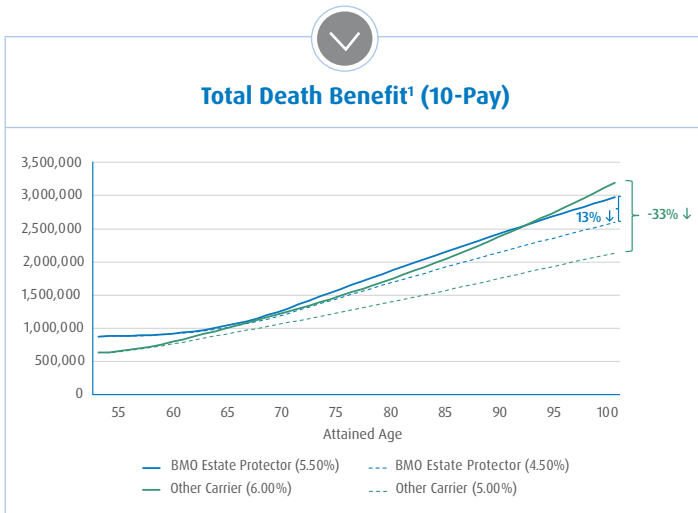


# Three simple reasons to choose BMO Insurance Whole Life

## 1. Guaranteed crediting rate formula – what you see is what you get!

BMO Insurance Whole Life	Typical participating whole life insurance plan
<p>Performance Bonus =                      [Guaranteed Cash Value + Additional Payment Balance]                      x                      Performance Bonus Rate</p>	$CV_t = gCV_t + {}^{pua}CV_t + Div_t + {}^{pua}Div_t, \text{ where...}$ ${}^gCV_t = (1+g_i) [{}^gCV_{t-1} + NP_t - {}^gCOI_{x+t-1} (FA - {}^gCV_{t-1}) - {}^gE_t]$ ${}^{pua}CV_t = (1+g_i) [{}^{pua}CV_{t-1} - {}^gCOI_{x+t-1} (PUA_{t-1} - {}^{pua}CV_{t-1})]$ $Div_t = (1 - g_i) {}^gCV_{t-1} + ({}^gCOI_{x+t-1} - COI_{x+t-1}) (FA - {}^gCV_t) + ({}^gE_{t-1} - E_{t-1})$ ${}^{pua}Div_t = (i_t - g_i) {}^{pua}CV_{t-1} + ({}^gCOI_{x+t-1} - COI_{x+t-1}) (PUA_{t-1} - {}^{pua}CV_t)$

## 2. Reduced volatility for a better client experience



When illustrating a “current” and a “minus 1%” scenario, BMO Insurance Whole Life values typically show less of a decrease when compared to other whole life plans.

## 3. Solid guarantees that can provide more predictable outcomes

BMO Insurance Whole Life credits a Performance Bonus based on investment returns while other factors such as mortality, lapses and expenses are guaranteed in the product pricing at issue. This typically is not the case for traditional participating whole life policies.

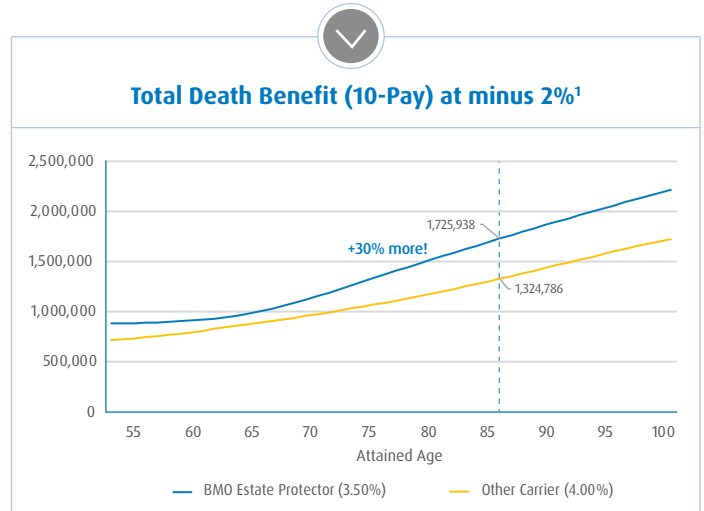
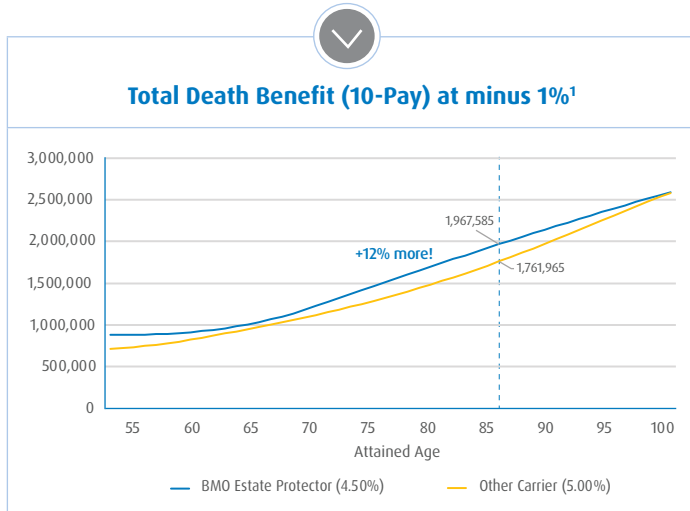
What’s guaranteed?	BMO Insurance Whole Life	Typical participating whole life insurance plan
Investment returns	X	X
Mortality experience	✓	X
Lapse experience	✓	X
Company expenses	✓	X

Plus, with BMO Insurance Whole Life, your clients get:

- ✓ A choice of three guaranteed premium pay periods
- ✓ Potential for higher guaranteed death benefit amounts (for the same premium)
- ✓ Guaranteed Performance Bonus formula

## Another Comparison of Values

A 50 year old male, non-smoker has \$50,000/year to invest for 10 years as part of a wealth transfer strategy. There are two options to consider: BMO Insurance Whole Life Estate Protector and another participating whole life plan. Here is a comparison of two scenarios:



With BMO Insurance Whole Life, the projected death benefit at age 85 is +12% more in the “minus 1%” scenario and +30% more in the “minus 2%” scenario when compared to other whole life plans.

Compared to typical participating whole life plans, BMO Insurance Whole Life policy owners can take comfort in the following:

- ✓ The calculation of the Performance Bonus is simple and guaranteed in their policy contract
- ✓ Projected policy values tend to be less volatile in alternative scenarios
- ✓ They have more solid guarantees and less variables to worry about when it comes to credited returns

## Let's connect

For more information, 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](https://bmoinsurance.com/advisor)



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<sup>1</sup> Example based on a Male 50 non-smoker, premiums of \$50,000 for 10 years. Source: company illustration software as of February 17, 2022.

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