

# Term 100

A simple all-in-one permanent life insurance plan.



Coverage to meet every lifestyle

# Term 100

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| <b>Plan Description</b>                | Term 100 is a permanent non-participating whole life insurance plan offering level coverage with guaranteed premiums payable to age 100 after which time the policy becomes paid up. Coverage continues for life.   |
| <b>Issue Ages</b>                      | 0 to 80   |
| <b>Age Calculation</b>                 | Age Nearest   |
| <b>Minimum Face Amount</b>             | \$50,000 (\$25,000 for term conversions)  |
| <b>Maximum Face Amount</b>             | \$20,000,000  |
| <b>Banding</b>                         | \$25,000 - \$99,999<br>\$100,000 - \$249,999<br>\$250,000 - \$499,999<br>\$500,000 - \$999,999<br>\$1,000,000 and above   |
| <b>Payment Modes and modal factors</b> | Annual<br>Semi-annual (0.5)<br>Monthly PAC (0.08333)  |
| <b>Coverage Type</b>                   | Single Life<br>Joint First-to-Die (2-3 lives)<br>Joint Last-to-Die (2-3 lives)  |
| <b>Premiums</b>                        | Guaranteed Level to age 100   |
| <b>Policy Fee</b>                      | \$144   |
| <b>Multi-Policy Discount</b>           | The multi-policy discount is available for multiple applications of term, whole life and living benefits plans submitted to our Head Office within 60 days of the initial application. For personally owned policies the policy owner/lives insured must be an individual purchasing multiple plans or family members applying for multiple plans at the same time. In the case of corporate owned policies, the lives insured must have an established business relationship. The policy fee on the first policy will be the full policy fee, which will be reduced by \$25 for the second and subsequent associated policies.<br>Please refer to the Multi-Policy Discount document (809E) for details. |
| <b>Risk Class</b>                      | Non-Smoker<br>Smoker  |
| <b>Death Benefit</b>                   | Sum Insured   |
| <b>Cash Value</b>                      | None  |
| <b>Non-Forfeiture Options</b>          | None  |
| <b>Policy Loans</b>                    | None  |
| <b>Available Riders</b>                | Term 10, Term 15, Term 20, Term 25 and Term 30<br>Term 100<br>Total Disability Waiver of Premium<br>Children's Term Insurance Rider<br>Living Benefit (Critical Illness) 10, 20, 75 and 100<br>Accidental Death Benefit<br>Business Guaranteed Insurability Option Rider<br>Joint-Last-to-Die Conversion Rider  |
| <b>Other Benefits</b>                  | BMO Insurance Health Advocate™ Plan   |



# Flexible Coverage Options – all in one plan!

Your clients start with a base of permanent life insurance on themselves and then have the option of adding other types of coverage on their family members or business partners for a more comprehensive insurance plan.



## Plus get the BMO Insurance Health Advocate™ Plan – at no extra cost!

Every policy includes the BMO Insurance Health Advocate™ Plan – access to medical information and services as well as personal assistance programs.

- Medical Information and Services include unlimited access to medical information and services from Best Doctors®† – a leader when it comes to delivering world class medical advice and support.
- Personal Assistance Services include programs provided by Morneau Shepell, one of Canada's leading providers of these programs.

## Applying for Coverage

BMO Insurance gives you the choice of applying for coverage in-person or non-face-to-face. Please use BMO Insurance's Application for Life Insurance and Critical Illness Insurance (126E) for in-person applications or SmartApp for both in-person and non-face-to-face applications.

Go to [bmo.com/insurance/advisor](http://bmo.com/insurance/advisor) to get a copy the 126E application under "Forms and Materials", or to [bmo.com/insurance/advisor/smartapp](http://bmo.com/insurance/advisor/smartapp) to access SmartApp.

## Let's connect

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



**BMO Life Assurance Company, 60 Yonge Street, Toronto, ON M5E 1H5**



**Ontario Region**  
1-800-608-7303

**Quebec – Atlantic Region**  
1-866-217-0514

**Western Region**  
1-877-877-1272



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We're here to help.™

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Insurer: BMO Life Assurance Company

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