Wealth **Dimensions**

Flexible, permanent, tailored protection to meet your clients' needs.

BMO Insurance

Product overview: For advisor use only

Wealth Dimensions

	Details
Plan Description	Competitive and guaranteed YRT 100, YRT 85/20 and Level cost of insurance rates One of the most diverse UL investment portfolios in the Canadian universal life marketplace More than 200 different mutual fund-linked investment options from recognized money managers A "super-charged" Cumulative Fund Bonus (subject to certain funding requirements)
Issue Ages	0 to 80 (Age Nearest)
Minimum Face Amount	$25,000 (Term conversions only) $50,000 (New Issues)
Maximum Face Amount	$20,000,000
Rate Bands	$25,000 – $99,999 $100,000 – $249,999 $250,000 – $499,999 $500,000 – $999,999 $1,000,000 and above
Rate Bands InvestorMaximizer	$50,000+ (YRT only)
Policy Administration Fee	$12 monthly, payable to attained insurance age 100 No additional fee for multiple coverages on the same policy
Cost of Insurance (COI) Options	Yearly Renewable Term (YRT) YRT to Age 85 or 20 Years (YRT 85/20) Level COI Level Switch Cost of Insurance After the attained insurance age of 100, the Cost of Insurance is zero
Coverage Types	Single Life • Joint First-to-Die (up to three lives) • Joint Last-to-Die (up to three lives) • Multi Coverage
Death Benefit Options	Sum Insured Sum Insured plus Fund Value **Note:** For Multi Coverage policies, the portion of total Fund Value (also called the "Allocated Fund Value") paid to the beneficiary is limited to the maximum tax-free amount allowed under the Income Tax Act
Maximizer Options	*Investor***Maximizer**
Riders and Benefits	Term 10, Term 15, Term 20, Term 25 & Term 30 (Single and Joint Last-to-Die option) Annual Renewable Term (Single and Joint Last-to-Die option) Accidental Death Benefit Joint Last-to-Die Special Death Benefit Rider Children's Term Rider Business Guaranteed Insurability Option Rider Total Disability Waiver of Premium Payor Waiver of Premium on Death Payor Waiver of Premium on Death and Total Disability Critical Illness – Living Benefit 10, 20, 75 and 100
Other Benefits Included at No Extra Charge	BMO Insurance Health Advocate™ Plan – access to medical information and services as well as personal assistance services Disability Benefit – we will pay a lump sum Disability Benefit payment of up to the Cash Surrender Value minus 12 times the Monthly Deduction upon receipt of acceptable evidence of disability as defined in the policy Policy Exchange Option, Survivor Option and Double Benefit on Joint First to Die plans Joint Last-to-Die Conversion – on all single and Joint First to Die policies as long as both lives are underwritten at time of issue Empathy - a service that blends technology and human care to guide families through grief and estate-related tasks.
Investment Options Visit bmoinvestpro.ca for more information	• Daily Interest Account • 5-Year, 10-Year, 20-Year and 30-Year Guaranteed Interest Accounts • Guaranteed Market Indexed Accounts • Enhanced Market Indexed Account • Indexed Interest Accounts - Managed Portfolio Indexed Accounts – linked to the net rate of return of fund portfolios from BMO Asset Management Inc., CI Investments Inc., Franklin Templeton Investments Corp. and SEI Investments Canada Company - Market Indexed Accounts – linked to the net rate of return of specified market indices or exchange traded fund - Managed Indexed Accounts – linked to the net rate of return of designated funds from leading Canadian mutual fund companies – AGF Investments Inc., BMO Asset Management Inc., CI Investments Inc., Dynamic Mutual Funds, Fidelity Investments Canada ULC, Franklin Templeton Investments Corp., Invesco Canada Ltd., Mackenzie Financial Corporation, Northwest & Ethical Investments L.P., Sentry Investments Inc. and Trez Capital Management L.P. - Money Manager Indexed Accounts – linked to the net rate of return of designated funds from Canadian mutual fund companies

	Details
Side Account	• Daily Interest Account • 5-Year, 10-Year, 20-Year and 30-Year Guaranteed Interest Accounts (no minimum guarantee) • Market Indexed Accounts • Enhanced Market Indexed Account (no minimum guarantee)
Cash Withdrawals	A Partial Withdrawal Redemption Charge as a percentage of the amount withdrawn will apply along with an administrative charge of $50 while there are surrender charges on the policy

Policy Year	Redemption Charge Factor
1-3	5%
4-6	4%
7	3%
8	2%
9	1%
10+	0%

Cash Surrender Value	The Cash Surrender Value is equal to the Fund Value reduced by Surrender Charges, Market Value Adjustments, Early Redemption Fees and the outstanding balance of all policy loans
Surrender Charges	Surrender charges are equal to the Cash Factors times the Surrender Charge Target Premium

Surrender Charge Cash Factors

Policy Year	InvestorMaximizer COI Cash Factor	YRT and YRT 85/20 Cash Factor	Level COI Cash Factor
1	280%	280%	0%
2	280%	280%	0%
3	280%	280%	0%
4	230%	230%	0%
5	230%	230%	0%
6	230%	230%	0%
7	180%	180%	0%
8	130%	130%	0%
9	80%	80%	0%
10+	0%	0%	0%

Guarantees on Investment Accounts

Daily and Guaranteed Interest Accounts, Guaranteed and Enhanced Market Indexed Accounts

	Details
Daily Interest Account (DIA)	The annual rate will not be less than 90% of the annualized yield on 90-day Government of Canada Treasury Bills minus 2.00%, subject to a minimum of 0%
Guaranteed Interest Accounts (GIA)	For a 5-year GIA, the annual rate will not be less than 90% of the yield on 5-year Government of Canada Bonds minus 0.75%, subject to a minimum of 0.75% For a 10-year GIA, the annual rate will not be less than 90% of the yield on 10-year Government of Canada Bonds minus 0.75%, subject to a minimum of 1.50% For a 20-year GIA, the annual rate will not be less than 90% of the yield on 30-year Government of Canada Bonds minus 0.75%, subject to a minimum of 0.00% For a 30-year GIA, the annual rate will not be less than 90% of the yield on 30-year Government of Canada Bonds minus 0.75%, subject to a minimum of 0.00%
Guaranteed Market Indexed Accounts (GMIA)	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**.[1]
Enhanced Market Indexed Account (EMIA)	EMIA is an interest account that uses a portfolio of enhanced equity investments. The performance is linked to one or more market indices or exchange traded funds. The credited rate is **guaranteed never to be negative** and uses a smoothing formula to provide a more stable rate of return.[1]

Minimum guaranteed rates for the GIA and EMIA are not applicable when they are held in the Side Account.

[1] For complete terms and conditions, refer to policy contract wording. The Fact Sheets for each GMIA Series and EMIA are available on bmoinvestpro.ca.

Wealth Dimensions

BMO Life Assurance Company Management Fees on Indexed Interest Accounts

Details			
	Guaranteed maximum daily fee	Approximate maximum annual fee	Current range of fees
Managed Portfolio Indexed Accounts	0.0034%	1.25%	0.50% to 1.25%
Market Indexed Accounts	0.0062%	2.25%	1.75%
Managed Indexed Accounts	0.0034%	1.25%	0.00% to 1.25%
Money Manager Indexed Accounts	n/a	n/a	1.75%

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

The daily BMO Life Assurance Company management fees stated above, which include provision for Investment Income Tax (IIT), are guaranteed as long as the policy remains in force unless there is an increase in taxes that apply to funds BMO Insurance holds to fulfill policy obligations.

Cumulative Fund Bonus

A Cumulative Fund Bonus is payable on all Indexed Interest, Guaranteed Interest, Guaranteed Market Indexed and Enhanced Market Indexed Accounts starting at the end of the first Policy Year, provided the total in those accounts is at least 200% of Cumulative Annual Minimum Premium at the end of that policy year.

Fund Value[2]	Annual bonus rate
$0 – $199,999	0.25%
$200,000+	0.50%

[2] Account Value in Daily Interest Account and values held in the Side Account are not eligible for any investment bonus.

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.

Ontario Region
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272

bmoinsurance.com/advisor

BMO Insurance

For Advisor Use Only.

Information contained in this document is for illustrative purposes and is subject to change without notice. The information in this publication is intended as a summary of our products and/or services. 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

712E (2026/07/13)

05/26-0734_ACC