

Quick Facts

Term Insurance

- Highly competitive Preferred Term rates with 10, 20 & 30 year terms
- Renewable and convertible; *Note: after 30 years, PT30 renews to guaranteed T100 rates*
- A Business Guaranteed Insurability Option (BGIO) Rider available for business owners

Universal Life Insurance

LifeProvider	Life Dimensions
<ul style="list-style-type: none"> • Simple Level COI UL plan that's perfect for the family market • \$25,000 minimum Face Amount • \$500,000 maximum Face Amount (of permanent coverage) • Term 10, 20 or 30 Riders (for up to \$10 million of Face Amount) • CI riders available (minimum \$25,000) • Minimum guaranteed rate of 3% on the 10 year GIA • Surrender charges expire after only 5 years • helpinghands services available at no additional cost (24 hour telephone assistance program) • Urine test only for amounts up to \$500,000 and up to age 50 	<ul style="list-style-type: none"> • Feature-rich, universal life plan ideal for estate and wealth accumulation needs • Competitive COI options: Level, YRT 100, YRT 85/20 • A best-in-class universal life investment portfolio including a "Low Fees" option with 45 mutual fund linked accounts with no additional UL fee • InvestorMaximizer and MaximizerSelect options available to take full advantage of tax deferred growth within the plan • Minimum guaranteed rate of 3.5% (3% on MaximizerSelect) on the 10 year GIA • Guaranteed and unconditional bonus (where applicable)

Critical Illness

Living Benefit 10 or 20	Living Benefit 75 and 100 & 15 Pay Living Benefit 100
<ul style="list-style-type: none"> • Issue ages: 18 to 65 (LB 10) and 18 to 55 (LB 20) • Minimum : \$25,000 • Contractual right to convert up to age 60 to Conversion T75 or Conversion T100 plan • 25 covered illnesses • Loss of independence to age 100 embedded in the product • Occupational HIV covered • Early Discovery Benefit available (10% up to \$25,000) • Available as a rider on any Term or UL plan with no policy fee • It can be as inexpensive as a Best Doctors^{®†} membership 	<ul style="list-style-type: none"> • Issue ages: 18 to 65; 18-55 for 15 Pay Living Benefit 100 • Minimum: \$25,000 • 25 illnesses covered • 15 Pay Living Benefit does not include Loss of Independent Existence • Loss of independence* to age 100 embedded in the product • Occupational HIV covered • Early Discovery Benefit available (10% up to \$25,000) • ROPS on LB100 is 50% at the 10th year and increases 10% per year to 100% at the 15th year • ROPS on LB75 is 100% at age 75 <p>* 15 Pay LB 100 does not include Loss of Independence</p>

- All plans contractually guarantee the Critical Care Assist Benefit. Provided by Best Doctors^{®†}, services are offered at no additional cost to members of the immediate and extended family (also available when a Critical Illness (CI) Rider is added to a term or universal life plan)!
- **helpinghands** services available at no additional cost (24 hour telephone assistance program) on all CI plans

Quick Facts

Traditional Whole Life (Non-Participating Whole Life)

- Fully guaranteed non-participating plans
- Guaranteed level coverage, premiums, Cash Values and Reduced Paid-up (RPU) amounts

20 Pay Life	T100 Platinum
<ul style="list-style-type: none"> • Issue ages: 0 to 65 • Minimum Face Amount: \$25,000 • High guaranteed Cash Values and RPU amounts available after 10 years 	<ul style="list-style-type: none"> • Issue ages: 0 to 75 • Minimum Face Amount: \$25,000 • High guaranteed Cash Values and RPU amounts available after 4 years
Term 100 Plus	Pure Term 100
<ul style="list-style-type: none"> • Issue ages 18 to 75 • Minimum Face Amount: \$25,000 • Guaranteed Cash Values and RPU amounts available after 4 years • Lower premiums than T100 Platinum 	<ul style="list-style-type: none"> • Issue ages 50 to 85 • Minimum Face Amount: \$100,000 • No Cash Values • Joint First-to-Die available • Very competitive for insured annuity applications

Single Premium Immediate Annuities

- Extremely competitive rates!
- Single Life or Joint and Survivor
- Minimum amount: \$10,000
- Maximum amount: \$2,000,000 (\$500,000 if the Guaranteed Income Period is less than 5 years)
- Rate guarantee available (7 days for non-registered and 45 days for registered funds)
- We guarantee quotes from our Wave software up to \$2,000,000 and up to \$1,000,000 from Cannex

Don't Forget:

- We offer five classes of preferred underwriting with Preferred Term 10, 20 and 30 – 2 smoker and 3 non-smoker
- Cigar smokers are considered NON SMOKERS (as long as they smoke no more than 12 cigars per year)!
- We accept credit card payments (for the first annual premium)!
- Use the easy-to-use Wave illustration software to quote BMO® Insurance- it's easy to use and includes helpful tools such as:
 - The Premium Matchmaker- match your client's insurance needs to their budget
 - The Insurance Calculator- determine how much insurance your clients need on one page: it's as simple as A + B -C

To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area, call 1-877-742-5244 or visit www.bmoinsurance.com/advisor.

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



Information contained in this document is for illustrative purposes and is subject to change without notice. Refer to an up-to-date policy illustration for this plan for a current statement of benefits.

Insurer: BMO Life Assurance Company

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