The Current Income Rate is available in the Illustration Tool in the Advisor Centre (Extranet).

INVESTED IN YOU.