

Traditional Life

Coverage to meet every lifestyle



Traditional Life



	20 Pay Life	Term 100 Platinum	Term 100 Plus	Pure Term 100
Plan Description	20 Pay Life is a fully guaranteed, non-participating life plan offering level coverage and guaranteed premiums payable for the first 20 years, after which the policy becomes fully paid up.	Term 100 Platinum is a permanent non-participating plan offering level coverage at guaranteed premiums payable to age 100, when the policy becomes paid up.	Term 100 Plus is a permanent non-participating plan offering level coverage at guaranteed premiums payable to age 100, when the policy becomes paid up.	Pure Term 100 is a permanent non-participating plan offering level coverage at guaranteed premiums payable to age 100, when the policy becomes paid up.
Issue Ages	0 to 65	0 to 75	18 to 75	50 to 85
Age Calculation	Age Nearest	Age Nearest	Age Nearest	Age Nearest
Minimum Issue	\$25,000	\$25,000	\$25,000	\$100,000
Minimum Premium	\$250 basic annual premium	\$250 basic annual premium	\$250 basic annual premium	none
Maximum Issue	\$5,000,000	\$5,000,000	\$5,000,000	\$10,000,000
Banding	none	none	none	\$100,000 to \$499,999 \$500,000 and up
Coverage	Guaranteed Level	Guaranteed Level	Guaranteed Level	Guaranteed Level
Premium	Guaranteed level for 20 years	Guaranteed level to age 100	Guaranteed level to age 100	Guaranteed level to age 100
Policy Fee	\$75	\$75	\$75	\$75
Joint Options	not applicable	not applicable	not applicable	Joint First-to-Die (2 lives only)
Joint Benefits	not applicable	not applicable	not applicable	none
Conversion Option	not applicable	not applicable	not applicable	not applicable
Cash Values	Cash Values are guaranteed and become available after the policy has been in force for 10 years.	Cash Values are guaranteed and become available after the policy has been in force 4 years.	Cash Values are guaranteed and become available after the policy has been in force 4 years.	none
Reduced Paid Up Insurance Option	Starting on the 10 th policy anniversary the policy can become paid up for a reduced face amount, with no further premiums required. The reduced paid up face amount will start at 50% and increase by 5% per year, to the 20 th policy anniversary	RPU becomes available after the policy has been in force 4 years. Based on available Cash Values, the policyholder may apply for reduced coverage without further payment of premiums.	RPU becomes available after the policy has been in force 4 years. Based on available Cash Values, the policyholder may apply for reduced coverage without further payment of premiums.	none
Underwriting Requirements	Standard Underwriting Requirements	Standard Underwriting Requirements	Standard Underwriting Requirements	Standard Underwriting Requirements
Payment Modes	Annual, Semi-annual (.52) Monthly PAC (.09)	Annual, Semi-annual (.52) Monthly PAC (.09)	Annual, Semi-annual (.52) Monthly PAC (.09)	Annual, Semi-annual (.52) Monthly PAC (.09)
Available Riders	Waiver of Premium Accidental Death Benefit Children's Term Insurance Benefit 10 Year Renewable Term Rider 20 Year Renewable Term Rider	Waiver of Premium Accidental Death Benefit Children's Term Insurance Benefit 10 Year Renewable Term Rider 20 Year Renewable Term Rider	Waiver of Premium Accidental Death Benefit Children's Term Insurance Benefit 10 Year Renewable Term Rider 20 Year Renewable Term Rider	10 Year Renewable Term Rider 20 Year Renewable Term Rider

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Riders

Total Disability Premium Waiver Benefit (W.P.)	
Issue Age:	18 to 55 (Age at last birthday)
Benefit:	If the Insured has been totally and continuously disabled for at least 6 months, BMO® Insurance will waive the payment of premiums falling due during the period of disability.
Premium Paying Period:	To age 60
Coverage Period:	To age 60
Maximum Benefit:	\$50,000 of annual premium
Accidental Death Benefit (A.D.B.)	
Issue Age:	18 to 60 (Age at last birthday)
Benefit:	If the Insured's death is due to bodily injury caused by accidental means, and if death occurred within 90 days of such an injury, BMO Insurance will pay the amount of the Accidental Death Benefit. Maximum coverage is one times the amount of the basic coverage. Overall maximum accidental death coverage cannot exceed \$500,000.
Premium Paying Period:	To age 65
Coverage Period:	To age 65
Maximum Benefit:	\$500,000
Term Insurance Riders	
Choose either a Term 10 or Term 20 rider with guaranteed level premiums, renewable every 10 or 20 years to age 85. Option to convert to any eligible permanent plan, then offered, at any time up to age nearest 70.	
Children's Term Insurance Benefit (Child Rider)	
Issue Age:	0 - 17 (Age last birthday)
Sum Insured:	Available in increments of \$5,000 of coverage up to \$30,000
Conversion:	The Child Rider may be converted at the earlier of the expiry of this rider or any time between the child's 21 st to 25 th birthday without evidence of insurability. The conversion can be to any eligible, single life insured, permanent plan being issued by BMO Insurance at that time for up to five times the Child Rider coverage in effect.
Paid-up Term Insurance:	If the Life Insured on the base plan dies while this rider is in effect, each insured child will be issued a fully paid up term insurance plan with the same conversion rights as this Child Rider.
Coverage Duration:	Coverage for each child will terminate on the earliest of the child's 25 th birthday or on the policy anniversary nearest the Life Insured 65 th birthday.

Refer to contract for specific definitions and details.

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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