

# LifeProvider: New Rates. Great Value. Great Benefits.

New Level Cost of Insurance (LCOI) rates will be applied to all UL coverages issued on or after October 3, 2011. These changes will affect the following plans: Life Dimensions, LifeProvider, the Universal Life Investment Loan Plan and UL T100 Riders.

## NEW BMO® Insurance LifeProvider Level COI Minimum Premium Ranking<sup>1</sup>

Male Non-Smokers							
	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60
\$50,000	1	1	1	1	1	1	1
\$100,000	1	1	1	1	1	1	1
\$150,000	1	1	1	1	1	1	1
\$250,000	1	1	1	1	1	1	2
\$500,000	1	1	1	1	1	2	2
Female Non-Smokers							
	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60
\$50,000	1	1	1	1	1	1	1
\$100,000	1	1	1	1	1	1	1
\$150,000	1	1	1	1	1	1	1
\$250,000	1	1	1	1	1	1	1
\$500,000	1	1	1	1	1	1	1
Male Smokers							
	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60
\$50,000	1	1	1	1	1	2	2
\$100,000	1	1	1	1	1	1	1
\$150,000	1	1	1	1	1	1	1
\$250,000	1	1	1	1	1	1	2
\$500,000	1	1	1	1	1	1	2
Female Smokers							
	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60
\$50,000	1	1	1	1	1	1	2
\$100,000	1	1	1	1	1	1	1
\$150,000	1	1	1	1	1	1	1
\$250,000	1	1	1	1	1	1	1
\$500,000	1	1	1	1	1	1	1

### Plus, with LifeProvider you get:

- \$25,000 to \$500,000 of permanent life coverage
- Bundle leading Term and CI riders for a complete insurance solution
- Streamlined new business and underwriting gets your business on the books faster
- Value-added **Helping Hands** Assistance Services – at no extra charge
- Diversified investment portfolios with built-in rebalancing and tax-advantaged growth

**To help facilitate processing applications through New Business and Underwriting prior to the September 30 cut-off date for old rates, we will only be accepting Wave 21 illustrations up to July 22, 2011.**

We strongly recommend that you begin quoting the updated LCOI rates as soon as you receive the new version of our illustration software (Wave 22), which will be mailed in early July. A downloadable version of Wave 22 will be available by Thursday, June 30, 2011 on our secure advisor website at [bmoinsurance.com/advisor](http://bmoinsurance.com/advisor).

### Be sure to read the transition rules for new and pending business.

<sup>1</sup> New BMO Insurance Level COI minimum premiums effective **October 3, 2011** compared with current Level COI minimum premiums for nine other companies - Canada Life, Empire Life, Equitable Life, Industrial Alliance, Manulife, RBC Insurance, Standard Life, Sun Life and Transamerica. Source: Illustration Software for each company surveyed. The comparison was performed based on information believed to be reliable and in effect as of **June 13, 2011**. BMO Life Assurance Company is not liable for any errors or omissions in the information derived from third party sources.

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# Life Dimensions: Top Value for Young Entrepreneurs

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## NEW BMO® Insurance Life Dimensions Level COI Minimum Premium Ranking<sup>1</sup>

Male Non-Smokers					
	Age 25	Age 30	Age 35	Age 40	Age 45
\$500,000	1	1	1	2	2
\$750,000	1	1	1	1	2
\$1,000,000	1	1	1	1	1
\$2,000,000	1	1	1	1	1
\$5,000,000	1	1	1	1	1

  

Female Non-Smokers					
	Age 25	Age 30	Age 35	Age 40	Age 45
\$500,000	1	1	2	2	2
\$750,000	1	1	1	1	1
\$1,000,000	1	1	1	1	1
\$2,000,000	1	1	1	1	1
\$5,000,000	1	1	1	1	1

Male Smokers					
	Age 25	Age 30	Age 35	Age 40	Age 45
\$500,000	1	2	1	2	2
\$750,000	1	1	1	1	2
\$1,000,000	1	1	1	1	2
\$2,000,000	1	1	1	1	2
\$5,000,000	1	1	1	1	2

  

Female Smokers					
	Age 25	Age 30	Age 35	Age 40	Age 45
\$500,000	2	1	1	2	2
\$750,000	1	1	1	1	1
\$1,000,000	1	1	1	1	1
\$2,000,000	1	1	1	1	1
\$5,000,000	1	1	1	1	1

### Plus, with Life Dimensions you get:

- Over 400 investment options including the best in class Low Fee UL – 45 options with 0% UL Fees
- Highly competitive 5 and 10 year Guaranteed Investment Account guarantees
- Plus the new Canadian Equity **Guaranteed Market Indexed Accounts**

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## Joint Last to Die Insurance for Estate Planning

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### NEW BMO® Insurance Joint Last Level COI Minimum Premium Ranking<sup>1</sup> Male Non-Smoker (Standard Class) / Female Non-Smoker (Standard Class)

Same Age	Face Amounts	MNS 45 FNS 45	MNS 50 FNS 50	MNS 55 FNS 55	MNS 60 FNS 60	MNS 65 FNS 65
LifeProvider	\$100,000	1	2	1	1	3
LifeProvider	\$150,000	1	1	1	1	2
LifeProvider	\$250,000	1	1	1	1	2
LifeProvider	\$500,000	1	1	1	1	3
Life Dimensions	\$750,000	1	1	2	2	5
Life Dimensions	\$1,000,000	1	1	2	2	8
Life Dimensions	\$2,000,000	1	1	2	2	8
Life Dimensions	\$5,000,000	1	1	2	2	8

Male + 3 Years	Face Amounts	MNS 45 FNS 42	MNS 50 FNS 47	MNS 55 FNS 52	MNS 60 FNS 57	MNS 65 FNS 62
LifeProvider	\$100,000	1	1	1	1	1
LifeProvider	\$150,000	1	1	1	1	1
LifeProvider	\$250,000	1	1	1	1	2
LifeProvider	\$500,000	1	1	1	1	1
Life Dimensions	\$750,000	1	1	1	2	4
Life Dimensions	\$1,000,000	1	1	1	5	6
Life Dimensions	\$2,000,000	1	1	1	5	6
Life Dimensions	\$5,000,000	1	1	1	5	6

Male + 5 Years	Face Amounts	MNS 45 FNS 40	MNS 50 FNS 45	MNS 55 FNS 50	MNS 60 FNS 55	MNS 65 FNS 60
LifeProvider	\$100,000	1	1	1	1	1
LifeProvider	\$150,000	1	1	1	1	1
LifeProvider	\$250,000	1	1	1	1	1
LifeProvider	\$500,000	1	1	1	1	1
Life Dimensions	\$750,000	1	1	1	2	2
Life Dimensions	\$1,000,000	1	1	1	2	2
Life Dimensions	\$2,000,000	1	1	1	2	2
Life Dimensions	\$5,000,000	1	1	1	2	2

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