

# Quick Facts

## Term Insurance

- Highly competitive term rates with 10, 15, 20, 25 & 30 year term plans
- Single Life, Combined Life and Joint Last-to-Die coverage options
- Minimum Face Amount: \$100,000
- Maximum Face Amount: \$30,000,000
- All plans are 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](#).
- Available as a rider on our Universal Life and Traditional Whole Life plans (Single Life and Joint Last-to-Die coverage options)

### 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 – 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

### Wealth Dimensions

- An all-in-one plan that combines permanent life insurance protection with a tax-deferred savings account.
- 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 (\$25,000 for term conversions)
- 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.
- **InvestorMaximizer** option available to take full advantage of tax-deferred growth within the plan
- 5, 10, 20 and 30 Year GIA options
- 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: \$35,000,000
- 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 15<sup>th</sup> policy anniversary; OR
  - 100% available on or after age 65; OR
  - 100% available at age 75 (Expiry)
- **LB100**
  - 100% available on or after the 15<sup>th</sup> policy anniversary; OR
  - 100% available on or after the 20<sup>th</sup> policy anniversary
- **LB100 15-Pay**
  - 100% available on or after the 15<sup>th</sup> policy anniversary

## 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 TELUS Health, 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.

## Income Annuities

- Competitive rates
- One page illustration input screen designed for both simplicity and ultimate flexibility.
  - 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
- Life, Joint Life and Term Certain annuities
- Indexing on income payments available
- Minimum amount: \$10,000
- Maximum amount: \$1,000,000 (Registered); \$500,000 (Non-registered); Maximum amount for Term Certain: \$2,000,000
- Guarantee Period available: Up to 25 years.



### 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 January 9, 2025. 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.



**Ontario Region**  
1-800-608-7303

**Quebec – Atlantic Region**  
1-866-217-0514

**Western Region**  
1-877-877-1272



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