

LifeProvider: For the great value *and* the great benefits.

For the great value:

Level COI Ranking¹ based on Minimum Premium (Standard Rates)

Single Life:

Age:	Male Non-Smoker							Male Smoker						
	30	35	40	45	50	55	60	30	35	40	45	50	55	60
\$50,000	1	1	1	1	1	1	2	1	1	1	2	2	2	2
\$100,000	2	1	2	3	1	3	3	1	1	4	7	2	2	2
\$150,000	1	1	1	3	1	2	2	1	1	2	5	2	2	2
\$250,000	1	1	1	6	3	4	8	1	1	1	1	2	3	7
\$500,000	1	1	2	6	6	7	9	1	1	2	5	3	3	6

Age:	Female Non-Smoker							Female Smoker						
	30	35	40	45	50	55	60	30	35	40	45	50	55	60
\$50,000	1	1	1	1	1	1	2	1	1	1	1	1	2	2
\$100,000	2	2	1	1	1	2	3	1	1	1	2	2	2	2
\$150,000	1	1	1	1	1	2	2	1	1	1	2	2	2	2
\$250,000	1	1	1	1	1	4	2	1	1	1	5	3	4	3
\$500,000	1	1	2	5	1	7	7	1	1	3	6	5	7	5

Joint Last-to-Die:

Male NS Age:	Same Age					Male + 3 Years					Male + 5 Years				
	45	50	55	60	65	45	50	55	60	65	45	50	55	60	65
\$50,000	1	1	2	2	4	1	1	1	3	2	1	1	1	3	2
\$100,000	3	3	5	4	8	1	1	2	6	5	1	3	5	5	2
\$150,000	3	4	5	4	7	2	2	3	6	5	1	3	4	5	3
\$250,000	4	4	5	7	8	2	2	2	9	6	2	3	4	6	4
\$500,000	4	4	6	7	9	4	2	6	10	8	3	4	5	8	6

And for the great benefits:

- \$25,000 to \$500,000 of permanent life coverage
- Bundle leading Term and CI riders for a complete insurance solution
- Streamlined new business and underwriting gets your business on the books faster
- Value-added **Helping Hands** Assistance Services – at no extra charge
- Diversified investment portfolios with built-in rebalancing and tax-advantaged growth

¹ 16 UL Products Surveyed: LifeProvider/Life Dimensions (BMO Insurance), Millennium (Canada Life), Trilogy/Trilogy Plus (Empire Life), Equation Generation (Equitable Life), Genesis Level COI/Level Investor (Industrial Alliance), Security UL/InnoVision (Manulife), RBC UL (RBC Insurance), Perspecta (Standard Life), Sun UL (Sun Life), Estate Advantage/Wealth Advantage (Transamerica), Passport (Unity Life).

Source: Illustration Software

The comparison was performed based on information believed to be reliable and in effect as of **December 6, 2010**. BMO Life Assurance Company is not liable for any errors or omissions in the information derived from third party sources.

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