

McKELLAR STRUCTURED SETTLEMENTS INC.,
the broker of the attached annuity, is pleased to issue the following unconditional guarantee.

Guarantee

THIS GUARANTEE APPLIES

TO ANNUITY CONTRACT NUMBER _____

ISSUED BY _____

FOR THE BENEFIT OF _____

McKELLAR GUARANTEES that both this annuity and any settlement documentation supplied to the broker have been drafted in accordance with the requirements of Canada Revenue Agency, to maintain the tax-free status of the payments in the hands of the recipient.

McKELLAR GUARANTEES that, as of its contract date, this annuity satisfies every requirement of Canada Revenue Agency, for such annuities.

McKELLAR GUARANTEES that this annuity has been brokered with major federally-licensed Canadian life insurers.

McKELLAR GUARANTEES that the terms of the annuity conform absolutely to the specifications of all settlement documentation supplied to the broker.

McKELLAR GUARANTEES that it will, without charge, manage the lifetime service requirements of the person in whose name the settlement has been contracted. McKellar will act as intermediary with the underwriting life insurance company to effect address or name changes, monitor direct bank deposits and meet other service requirements.

This certificate is your assurance that McKellar accepts full responsibility for every aspect of the settlement it has implemented. If, for any reason, the settlement fails to meet the conditions specified above, McKellar will, upon being so notified, arrange for immediate redress at its own expense.

THIS GUARANTEE IS VALID FOR THE LIFETIME OF THE ANNUITY.

1.800.265.8381
www.mckellar.com