

## SUMMARY OF CHANGES AND TRANSITION RULES (THE WAVE 54.0)

Effective June 24, 2024 we are introducing the following:

### New Commissionable Target Premiums for UL

- Applicable for all UL products (Life Dimensions, Life Dimensions Low Fees and Wealth Dimensions)
- Updated Target commissionable premiums (Tier 1) for all products and cost of insurance (COI) variations for issue ages 71 to 80

### Other Updates

- Updates to the Insurance Needs Calculator and the form Life Insurance Calculator (359E)
- Introduction of Executive Summary for the Insured Corporate Financing Plan
- Minor non-product related updates throughout all modules and concepts such as:
  - Logo updates and trademark edits
  - Minor changes on concept report pages

### Transition Rules

These changes will be effective on all applications received at our head office **on or after June 24, 2024**.

Download the newest version of The Wave to take full advantage of all updates.

### IMPORTANT:

An electronic download of The Wave v54.0 will be available on June 24, 2024 from <https://advisor.bmoinsurance.com/en/Account/Waveillustration>

To find out more about BMO Insurance products, please call your MGA or the BMO Insurance regional sales office in your area.

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