

BMO Insurance announces The Wave 38.0

Effective October 1, 2018, BMO Insurance will be introducing the following:

**New rates on all Term plans
New rates on all Term riders**

These changes include:

- New rates for Term 10, 15, 20, 25 and 30 base plans
- New rates for all Term 10, 15, 20, 25 and 30 riders available on Universal Life plans (Life Dimensions, Life Dimensions (Low Fees) and Wealth Dimensions), BMO Insurance Whole Life Plan and Term 100
- Rates represent both increases and decreases, depending on age, sex, underwriting classification and sum insured

Transition Rules (October 1, 2018)

- New Wave 38.0 rates will be applied to applications for Term base plans and applications including Term riders received at our head office **on or after October 1, 2018**. This applies to the following:
 - [Face-to-Face Application \(126E\)](#)
 - [Non-Face-to-Face Application \(431E\)](#) uploaded to Watermark (on or after October 1, 2018)
 - [Smart App](#) applications
 - Term 10 Policy Exchange requests
- Pending applications will be issued as applied for UNLESS we receive a written request to use Wave 38.0 Term rates
- Policies already settled will not be changed

As of October 1, 2018 we will only accept Wave v38.0 illustrations, so we strongly recommend that you download the newest version.

IMPORTANT:

**Our new rates will be available on industry illustration software on October 1, 2018.
An electronic download of The Wave v38.0 will be available on September 24, 2018 from
<https://advisor.bmoinsurance.com/en/Account/Waveillustration>**

To find out more about BMO Insurance products, please call your MGA or the BMO Insurance regional sales office in your area.

Ontario Region	Quebec-Atlantic Region	Western Region
1-800-608-7303	1-866-217-0514	1-877-877-1272

BMO Life Assurance Company
60 Yonge Street, Toronto, ON M5E 1H5
1-877-742-5244

For Advisor Use Only.
Information contained in this document is for illustrative purposes and is subject to change without notice.
Insurer: BMO Life Assurance Company