



Be sure to install BMO Insurance's Wave 21.0 illustration software immediately!

TRANSITION RULES

Transition Rules for New Business

Universal Life

Life Dimensions, Life Dimensions with Fund Accelerator Bonus, Life Dimensions^{PRESTIGE} and LifeProvider plans (including Low Fees options)

Effective November 18, 2010

- Policies can be submitted during the transition period of November 18, 2010 to December 31, 2010 using either Wave 20.0 or Wave 21.0 rates.
- Applications using Wave 20.0 rates will be accepted at our head office until December 31, 2010.
- Pending cases will be issued as applied for.
- Applications that have been submitted but not yet settled can be changed to Wave 21.0 rates upon submission of a written request and a new illustration.
- Applications received in our head office after December 31, 2010 will receive Wave 21.0 rates.

Cases already settled cannot be changed.

Single Premium Immediate Annuities

Please note that in order to run SPIA quotes on or after November 18, 2010, Wave 21 illustration software must be installed. After that date, Wave 20 software will no longer allow SPIA quotes.

The enhancements to our SPIA products and illustrations are reflected in both the new Wave 21 software and Cannex illustrations.

Any questions or require assistance? Please contact our Annuity hotline at 1-866-382-7401 or e-mail us at insurance.annuities@bmo.com.

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
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272

