

# Universal Life Portfolio at a Glance



# Universal Life Insurance Portfolio at a Glance

	Life Dimensions	Wealth Dimensions
	<b>A market leading universal life insurance plan for various estate and wealth accumulation needs</b>	<b>An ultra “Low Fee” universal life platform for high net worth individuals and business owners</b>
<b>Why this plan makes sense for you and your clients</b>	<ul style="list-style-type: none"> <li>• Feature-rich</li> <li>• Competitive and guaranteed YRT 100, YRT 85/20 and Level cost of insurance rates</li> <li>• The most diverse investment portfolio in the Canadian universal life marketplace</li> <li>• Includes more than 200 different mutual fund-linked investment options from Canada’s leading money managers</li> <li>• Includes a “Low Fees” investment option for fee sensitive clients</li> <li>• Guaranteed and unconditional Investment Bonuses (where applicable)</li> <li>• A Cumulative Fund Bonus (subject to funding requirements)</li> </ul>	<ul style="list-style-type: none"> <li>• Focused on wealth accumulation</li> <li>• Competitive and guaranteed YRT 100, YRT 85/20 and Level cost of insurance rates</li> <li>• The most diverse investment portfolio in the Canadian universal life marketplace</li> <li>• Includes more than 200 different mutual fund-linked investment options from Canada’s leading money managers</li> <li>• An ultra “Low Fee” investment platform for clients looking to take full advantage of the tax deferred savings account of their UL plan</li> <li>• A “super-charged” Cumulative Fund Bonus (subject to certain funding requirements)</li> </ul>
<b>Issue Ages</b>	0 to 80 (Age Nearest)	0 to 80 (Age Nearest)
<b>Minimum Face Amount</b>	New Issues: \$50,000 Term Conversions: \$25,000	New Issues: \$50,000 Term Conversions: \$25,000 A first year premium of at least \$25,000 is also required
<b>Maximum Face Amount</b>	\$20,000,000	\$20,000,000
<b>Cost of Insurance Rate Bands</b>	\$25,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 and above*	\$25,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 and above*
<b>Cost of Insurance Options</b>	YRT 100 YRT 85/20 Level	YRT 100 YRT 85/20 Level
<b>Death Benefit Options</b>	Sum Insured Sum Insured plus Fund Value	Sum Insured Sum Insured plus Fund Value
<b>Coverage Types</b>	Single Life Joint First to Die Joint Last to Die	Single Life Joint First to Die Joint Last to Die
<b>Monthly Administration Fee</b>	\$12 No additional fee for multiple coverages on the same policy	\$12 No additional fee for multiple coverages on the same policy
<b>Maximizer Option</b>	<i>InvestorMaximizer</i> Available on Life Dimensions (Low Fees) only	<i>InvestorMaximizer</i>
<b>Low UL Fee Option</b>	Yes, with Life Dimensions (Low Fees)	Yes

\*For YRT and YRT 85/20 the cost of insurance rates are the same for the \$500,000 – \$999,999 and \$1,000,000 rate bands.

	Life Dimensions	Wealth Dimensions
<b>Bonuses</b>		
<b>Guaranteed Investment Bonus</b>	Guaranteed Interest Accounts: 0.5% from year 1+ Indexed Accounts: 1.5% from year 6+ Not available when the Low Fees option is selected (see the Life Dimensions Product Overview 217E for more details)	Not available
<b>Cumulative Fund Bonus</b>	A Cumulative Fund Bonus is payable on Indexed Interest and Guaranteed Interest Accounts starting at the end of the fifth Policy Year, provided you meet certain funding requirements	A “super-charged” Cumulative Fund Bonus is payable on Indexed Interest, <b>Guaranteed Market Indexed</b> , Enhanced Market Indexed and Guaranteed Interest Accounts starting at the end of the first Policy Year, provided you meet certain funding requirements
<b>Investment Options</b> Visit <a href="http://bmoinvestpro.ca">bmoinvestpro.ca</a> for more information	<ul style="list-style-type: none"> <li>• Daily Interest Account</li> <li>• 5 and 10 Year Guaranteed Interest Accounts</li> <li>• Enhanced Market Indexed Account NEW</li> <li>• Guaranteed Market Indexed Accounts</li> <li>• 200+ different Indexed Interest Accounts including: <ul style="list-style-type: none"> <li>- Managed Portfolio Indexed Interest Accounts</li> <li>- Market Indexed Accounts</li> <li>- Managed Indexed Accounts</li> <li>- Money Manager Indexed Accounts</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Daily Interest Account</li> <li>• 5 and 10 Year Guaranteed Interest Accounts</li> <li>• Enhanced Market Indexed Account NEW</li> <li>• Guaranteed Market Indexed Accounts</li> <li>• 200+ different Indexed Interest Accounts including: <ul style="list-style-type: none"> <li>- Managed Portfolio Indexed Interest Accounts</li> <li>- Market Indexed Accounts</li> <li>- Managed Indexed Accounts</li> <li>- Money Manager Indexed Accounts</li> </ul> </li> </ul>
<b>Policy Loans</b>	Yes	Yes
<b>Surrender Charge Period</b>	5 years (Level COI) 9 years (YRT 85/20, YRT 100 and <i>InvestorMaximizer</i> YRT 100) (refer to the Life Dimensions Product Overview 217E for the surrender charge factors for each COI option)	9 years (YRT 85/20, YRT 100 and <i>InvestorMaximizer</i> YRT 100) No surrender charges on Level COI (refer to the Wealth Dimensions Product Overview 712E for the surrender charge factors for each COI option)
<b>Partial Withdrawal Redemption Charge Period</b>	9 years	9 years
<b>Riders and Benefits</b>	Term 10, Term 15, Term 20, Term 25 & Term 30 Annual Renewable Term Accidental Death Benefit Joint Last-to-Die Special Death Benefit Rider Benefit Rider Children’s Term Rider	Total Disability Waiver of Premium Business Guaranteed Insurability Option Rider Payor Waiver of Premium on Death Payor Waiver of Premium on Death and Total Disability Critical Illness – Living Benefit 10, 20, 75 and 100
<b>Other Benefits Included at No Extra Charge</b>	BMO Insurance Health Advocate™ Plan Disability Benefit Policy Exchange Option, Survivor Option and Double Benefit Joint Last-to-Die Conversion	
<p>Universal Life indexed accounts are investment accounts that credit an interest amount mirroring the net rate of return of underlying investments, less a fee. BMO Life Assurance Company policyholders do not purchase units in any fund or a legal interest in any security.</p>		

## 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



[bmoinsurance.com/advisor](https://bmoinsurance.com/advisor)



We're here to help.™

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

©/™ Trademark/registered trademark of Bank of Montreal, used under licence.

362E (2019/10/01)