

A NEW cost-effective estate planning insurance solution

To accelerate the growth of the death benefit and cash value in a BMO Insurance Whole Life policy, couples can choose to make additional payments above their premiums for their basic coverage (and any riders), subject to a yearly maximum.

When combined with a Joint Last to Die (JLTD) Term rider, it forms a powerful combination that maximizes the tax-deferred growth of the whole life policies and gives couples the ability to stop paying premiums before the end of their premium paying period.

Let's meet Claudia (55) and Jacob (55)

- Both are successful professionals with two teenage daughters
- Both are healthy with basic life insurance from their group benefit plans
- Just purchased a vacation property with a \$500,000 mortgage
- Would like to purchase a JLTD permanent insurance for estate planning
- Able to commit \$250,000 into the policy
 - Option 1: Have the policy paid-up in 10 years (\$25,000 x 10 years)
 - Option 2: Have the policy paid-up in 5 years (\$50,000 x 5 years)

Our winning solution: BMO Insurance Whole Life Estate Protector (JLTD 10 Pay)

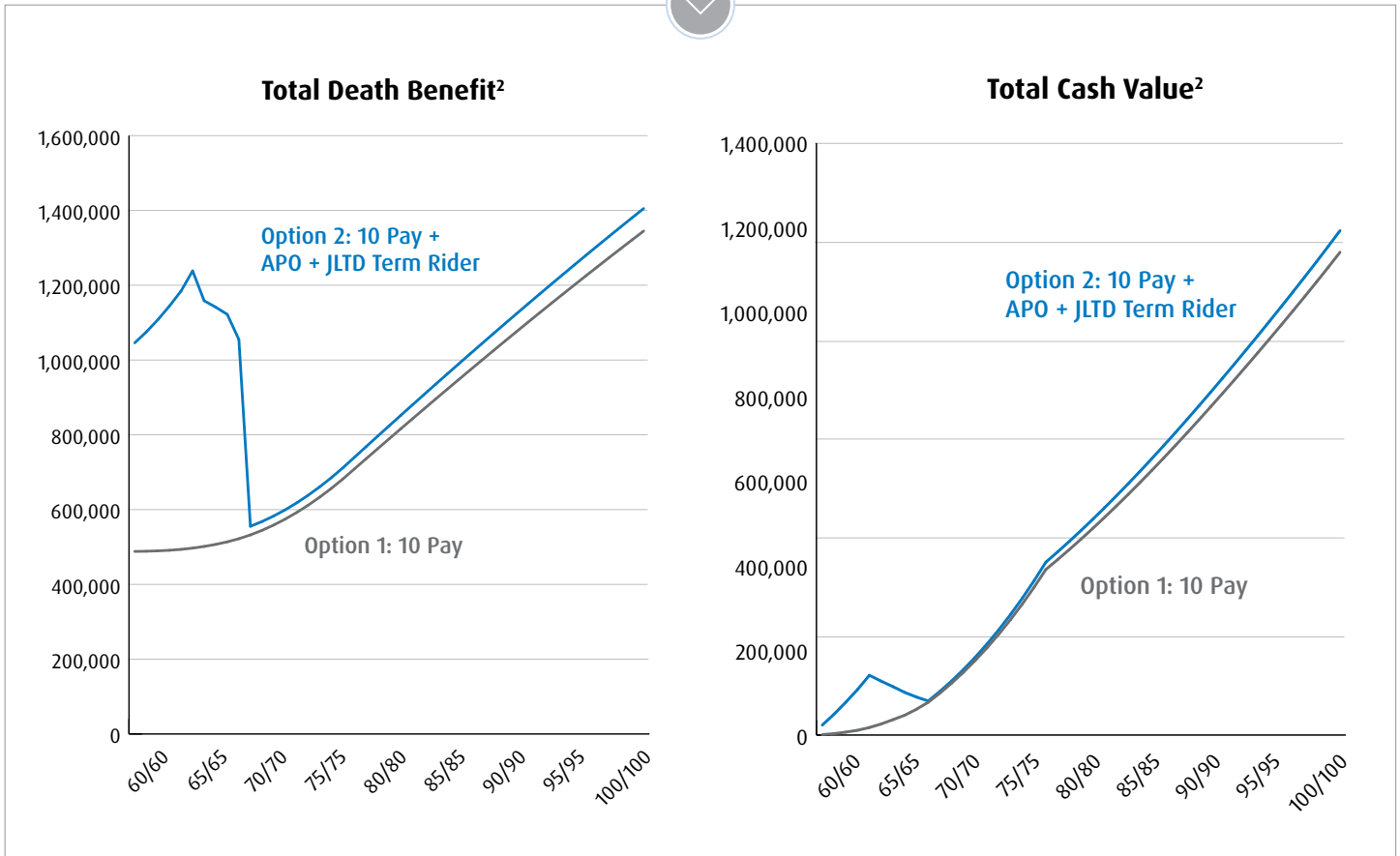
	Option 1	Option 2
Base: 10 Pay	\$25,000	\$26,122
Rider: JLTD Term 10 Rider	\$0	\$505 (10 years)
Additional Payment	\$0	\$23,373 (5 years)
Total Deposit	\$25,000	\$50,000
	(10 years)	(5 years)
Base: JLTD Coverage	\$487,972	\$510,325
Rider: JLTD Term 10 Rider	\$0	\$510,325
Total Coverage	\$487,972	\$1,020,650
Total Death Benefit at age 85/85²	\$973,398	\$1,016,569
IRR on TDB at age 85/85 ²	5.43%	5.13%



BMO Insurance Whole Life JLTD + Additional Payment Option + JLTD Term rider

- = More tax-deferred growth opportunity
- = Option to stop paying premiums before the end of the premium paying period

- With the JLTD Term rider, Claudia and Jacob can pay off their policy in 5 years¹
- Their Additional Payment Option (APO) limit of \$23,373 will be available as long as their JLTD Term 10 rider is in-force. After the JLTD Term 10 rider has expired at the end of the 10th policy year, they can continue to make APO deposits of \$5,634 per year.



Let's connect

For more information about BMO Insurance or our products, please consult with your insurance advisor or contact us at:

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¹ Electing to have premiums paid using the policy values does NOT guarantee that the policy is paid-up. This will depend on several factors including the Performance Bonus plus the actual value of the Additional Payment Balance and Paid-Up Addition Cash Value which need to be sufficient to cover the required premiums on the policy.

² Assuming a Performance Bonus at the current scale -1%. This projection is for illustrative purposes only and based on the assumptions described in this scenario. The amount of the Paid-Up Additions may vary from this projection. It will depend on the actual Performance Bonus Rate each year.

Source: Projected values assuming The Wave 50.0 illustration software.

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