

Term 100

A simple all-in-one permanent life insurance plan.



Coverage to meet every lifestyle

Term 100

Plan Description	Term 100 is a permanent non-participating whole life insurance plan offering level coverage with guaranteed premiums payable to age 100 after which time the policy becomes paid up. Coverage continues for life.
Issue Ages	0 to 80
Age Calculation	Age Nearest
Minimum Face Amount	\$50,000 (\$25,000 for term conversions)
Maximum Face Amount	\$20,000,000
Banding	\$25,000 – \$99,999 \$100,000 – \$249,999 \$250,000 – \$499,999 \$500,000 – \$999,999 \$1,000,000 and above
Payment Modes and modal factors	Annual Semi-annual (0.5) Monthly PAC (0.08333)
Coverage Type	Single Life Joint First-to-Die (2-3 lives) Joint Last-to-Die (2-3 lives)
Premiums	Guaranteed Level to age 100
Policy Fee	\$144
Multi-Policy Discount	The multi-policy discount is available for multiple applications of term, whole life and living benefits plans submitted to our Head Office within 60 days of the initial application. For personally owned policies the policy owner/lives insured must be an individual purchasing multiple plans or family members applying for multiple plans at the same time. In the case of corporate owned policies, the lives insured must have an established business relationship. The policy fee on the first policy will be the full policy fee, which will be reduced by \$25 for the second and subsequent associated policies. Please refer to the Multi-Policy Discount document (809E) for details.
Risk Class	Non-Smoker Smoker
Death Benefit	Sum Insured
Cash Value	None
Non-Forfeiture Options	None
Policy Loans	None
Available Riders	Term 10, Term 15, Term 20, Term 25 and Term 30 (Single Life or Joint Last-to-Die option) Term 100 Total Disability Waiver of Premium Children’s Term Insurance Rider Living Benefit (Critical Illness) 10, 20, 75 and 100 Accidental Death Benefit Business Guaranteed Insurability Option Rider Joint-Last-to-Die Conversion Rider
Other Benefits	BMO Insurance Health Advocate™ Plan



Flexible Coverage Options – all in one plan!

Your clients start with a base of permanent life insurance on themselves and then have the option of adding other types of coverage on their family members or business partners for a more comprehensive insurance plan.



Plus get the BMO Insurance Health Advocate™ Plan – at no extra cost!

Every policy includes the BMO Insurance Health Advocate™ Plan – access to medical information and services as well as personal assistance programs.

- Medical Information and Services include unlimited access to medical information and services from Teladoc Medical Experts®† – a leader when it comes to delivering world class medical advice and support.
- Personal Assistance Services include programs provided by TELUS Health, one of Canada's leading providers of these programs.

Applying for Coverage

BMO Insurance gives you the choice of applying for coverage in-person or non-face-to-face. Please use BMO Insurance's Application for Life Insurance and Critical Illness Insurance (126E) for in-person applications or SmartApp for both in-person and non-face-to-face applications.

Go to bmo.com/insurance/advisor to get a copy the 126E application under "Forms and Materials", or to bmo.com/insurance/advisor/smartapp to access SmartApp.

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



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