

LICAT Ratios Public Disclosure Summary

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(thousands of dollars, except percentages)

Companies are required, at minimum, to maintain a Core Ratio of 55% and a Total Ratio of 90%.
OSFI has established supervisory target levels of 70% for Core and 100% for Total capital.
Definition of terms can be found in Guideline A at: LICAT - [LICAT - Life Insurance Capital Adequacy Test](#)


October 31, 2018

Available Capital	(AC1+B)	(AC)	1,241,673
<i>Tier 1 Capital</i>		(AC1)	
<i>Tier 2 Capital</i>		B	
Surplus Allowance and Eligible Deposits		(SA+ED)	583,214
Base Solvency Buffer		(BSB)	1,563,935
Total Ratio	$([AC + SA + ED] / BSB) \times 100$		117%
Core Ratio	$([AC1 + 70\% SA + 70\% ED] / BSB) \times 100$		82%



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Information contained in this document is for illustrative purposes and is subject to change without notice.

Insurer: BMO Life Assurance Company

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