

Make the switch to BMO® Insurance for Highly Competitive Solutions!

Great Level **Cost of Insurance** Values for lifetime protection.

| Face Amount | LifeProvider Ranking Minimum Premium (Standard) ¹ | | | | | | | | | | | |
|-------------|--|----|----|----|----|----|------------|----|----|----|----|----|
| | MNS (Ages) | | | | | | FNS (Ages) | | | | | |
| | 30 | 35 | 40 | 45 | 50 | 55 | 30 | 35 | 40 | 45 | 50 | 55 |
| \$50,000 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$100,000 | 2 | 1 | 2 | 5 | 2 | 5 | 2 | 2 | 1 | 1 | 1 | 3 |
| \$150,000 | 1 | 1 | 2 | 5 | 2 | 4 | 1 | 1 | 1 | 1 | 1 | 3 |
| \$250,000 | 1 | 1 | 1 | 8 | 4 | 6 | 1 | 1 | 1 | 2 | 1 | 6 |

Be financially prepared with affordable **Critical Illness Insurance**.

| Face Amount | Annual Premium Ranking ¹ | | | | | | | | | | | | | | | | | | | |
|-------------|-------------------------------------|----|----|----|----|------------|----|----|----|----|-------------------|----|----|----|----|------------|----|----|----|----|
| | Living Benefit 10 | | | | | | | | | | Living Benefit 20 | | | | | | | | | |
| | MNS (Ages) | | | | | FNS (Ages) | | | | | MNS (Ages) | | | | | FNS (Ages) | | | | |
| | 35 | 40 | 45 | 50 | 55 | 35 | 40 | 45 | 50 | 55 | 35 | 40 | 45 | 50 | 55 | 35 | 40 | 45 | 50 | 55 |
| \$50,000 | 4 | 1 | 1 | 1 | 1 | 8 | 5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$100,000 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| \$300,000 | 1 | 1 | 1 | 1 | 1 | 2 | 3 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

Bundle up and save with the best ever **Term Plus CI package** from BMO Insurance.

| | Annual Premium Ranking ¹ | | | | | | | | | |
|--|-------------------------------------|----|----|----|----|------------|----|----|----|----|
| | MNS (Ages) | | | | | FNS (Ages) | | | | |
| | 35 | 40 | 45 | 50 | 55 | 35 | 40 | 45 | 50 | 55 |
| Term (Standard) Plus Critical Illness | | | | | | | | | | |
| Term 10: \$500,000 Living Benefit 10: \$100,000 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Term 20: \$500,000 Living Benefit 20: \$100,000 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

Competitive **Single Premium Immediate Annuities** for extra income for life.

| GTD Period | Life Annuity Ranking (\$100,000 Non-Registered Funds) ² | | | | | | | | | | | |
|-------------|--|----|----|----|---------------|----|----|----|-------------------|----|----|----|
| | Male (Ages) | | | | Female (Ages) | | | | Joint Life (Ages) | | | |
| | 55 | 60 | 65 | 70 | 55 | 60 | 65 | 70 | 55 | 60 | 65 | 70 |
| 0 Guarantee | 2 | 1 | 3 | 2 | 1 | 1 | 2 | 2 | 1 | 1 | 2 | 3 |
| 5 Year | 4 | 2 | 5 | 4 | 2 | 2 | 3 | 3 | 2 | 1 | 4 | 4 |
| 10 Year | 4 | 4 | 5 | 6 | 2 | 1 | 2 | 5 | 2 | 1 | 1 | 3 |
| 15 Year | 4 | 2 | 4 | 1 | 2 | 1 | 2 | 4 | 2 | 1 | 1 | 3 |
| 20 Year | 4 | 2 | 3 | 3 | 2 | 1 | 2 | 3 | 2 | 1 | 1 | 3 |

¹ Companies surveyed: BMO Insurance, Canada Life, Empire Life, Equitable Life, Industrial Alliance, Manulife, RBC Insurance, Standard Life, Sun Life and Transamerica. For Term Insurance, AXA and Unity Life are included in the survey. For Critical Illness, return of premium on death is excluded from the calculations, whenever possible. Loss of Independence included in the calculations. Source: Illustration Software

² Quotes on Cannex

The comparison was performed based on information believed to be reliable and in effect as of **October 15, 2010**. BMO Life Assurance Company is not liable for any errors or omissions in the information derived from third party sources.

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

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