

## Who is CANNEX?

CANNEX compiles data and calculations about a variety of financial products and makes that information available to financial service providers through a central exchange. CANNEX is an independent and privately held company with operations in Canada and the U.S. No financial institution holds any shares in the company, and no CANNEX employee or shareholder receives any income from the sale of financial products.

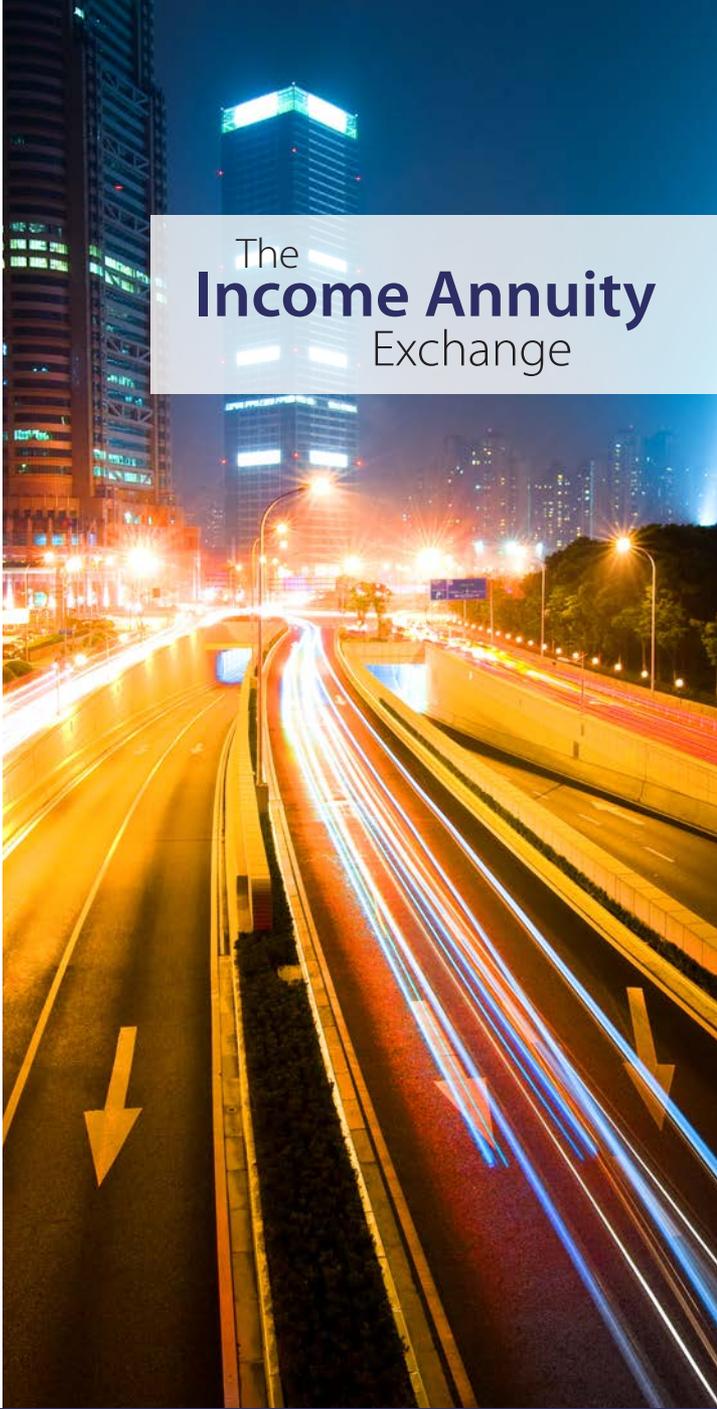
# CANNEX

Simply reliable data™

### Corporate Headquarters

CANNEX Financial Exchanges Limited  
1200 Bay Street, Suite 1001  
Toronto, Ontario  
Canada  
M5R 2A5  
Toll Free: (800) 387-1269  
Phone: (416) 926-0882  
Fax: (416) 926-0706

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The  
**Income Annuity**  
Exchange

[www.cannex.com](http://www.cannex.com)

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# CANNEX

## The CANNEX Income Annuity Exchange allows **advisors** and **other distributors** to:

- save time and money by going to a central exchange instead of having to go to multiple sites to get quotes and illustrations
- receive accurate quotes instantly, on demand
- evaluate products on an apples-to-apples basis
- demonstrate to clients that due diligence was performed by surveying the market
- review a larger range of products in a short amount of time

## The CANNEX Income Annuity Exchange allows **issuers** to:

- have more efficient access to a larger number of financial advisors and clients across the market
- more effectively control distribution by managing rates, features and availability by channel or at each firm
- make their rates and data available to planning tools and support processes that help grow sales

**For more information**, please contact us at (800) 387-1269, and a representative can assist you.

## Fill in your client's information once to survey the **Income Annuity** market; then click on the company selected for an illustration, all from your intranet.

**The CANNEX Income Annuity Exchange is an online service that allows you to survey the market for client-specific income annuity quotes and illustrations from providers across the industry.**

1. CANNEX maintains the actuarial calculations provided by each insurance issuer, and they maintain their own pricing parameters on the CANNEX system. Most issuers guarantee the rates and data shown on CANNEX. These calculations not only support the pricing you receive but also a variety of other services, from planning tools to application processing.
2. The exchange can either be integrated into your own intranet or Web site or can be accessed through a CANNEX interface.
3. Users enter data about an annuitant's profile, and details about the type of income guarantee being considered. CANNEX calculates an apples-to-apples comparative survey instantly.
4. You can also print and save a company-specific product illustration for the rate basis quoted as well as request other relevant company-specific information including application, client brochure, product fact sheet, advisor guide and website link.



# Step 1. Enter client and income annuity information

## Income Annuity Details

Indicate financial institutions that provide Impaired Annuities

Return of Premium before Income Start Date

Annuitant's Province

### PRIMARY ANNUITANT

Name

Birth Date

Sex

Continuation  %

### SECONDARY ANNUITANT

Name

Birth Date

Sex

Continuation  %

*Click for help on every field*

Annuity Type

Joint Type

Fund Type   
Non-Registered—Non-Prescribed  
Non-Registered—Prescribed  
**RRSP**  
RPP  
Locked in RRSP  
DPSP

Pension Jurisdiction

*Drop-down choices*

Guarantee Type

Guarantee Period  Years  Months

Premium

Unisex Portion

Income

Purchase Date

Annual Income Index  %

Payment Frequency

Income Start Date

*Supports uncommon options*

## Step 2. Quote data generated

*CANNEX works out the tax*

*Perform due diligence for your clients*

Rank	Financial Institution	Monthly Income	Monthly Taxable Portion	Guaranteed To End Of	Notes	Death Benefit Interest Rate	Actions
1	Equitable Life	\$570.33	\$570.33	Not guaranteed	See below	.00000%	
2	BMO Insurance	\$558.43	\$558.43	AUG-20-2015 23:59	See below	.00000%	
3	Desjardins Financial Security	\$553.37	\$553.37	Not guaranteed	See below	.00000%	
4	Sun Life Assurance Company of Canada	\$552.86	\$552.86	AUG-21-2015	See below	.00000%	
5	RBC Life Insurance Company	\$552.48	\$552.48	AUG-20-2015 24:00	See Below	.00000%	
6	Great-West Life	\$551.72	\$551.72	Not guaranteed	See below	.00000%	
7	Canada Life	\$551.72	\$551.72	Not guaranteed	See below	.00000%	
8	Standard Life	\$545.37	\$545.37	Not guaranteed	See below	.00000%	
9	Empire Life	\$533.48	\$533.48	AUG-21-2015	See below	.00000%	
10	Manulife Investments	\$531.52	\$531.52	AUG-19-2015	See below	.00000%	

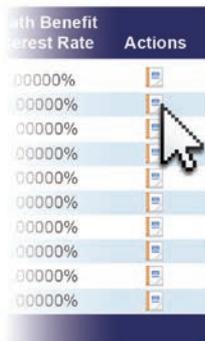
Financial Institution	Notes
BMO Insurance	Guaranteed until AUG-20-2015 at 23:59 If death occurs after the income start date, the remaining guaranteed annuity payments will be commuted and paid in one lump sum to the beneficiary.
Canada Life	Other death benefit interest rates are available from the quoted company.
Desjardins Financial Security	Other death benefit interest rates are available from the quoted company.
Equitable Life	This illustration assumes that the annuity is not being used as part of a back to back funding arrangement.
Great-West Life	Other death benefit interest rates are available from the quoted company.
Manulife Investments	Other death benefit interest rates are available from the quoted company.
RBC Life Insurance Company	Guaranteed until AUG-20-2015 at 24:00
Sun Life Assurance Company of Canada	Other death benefit interest rates are available from the quoted company.

*Many results are guaranteed*

*Includes pertinent information*

**Step 3. Generate a client and company specific illustration by clicking on the *Actions* section**

**Step 4. Request company-specific Application, Client Brochure, Product Fact Sheet, Advisor Guide and Website link by clicking on the *Actions* section**



*Helping advisors help their clients—*

*in 4 simple steps*