

# Life Dimensions

A market leading universal life insurance plan for various estate and wealth accumulation needs



# Life Dimensions



	Life Dimensions including a Low Fees option	Life Dimensions <sup>PRESTIGE</sup> including a Low Fees option
Plan Description	A flexible universal life plan with solid guarantees, competitive rates and over 400 different investment options including a Guaranteed Investment Bonus. The Low Fees option has the added value of lower UL fees, which can mean the potential for higher investment returns. <b>Note:</b> The Low Fees option does not have a Guaranteed Investment Bonus unless Fund Accelerator Investment Bonus option is selected. A Cumulative Fund Bonus is available on all options, providing the policy meets certain funding requirements.	It looks and feels like Life Dimensions - without surrender charges. The Low Fees option has the added value of lower UL fees. <b>Note:</b> The Fund Accelerator Investment Bonus option is not available with any Life Dimensions <sup>PRESTIGE</sup> plan. A Cumulative Fund Bonus is available on all options, providing the policy meets certain funding requirements.
Issue Ages	0 – 80 (Age Nearest) – YRT COI 18 – 80 (Age Nearest) – YRT 85/20 and Level COI	18 – 80 (Age Nearest) – YRT and Level COI
Issue Amounts	\$50,000 – \$10,000,000	
Rate Bands	\$50,000 – \$99,999 \$100,000 +	
Policy Administration Fee	\$12 monthly, payable to age 100	
Cost of Insurance (COI) Options	Yearly Renewable Term (YRT) YRT to Age 85 or 20 Years (YRT 85/20) Level COI Guaranteed Level Switch Rates After the age of 100, the Cost of Insurance is zero	Yearly Renewable Term (YRT) (these rates differ from Life Dimensions) Level COI Guaranteed Level Switch Rates After the age of 100, the Cost of Insurance is zero
Coverage Types	Single Life • Joint First-to-Die • Joint Last-to-Die • Multi Coverage	
Death Benefit Options	Sum Insured Sum Insured plus Fund Value (Allocated Fund Value) Sum Insured plus Multi Fund Value (Total Fund Value)	
Maximizer Options	<i>Investor</i> Maximizer MaximizerSelect	<i>Investor</i> Maximizer MaximizerSelect – is not available
Riders and Benefits	Term 10, Term 20 & Term 30 Additional Term 10, 20 & 30 Annual Renewable Term Term 100 Rider	Accidental Death Benefit Joint Last-to-Die Conversion Joint Last-to-Die Special Death Benefit Children's Term Rider
		Business Guaranteed Insurability Option Rider Disability Waiver of Premium Payor Waiver Critical Illness – Living Benefit 10, 20, 75 and 100
Investment Accounts	<ul style="list-style-type: none"> <li>• Daily Interest Account</li> <li>• 5 Year and 10 Year Guaranteed Interest Accounts</li> <li>• Guaranteed Market Indexed Accounts</li> <li>• Market Indexed Accounts –linked to the change in value of specified market and ETF Indices.</li> <li>• Managed Indexed Accounts –linked to the net rate of return of designated funds from leading Canadian mutual fund companies – AGF Management, BMO Guardian Funds, CI Mutual Funds, Counsel Wealth Management, Dynamic Mutual Funds, Ethical Funds, Fidelity Investments Canada, First Asset Funds, Franklin Templeton Investments, IA Clarington, Invesco Trimark, Mackenzie Investments, Manulife Mutual Funds, Meritas Financial Inc., Renaissance Investments, SEI Investments Canada.</li> <li>• Managed Portfolio Indexed Accounts –linked to the net rate of return of fund portfolios from BMO® Insurance, BMO Guardian Funds, CI Mutual Funds, Counsel Wealth Management, Dynamic Mutual Funds, Invesco Trimark, Optima Strategy Funds and SEI Investments.</li> <li>• Custom Portfolio Indexed Accounts –linked to the net rate of return of designated mutual funds from Canadian mutual fund companies.</li> </ul>	
Side Account	Daily Interest Account, Guaranteed Interest Accounts and Market Indexed Accounts are available	

	<b>Life Dimensions</b> including a Low Fees option	<b>Life Dimensions<sup>PRESTIGE</sup></b> including a Low Fees option
<b>Cash Withdrawals</b>	Partial cash withdrawals are subject to fees of 5% of the amount withdrawn starting in the 3 <sup>rd</sup> policy year and while there are surrender charges on the plan. An administrative charge of \$50 is also applied.	Partial cash withdrawals are subject to an administrative charge of \$50.
<b>Disability Benefit Payout</b>	We will pay a lump sum Disability Benefit Payout of up to the Cash Surrender Value upon receipt of acceptable evidence of disability as defined in the policy.	
<b>Surrender Charges</b>	Surrender Charges for the <b>MaximizerSelect</b> Option are equal to the Cash Factors times the total cumulative premiums paid (excluding amounts to the Side Account). Surrender charges for all other options are equal to the Cash Factors times the Minimum Premium.	<b>There are no Surrender Charges</b> applicable on any Life Dimensions <sup>PRESTIGE</sup> plans, if the plan is terminated.

## Surrender Charge Cash Factors – Life Dimensions and Life Dimensions (Low Fees)

There are no Surrender Charges calculated on any Life Dimensions<sup>PRESTIGE</sup> plans, if the plan is terminated.

Policy Year	YRT COI Cash Factor	YRT 85/20 COI Cash Factor	Level COI Cash Factor	InvestorMaximizer Cash Factor		MaximizerSelect Cash Factor
				YRT 100	YRT 85/20	
1	400%	400%	150%	250%	250%	60%
2	500%	400%	250%	500%	500%	70%
3	550%	350%	275%	550%	500%	65%
4	600%	300%	275%	600%	675%	60%
5	600%	200%	275%	700%	850%	55%
6	500%	100%	275%	600%	750%	50%
7	400%	0%	275%	500%	575%	40%
8	300%	0%	250%	400%	450%	30%
9	200%	0%	200%	300%	300%	20%
10	0%	0%	0%	0%	150%	10%
11+	0%	0%	0%	0%	0%	0%

Surrender Charges for the **MaximizerSelect** Option are equal to the Cash Factors times the total cumulative premiums paid (excluding amounts to the Side Account).

Surrender Charges for all other options are equal to the Cash Factors times the Minimum Premium.

## Cash Surrender Values

The Cash Surrender Value is equal to the Fund Value reduced by Surrender Charges and the outstanding balance of all policy loans.

## Guarantees on Investment Accounts

### Daily, Guaranteed and Guaranteed Market Indexed Accounts

	<b>Life Dimensions</b> and <b>Life Dimensions<sup>PRESTIGE</sup></b>	<b>Life Dimensions (Low Fees)</b> and <b>Life Dimensions<sup>PRESTIGE</sup> (Low Fees)</b>
<b>Daily Interest Account (DIA)</b>	The annual rate will not be less than 90 percent of the annualized average yield on 90-day Government of Canada Treasury Bills less 2.20%, subject to a minimum of 0%.	The annual rate will not be less than 90 percent of the annualized average yield on 90-day Government of Canada Treasury Bills less 2.00%, subject to a minimum of 2.75%.
<b>Guaranteed Interest Accounts (GIA)</b>	For a 5 year GIA, the annual rate will not be less than 90% of the average yield on 5 year Government of Canada Bonds less 2.7%, subject to a minimum of 1.25%.	For a 5 year GIA, the annual rate will not be less than 90% of the average yield on 5 year Government of Canada Bonds less 1.20%, subject to a minimum of 2.75%.
	For a 10 year GIA, the annual rate will not be less than 90% of the average yield on 10 year Government of Canada Bonds less 2.7%, subject to a minimum of 1.50%.	For a 10 year GIA, the annual rate will not be less than 90% of the average yield on 10 year Government of Canada Bonds less 1.20%, subject to a minimum of 3.00%.
<b>Guaranteed Market Indexed Accounts (GMIA)</b>	GMIA is a fixed term investment account linked to the performance of a Reference Market Index. The net rate of return is guaranteed never to be negative. For complete terms and conditions, refer to policy contract wording and GMIA Series Fact Sheets (available in bmoinvestpro.ca).	

The minimum guaranteed rate on the 10 year GIA is 3.00% and 2.75% on the 5 year GIA, including the Guaranteed Investment Bonus.

Minimum guaranteed rates for GIA accounts are not applicable to amounts held in GIA Accounts in the Side Account.

# Life Dimensions

## Guaranteed Investment Bonus

	Life Dimensions and Life Dimensions <sup>PRESTIGE</sup>		Life Dimensions (Low Fees) and Life Dimensions <sup>PRESTIGE</sup> (Low Fees)
All Indexed Accounts	Year 6+	1.5%	None
Guaranteed Interest Accounts	Year 1+	1.5%	
Daily Interest Account	Year 1+	Lesser of 1% or (15% of earned rate) x (average account value during the policy year)	

If the Fund Accelerator Bonus option is selected on Life Dimensions or Life Dimensions (Low Fees), an additional 1% investment bonus is calculated and paid in years 1 through 5 on GIA and Indexed Accounts.

The Fund Accelerator Bonus is not paid on any Life Dimensions<sup>PRESTIGE</sup> plans.

## Cumulative Fund Bonus

A 0.25% Cumulative Fund Bonus is payable starting at the end of the tenth Policy Year, provided the policy meets certain funding requirements.

Account Values in Guaranteed Market Indexed Accounts are not eligible for any investment bonus.

## BMO® Insurance Management Fees on Indexed Accounts

	Life Dimensions and Life Dimensions <sup>PRESTIGE</sup>			Life Dimensions (Low Fees) and Life Dimensions <sup>PRESTIGE</sup> (Low Fees)		
	Guaranteed annual fee	Approximate annual fee	Approximate range of fees	Guaranteed daily fee	Approximate annual fee	Approximate range of fees
Market Indexed Accounts	0.0089%	3.25%	3.00% to 3.25%	0.0062%	2.25%	1.75% to 2.25%
Managed Indexed Accounts	0.0068%	2.50%	2.00% to 2.50%	0.0034%	1.25%	0.00% to 1.25%
Managed Portfolio Indexed Accounts	0.0068%	2.50%	2.00% to 2.50%	0.0034%	1.25%	0.00% to 1.25%
Custom Portfolio Indexed Accounts	0.0075%	2.75%	2.75%	0.0041%	1.50%	1.50%

For all Indexed Accounts, policy owners do not purchase units in any index or a legal interest in any security.

The daily BMO Insurance management fees rates stated above, which include provision for Investment Income Tax (IIT), are guaranteed as long as the policy remains in force.

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](http://www.bmoinsurance.com/advisor).

### Ontario Region

1-800-608-7303

### Quebec – Atlantic Region

1-866-217-0514

### Western Region

1-877-877-1272

## BMO Insurance

60 Yonge Street, Toronto, ON, Canada M5E 1H5

1-877-742-5244



Information contained in this document is for illustrative purposes and is subject to change without notice.

Insurer: BMO Life Assurance Company

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