

A new alternative to Level COI

When it comes to permanent insurance protection, you may be used to looking at Level COI on a universal life plan.

Have you considered our YRT 85/20 COI as an alternative?

Let's meet Stephen and Angela

- Both 69 with 5 grandchildren
- Recently retired affluent Canadians
- Not concerned about retirement Income
- No debt or outstanding mortgage
- Need \$500,000 of permanent life insurance

Insurance checklist for Stephen and Angela

- ✓ Would like to maximize their net estate value

BMO Insurance winning solution:

Life Dimensions Low Fees with YRT 85/20 COI

Option 1: Joint last-to-die coverage based on a calculated 10-Pay

Option 2: Joint last-to-die coverage based on minimum premium for life

- Can result in a less expensive premium over Level COI
- Potential for a higher Internal rate of return
- Potential for a higher net estate value in corporate scenarios



Ideal Customer

Asset/estate protection and/or wealth accumulation focus

- Ages 45-65
- Baby boomers/Generation X/ business owners/families
- Looking for a permanent plan with flexibility

Life Dimensions (Low Fees)

- Competitive Cost of Insurance Options – *great value at Face Amounts \$500,000+*
- Competitive guarantees on investment accounts – *1.50% minimum guaranteed rate on the 10-year GIA (including the Guaranteed Investment Bonus, where applicable)*
- BMO Insurance Health Advocate™ Plan – medical information and personal assistance available at no extra charge for the insured and their family¹
- Outstanding support team – to help you package your next large Universal Life case

Option 1: Joint last-to-die coverage based on a calculated 10-Pay

| | Life Dimensions (Low Fees) | |
|---|----------------------------|------------------------|
| Coverage: | \$500,000 | \$500,000 |
| Death Benefit COI Option: | Sum Insured, Level COI | Sum Insured, YRT 85/20 |
| Calculated monthly premium ² : | \$2,351 for 10 years | \$1,979 for 10 years |
| Illustration Rate (10-year GIA): | 1.50% | 1.50% |
| Values at attained age 90 90 (year 21) | | |
| Internal Rate of Return on Death Benefit | 3.60% | 4.69% |
| Total Cash Value | 154,829 | 161,490 |
| Adjusted Cost Basis | 169,723 | 120,515 |
| Net Estate Value | 500,000 | 500,000 |

Option 2: Joint last-to-die coverage based on minimum premium for life

| | Life Dimensions (Low Fees) | |
|---|-------------------------------------|------------------------|
| Coverage: | \$500,000 | \$500,000 |
| Death Benefit COI Option: | Sum Insured + Fund Value, Level COI | Sum Insured, YRT 85/20 |
| Calculated monthly premium ² : | \$927 | \$969 |
| Illustration Rate (10-year GIA): | 1.50% | 1.50% |
| Values at attained age 90 90 (year 21) | | |
| Internal Rate of Return on Death Benefit | 6.03% | 6.34% |
| Total Cash Value | 147 | 101,141 |
| Adjusted Cost Basis | 98,148 | 111,701 |
| Net Estate Value | 500,147 | 500,000 |

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

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We're here to help.™

¹ BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. LifeWorks and Teladoc Health, Inc. will not charge you for the services they provide. You may however, incur additional costs for services or for providers that may be referred to you by LifeWorks or Teladoc Health, Inc. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment.

² Quote based on 2% provincial premium tax. For Level COI, calculated monthly premium to ESA 100. For YRT 85/20, calculated monthly premium to ESA 85.

Source: Projected values assuming The Wave 49.0 illustration software.

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