

Enhanced Market Indexed Account on Universal Life Insurance



Little in life is guaranteed.
Fortunately, this is.

Managing the ups and downs of your investment portfolio ensures that your financial objectives stay on track. The same can be said about universal life insurance. The interest rate credited on the investment component of the policy can also impact these objectives.

NEW

Enhanced Market Indexed Accounts - Available exclusively from BMO Insurance.

So, which universal life investment options should you pick? It really depends on what's important to you.

Some individuals want the following:

- The upside potential of equity market returns
- A guarantee that the credited rate will never be negative
- Professional investment management

If you feel that all of these are important to you, take a look at the Enhanced Market Indexed Account — available exclusively on universal life insurance policies from BMO Insurance.¹



Enhanced Market Indexed Account (EMIA)

The EMIA is an interest account with credited rates linked to the performance of well-known market indices. BMO Insurance guarantees that the credited rate on this account will never be negative.

The approach

The EMIA credits you with a daily interest rate based on a portfolio of enhanced equity investments which are used to mitigate investment risk during market downturns. The investments for the North American Equity EMIA are indexed to the Low Volatility TSX (TXLV) and S&P500 (SP5LVI).

Smoothed returns

The credited interest rate on the EMIA may change every three months, based on the performance of a portfolio of low volatility enhanced equity investments. To further reduce volatility, BMO Insurance applies a smoothing formula to provide you with a more stable credited rate.

Guaranteed return

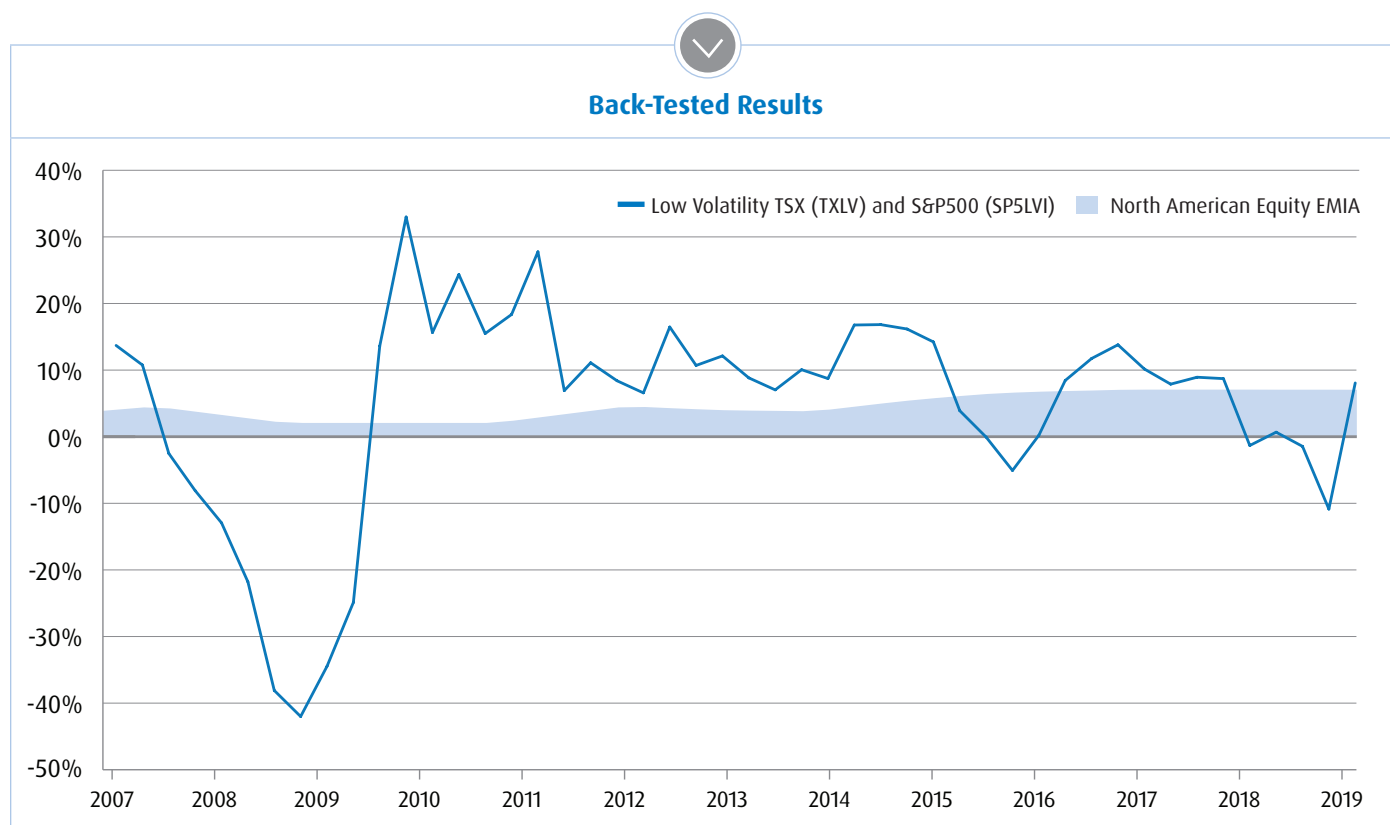
With the EMIA, BMO Insurance guarantees that the credited rate on this account will never be negative, even if the equity market index returns are in a downturn!



Equity-linked returns with a guarantee that the credited rate will never be negative.

Back-Tested Results

Take a look at the following comparison.² It illustrates the combined returns of the Low Volatility TSX (TXLV) and S&P500 (SP5LVI) market indices and compares them to the credited rates that would have been obtained using the approach for the North American Equity EMIA.



To find out the current interest rate on the EMIA, visit bmoinvestpro.ca

Professional management

The investment strategy backing up the EMIA is managed by BMO Insurance in partnership with BMO Capital Markets.

BMO Insurance

As a member of the BMO Financial Group, BMO Insurance is founded on a legacy that extends back to 1817. This proven history of financial strength lets us stand behind our insurance products by offering flexible coverage options, comprehensive benefits and competitive prices. A.M. Best Company gives us a Financial Strength Insurer Rating of A³, recognizing our excellent ability to meet our obligations.

BMO Capital Markets

BMO Capital Markets is a leading, full-service North American-based financial services provider offering equity and debt underwriting, corporate lending and project financing, merger and acquisitions advisory services, securitization, treasury management, market risk management, debt and equity research and institutional sales and trading.

BMO Financial Group

BMO Asset Management Inc., BMO Capital Markets and BMO Insurance are members of BMO Financial Group, one of the largest diversified financial services providers in North America with \$774 billion in total assets and over 45,000 employees as at October 31, 2018.

Our Commitment to You

BMO Life Assurance Company, a part of BMO Financial Group, appreciates the opportunity to help you meet your financial needs. We are committed to respecting and protecting your privacy and confidentiality of the personal information you have entrusted to us. It is important for you to understand what information we will collect, how we will use it, and who may see it.



To view our full privacy policy, please visit the privacy section at bmoinsurance.com

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

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

1-877-742-5244

bmoinsurance.com



We're here to help.™

¹ This account is only available on universal life insurance policies issued on January 2, 2017 or later (i.e. those issued under Wave 33.0 or later).

² Past performance is no guarantee of future performance. Also, as part of a BMO Life Assurance Company policy, policy owners do not purchase units in any designated fund or a legal interest in any security. Based on annualized quarterly returns of a notional portfolio of assets for the Enhanced Market Indexed Account using historical data from April 1, 2007 to April 1, 2019 and assuming equal monthly investments during this term. Enhanced equity investments are indexed to the Low Volatility TSX (TXLV) and S&P500 (SP5LVI) market indices. Returns for the S&P500 (SP5LVI) are converted to Canadian dollars.

³ Rating as of October 25, 2018. Subject to change. After a comprehensive quantitative and qualitative review of the company's balance sheet, operating performance and business profile, A.M. Best Company awarded BMO Life Insurance Company a Financial Strength Rating – Insurer of A, indicating our excellent ability to meet our ongoing insurance policy and contract obligations. For more information, see the Guide to Best's Financial Strength Rating – Insurer at Ambest.com

The information in this publication is intended as a summary of our products and/or services and may include projected values based on a set of assumptions. Actual results may not be guaranteed and may vary. Please consult the appropriate policy contract for details on the terms, conditions, benefits, guarantees, exclusions and limitations. The actual policy issued governs. Each policyholder's financial circumstances are unique and they must obtain and rely upon independent tax, accounting, legal and other advice concerning the structure of their insurance, as they deem appropriate for their particular circumstances. BMO Life Assurance Company does not provide any such advice to the policyholder or to the insurance advisor.

Insurer: BMO Life Assurance Company

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