

Quick Facts

Term Insurance

- Highly competitive term rates with 10, 15, 20, 25 & 30 year term plans
- Term 10, 15 and 20 are renewable and convertible
- Term 25 and 30 are non-renewable and convertible
- Term Exchange Program – available on Term 10 and Term 15 plans. The policyowner may exchange any eligible Term 10 plan for a Term 15, 20, 25 or Term 30 Plan, or any Term 15 plan for a Term 20, 25 or 30 plan. For details, refer to the Term Insurance Product Overview 215E.

Did you know?

- We offer five classes of preferred underwriting with Term 10, 15, 20, 25 and 30 – 2 smoker and 3 non-smoker.
- Cigar smokers are considered NON SMOKERS (as long as they smoke no more than 12 cigars per year)!
- We accept credit card payments (for the first annual premium)!
- Use the easy-to-use **Wave illustration software** to quote BMO® Insurance – it's easy to use and includes helpful tools such as:
 - **The Premium Matchmaker** – match your client's insurance needs to their budget.
 - **The Insurance Calculator** – determine how much insurance your clients need on one page: it's as simple as A + B - C.

Universal Life Insurance

Universal life insurance plans that combine permanent life insurance protection with a tax-deferred savings account. For details, refer to the Universal Life Insurance Portfolio at a Glance 362E.

Life Dimensions

- Feature-rich, universal life plan ideal for estate and wealth accumulation needs.
- competitive COI options: Level, YRT 100, YRT 85/20
- minimum Face Amount \$50,000
- maximum Face Amount \$20,000,000
- Most diverse universal life investment portfolio of over 200 different mutual fund-linked investment options including Guaranteed Market Indexed Accounts, Enhanced Market Indexed Account and a "Low Fees" option with 32 mutual fund linked accounts with no additional UL fee.
- **InvestorMaximizer** option available to take full advantage of tax-deferred growth within the plan – offered on *Life Dimensions (Low Fees) only*.
- minimum guaranteed rate of 1.50% (including bonus) on the 10 year GIA
- guaranteed and unconditional bonus (where applicable)

Wealth Dimensions

- An ultra "Low Fee" universal life platform for high net worth individuals and business owners.
- competitive COI options: Level, YRT 100, YRT 85/20
- minimum Face Amount \$50,000
- maximum Face Amount \$20,000,000
- Most diverse universal life investment portfolio of over 200 different mutual fund-linked investment options including Guaranteed Market Indexed Accounts and Enhanced Market Indexed Account.
- an ultra "Low Fee" investment platform
- **InvestorMaximizer** option available to take full advantage of tax-deferred growth within the plan
- minimum guaranteed rate of 1.50% (excluding bonus) on the 10 year GIA
- guaranteed and unconditional cumulative fund bonus

Traditional Whole Life (Non-Participating)

BMO Insurance Whole Life

Plan Options:

- **Estate Protector** – offers exceptional long term cash values for estate planning scenarios
- **Wealth Accelerator** – provides higher cash values in the early years to help clients who need more liquidity
- Issue ages: 0 to 80
- Minimum Face Amount: \$50,000 (\$25,000 for term conversions)
- Maximum Face Amount: \$10,000,000 (ages 0 – 17) \$20,000,000 (ages 18 – 80)
- 3 premium options: 10 Pay, 20 Pay and Pay to Age 100
- Performance Bonus used to automatically purchase Paid-Up Additions
- Guaranteed Cash Values and Reduced Paid Up Values
- Additional Payment Option
- Premium Switch Option
- Premium Offset

Term 100

- Issue ages 0 to 80
- Minimum Face Amount: \$50,000 (\$25,000 for term conversions)
- Maximum Face Amount \$20,000,000
- No Cash Values
- Single Life, Joint First-to-Die and Joint Last-to-Die options

Critical Illness

Living Benefit 10 or 20

- Issue ages: 18 to 65 (LB 10) and 18 to 55 (LB 20)
- Minimum: \$25,000
- 25 Critical Illness covered conditions
 - including loss of independent existence coverage
- 7 Early Discovery covered conditions
- Early Discovery benefit can pay 15% of the CI benefit up to \$50,000.
- Available as a rider on many of our term, whole life, and universal life plans with no policy fee.
- Contractual right to convert up to age 60. Living Benefit 10 and Living Benefit 20 policies can be converted to Living Benefit 75 or Living Benefit 100.

Living Benefit 75 and 100 and 15 Pay Living Benefit 100

- Issue ages: 18 to 65
- Minimum: \$25,000
- 25 Critical Illness covered conditions
 - including loss of independent existence
- 7 Early Discovery covered conditions
- Early Discovery Benefit can pay 15% of the CI benefit up to \$50,000.
- LB75 and LB100 available as riders on many of our universal life and whole life plans with no policy fee.
- Multiple return of premium on surrender options available.
- **LB75**
 - 100% available on or after the 15th policy anniversary; OR
 - 100% available on or after age 65; OR
 - 100% available at age 75 (Expiry)
- **LB100**
 - 100% available on or after the 15th policy anniversary; OR
 - 100% available on or after the 20th policy anniversary
- **LB100 15-Pay**
 - 100% available on or after the 15th policy anniversary



We're here to help.™

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. For Advisor Use Only.

Insurer: BMO Life Assurance Company

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BMO Insurance HealthAdvocate™ Plan

- Available at no additional charge on eligible Life and Critical Illness base plans.
- Includes access to medical information and services as well as personal assistance programs.

Medical Information and Services

- Unlimited access to medical information and services from Teladoc Medical Experts^{®†} – a leader when it comes to delivering world class medical advice and care.

Personal Assistance Programs

- Personal assistance services provided by LifeWorks, one of Canada's leading providers of these programs.

Refer to BMO Insurance Health Advocate Plan Brochure 722E for full details.

BMO Insurance reserves the right to change the service provider, the nature of services or cancel access to these services at any time without notice, unless otherwise stated.

BMO Guaranteed Investment Funds (BMO GIF)

BMO Guaranteed Investment Funds from BMO Insurance offer a choice of three different guarantee options and flexibility that can provide:

- Guarantees that protect up to 100% of your investment.
- Automatic monthly locking-in of market gains to potentially increase the guaranteed amount you would receive at the "maturity date" or in the event of your death.
- A range of fund choices available based on your personal need and designed by one of Canada's leading investment managers.
- The strength and stability of BMO Financial Group, one of Canada's premiere financial institutions.

Did you know?

BMO GIF is the only segregated fund to offer a monthly maturity guarantee reset.

Single Premium Immediate Annuities

- Competitive rates!
- One page illustration input screen designed for both simplicity and ultimate flexibility.
- Single and Joint Life, plus Term Certain
- Indexing on income payments available
- Minimum amount: \$10,000
- Maximum amount: \$1,000,000 (Registered); \$500,000 (Non-registered)
- Rate guarantee available (10 days for non-registered and 45 days for registered funds)
- We guarantee quotes from our Wave software and Cannex up to \$1,000,000.



A.M. Best Company Insurer Financial Strength Ratings

ambest.com gave BMO Life Assurance Company an **A (Excellent)** rating!

Source: ambest.com. Ratings as of November 18, 2021. Subject to change.

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.



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