

# Wealth Dimensions



An ultra “Low Fee” universal life platform for high net worth individuals and business owners.

# Wealth Dimensions

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<b>Plan Description</b>	<p>Focused on wealth accumulation</p> <p>Competitive and guaranteed YRT 100, YRT 85/20 and Level cost of insurance rates</p> <p>The most diverse UL investment portfolio in the Canadian universal life marketplace</p> <p>More than 200 different mutual fund-linked investment options from Canada's leading money managers</p> <p>An ultra "Low Fee" investment platform for clients looking to take full advantage of the tax deferred savings account of their UL plan</p> <p>A "super-charged" Cumulative Fund Bonus (subject to certain funding requirements)</p>	
<b>Issue Ages</b>	0 to 80 (Age Nearest)	
<b>First Year Premium</b>	\$25,000 or more	
<b>Minimum Face Amount</b>	\$25,000 (Term conversions only) \$50,000 (New Issues)	
<b>Maximum Face Amount</b>	\$20,000,000	
<b>Rate Bands</b>	<p>\$25,000 – \$99,999</p> <p>\$100,000 – \$249,999</p> <p>\$250,000 – \$499,999</p> <p>\$500,000 – \$999,999</p> <p>\$1,000,000 and above</p>	
<b>Rate Bands</b> <i>InvestorMaximizer</i>	\$50,000+ (YRT only)	
<b>Policy Administration Fee</b>	<p>\$12 monthly, payable to attained insurance age 100</p> <p>No additional fee for multiple coverages on the same policy</p>	
<b>Cost of Insurance (COI) Options</b>	<p>Yearly Renewable Term (YRT)</p> <p>YRT to Age 85 or 20 Years (YRT 85/20)</p> <p>Level COI</p> <p>Level Switch Cost of Insurance</p> <p>After the attained insurance age of 100, the Cost of Insurance is zero</p>	
<b>Coverage Types</b>	Single Life · Joint First-to-Die (up to 3 lives) · Joint Last-to-Die (up to 3 lives) · Multi Coverage	
<b>Death Benefit Options</b>	<p>Sum Insured</p> <p>Sum Insured plus Fund Value</p> <p><b>Note:</b> 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</p>	
<b>Maximizer Options</b>	<i>InvestorMaximizer</i>	
<b>Riders and Benefits</b>	<p>Term 10, Term 15, Term 20, Term 25 &amp; Term 30 (Single and Joint Last-to-Die option)</p> <p>Annual Renewable Term (Single and Joint Last-to-Die option)</p> <p>Accidental Death Benefit</p> <p>Joint Last-to-Die Special Death Benefit Rider</p> <p>Children's Term Rider</p>	<p>Business Guaranteed Insurability Option Rider</p> <p>Total Disability Waiver of Premium</p> <p>Payor Waiver of Premium on Death</p> <p>Payor Waiver of Premium on Death and Total Disability</p> <p>Critical Illness – Living Benefit 10, 20, 75 and 100</p>
<b>Other Benefits</b> Included at No Extra Charge	<p>BMO Insurance Health Advocate™ Plan – access to medical information and services as well as personal assistance services</p> <p>Disability Benefit – we will pay a lump sum Disability Benefit payment of up to the Cash Surrender Value minus one Total Annual Minimum Premium upon receipt of acceptable evidence of disability as defined in the policy.</p> <p>Policy Exchange Option, Survivor Option and Double Benefit on Joint First to Die plans</p> <p>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</p>	

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<b>Investment Options</b> <a href="#">Visit <b>bmoinvestpro.ca</b> for more information</a>	<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>• Enhanced Market Indexed Account</li> <li>• Indexed Interest Accounts               <ul style="list-style-type: none"> <li>– 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</li> <li>– Market Indexed Accounts – linked to the net rate of return of specified market indices or exchange traded fund</li> <li>– 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 &amp; Ethical Investments L.P., Sentry Investments Inc. and Trez Capital Management L.P.</li> <li>– Money Manager Indexed Accounts – linked to the net rate of return of designated funds from Canadian mutual fund companies</li> </ul> </li> </ul>																																												
<b>Side Account</b>	<ul style="list-style-type: none"> <li>• Daily Interest Account</li> <li>• 5 Year and 10 Year Guaranteed Interest Accounts (no minimum guarantee)</li> <li>• Market Indexed Accounts</li> </ul>																																												
<b>Cash Withdrawals</b>	<p>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</p> <table border="1"> <thead> <tr> <th>Policy Year</th> <th>Redemption Charge Factor</th> </tr> </thead> <tbody> <tr> <td>1-3</td> <td>5%</td> </tr> <tr> <td>4-6</td> <td>4%</td> </tr> <tr> <td>7</td> <td>3%</td> </tr> <tr> <td>8</td> <td>2%</td> </tr> <tr> <td>9</td> <td>1%</td> </tr> <tr> <td>10+</td> <td>0%</td> </tr> </tbody> </table>	Policy Year	Redemption Charge Factor	1-3	5%	4-6	4%	7	3%	8	2%	9	1%	10+	0%																														
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<b>Cash Surrender Value</b>	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																																												
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## Guarantees on Investment Accounts

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

	Wealth Dimensions
<b>Daily Interest Account (DIA)</b>	The annual rate will not be less than 90 percent of the annualized yield on 90-day Government of Canada Treasury Bills minus 2.00%, subject to a minimum of 0%
<b>Guaranteed Interest Accounts (GIA)</b>	<p>For a 5 year GIA, the annual rate will be 90% of the yield on 5 year Government of Canada Bonds minus 0.75%, subject to a minimum of 0.75%</p> <p>For a 10 year GIA, the annual rate will be 90% of the yield on 10 year Government of Canada Bonds minus 0.75%, subject to a minimum of 1.50%</p>
<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 <b>guaranteed never to be negative</b> . For complete terms and conditions, refer to policy contract wording and GMIA Series Fact Sheets (available on <a href="#">bmoinvestpro.ca</a> ).
<b>Enhanced Market Indexed Account (EMIA)</b>	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 <b>guaranteed never to be negative</b> and uses a smoothing formula to provide a more stable rate of return. For complete terms and conditions, refer to policy contract wording and the EMIA Fact Sheet (available on <a href="#">bmoinvestpro.ca</a> ).

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

# Wealth Dimensions



## BMO Life Assurance Company Management Fees on Indexed Interest Accounts

Wealth Dimensions			
	Guaranteed maximum daily fee	Approximate maximum annual fee	Current range of fees
<b>Managed Portfolio Indexed Accounts</b>	0.0034%	1.25%	0.50% to 1.25%
<b>Market Indexed Accounts</b>	0.0062%	2.25%	1.75%
<b>Managed Indexed Accounts</b>	0.0034%	1.25%	0.00% to 1.25%
<b>Money Manager Indexed Accounts</b>	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*	Annual bonus rate
\$0 – \$199,999	0.25%
\$200,000+	0.50%

\*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.



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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Insurer: BMO Life Assurance Company

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712E (2023/01/30)