

Prescribed & Insured Annuity Income

Guarantee a high regular retirement income AND preserve capital for your estate with your non-registered money

This program provides secure capital and guaranteed income for life. By using tax advantages, income is maximized and capital is fully protected.

The table below provides the rates available today, assuming a standard life insurance risk.

| Age | Male Equivalent Pre-tax Return | Female Equivalent Pre-tax Return |
|-----|-----------------------------------|-------------------------------------|
| 60 | 7.35 % | 7.08 % |
| 65 | 7.39 % | 7.17% |
| 70 | 7.89 % | 7.37% |
| 75 | 8.64 % | 8.03% |
| 80 | 6.86 % | 8.31% |

Note: Tax rate = 43.7%

E&OE
June 29, 2010