

DB SOLUTIONS

Information required for a group annuity quote

A) PLAN SPECIFIC INFORMATION

- Full and exact name of pension plan
- Confirmation that it is a registered pension plan
- Province in which plan is registered
- Date of first pension payment
- Premium transfer date
- Whether portability upon retirement has ever been offered

B) ANNUITANT SPECIFIC INFORMATION

1. PERSONAL INFORMATION:

- Sex
- Date of birth
- Postal code
- Marital status (joint, single or survivor)

2. TYPE OF EMPLOYMENT*:

- Type of job held
- For each job type, a general description of the:
 - Job
 - Work environment
 - Skill/education level required
 - Average annual salary before retirement
- Hourly vs. salaried
- Factory vs. office
- Union vs. non-union

3. MONTHLY PENSION AMOUNT:

- Split by type (e.g. temporary bridge, lifetime pension, etc.)

4. FORM OF PENSION:

- Guaranteed and temporary ending dates
- Bridge benefits, form, beginning/end dates
- If joint option is selected:
 - Spouse's sex
 - Spouse's date of birth
 - Survivor continuation percentage
- Benefit indexation:
 - Indexation formula
 - Beginning/ending dates and frequency of increases
- Pop-up provisions or other special benefit provisions

5. IF THERE ARE DEFERRED MEMBERS:

- Are the members commutable?
- Normal form of pension for single and joint members
- Spouse's sex and date of birth
- Optional forms of pension (actuarially equivalent or formulaic)
- Early retirement:
 - Earliest age allowed
 - Early retirement reduction (actuarially equivalent or formulaic)
- Provision for late retirement
- Pre-retirement and post-retirement benefit indexation
- "Pre" and "post" benefit split, if applicable
- Pre-retirement death benefit type

C) ADDITIONAL INFORMATION (IF AVAILABLE)

- Pension plan mortality experience

* If this type of information is not available on a seriatim level, provide the proportion of liabilities in each job type, hourly vs. salaried etc.

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