



LifeProvider

A simpler way to look at
universal life insurance

Target Market: LifeProvider

“We want a simple plan...and one that we can afford”

- Affordable UL plan for the family market
- Protection for the entire family
- Easy-to-understand
- Competitive premiums (with level cost of insurance rates)
- Easy to manage, ready-made diversified UL portfolios with built-in rebalancing
- Flexible enough to accommodate changing needs

Product Overview

- Issue Ages 15 days to age 80 (age nearest)
- Face Amount \$25,000 up to \$500,000 of total universal life coverage per life.
- Rate Bands
 - \$25,000 - \$99,999
 - \$100,000 - \$249,999
 - \$250,000 - \$500,000
- Cost of Insurance Guaranteed Level COI payable to age 100

Product Overview

- Policy Fee \$8 monthly, payable to age 100
- Coverage Types Single Life
 Joint First-to-Die
 Joint Last-to-Die
 Multicoverage
- Death Benefit Sum Insured plus Fund Value (allocated)
 Sum Insured plus Multi Fund Value (total)

Riders and Benefits

- Term 10, Term 20 & Term 30
- Additional Term 10, Term 20 & Term 30
- Annual Renewable Term
- Accidental Death Benefit
- Children's Term Rider
- Disability Waiver of Premium
- Payor Waiver of Premium
- Joint Last-to-Die Special Death Benefit Rider
- Joint Last-to-Die Conversion Rider
- Critical Illness Rider - Living Benefit
 - 10 year, 20 year, Age 75 and Age 100 Options
- And...

LifeProvider Additional Coverage Rider

LifeProvider Additional Coverage Rider

- Used for policy increases and additions*
- Any time after the policy has been in force for 3 months using then-current rates and age
- Increase the total amount of insurance on the life insured
- Or, add permanent coverage on a new life insured
- The rider can convert to a separate policy
 - On any policy anniversary
 - In the event of death of the Life Insured of the Policy
 - Policy fee will apply to the separate policy

*Subject to maximum issue amounts per policy.

Everyone Can Use a Helping Hand^{®†} ...

**NO
ADDITIONAL
COST**

helpinghands
on **LifeProvider**



Life has its ups and downs. But helpinghands is always there for us, with the counselling, guidance and referral services we need.

^{®†} Registered Trade-mark of BMO Life Assurance Company.

helpinghands

- A comprehensive health and wellness assistance service
- Included with all Life Provider policies – at no extra cost!
- Allows your client to take advantage of a full range of counseling, guidance and referral services
- **helping**hands assistance services are provided by Shepell•fgi™.

™ Shepell•fgi is a trademark of HRCO Inc., a corporation incorporated under the laws of the province of Ontario.

Available Investment Accounts

- Daily Interest Account
- Guaranteed Interest Accounts
 - 5- and 10-year terms
- Indexed Accounts
 - Market Portfolio Indexed Accounts
 - Conservative, Balanced, Growth and Aggressive
 - Managed Portfolio Indexed Accounts

Fixed Income

	Term	Rate	Minimum Guarantee
Daily Interest Account (DIA)			
LifeProvider		(90% 90 day T-bill, less 2.2%)	0%
LifeProvider (Low Fees)		(90% 90 day T-bill, less 2.0%)	0%
Guaranteed Interest Accounts (GIA)			
LifeProvider	5 Year	(90% GOC bonds, less 2.7%)	1.00%
	10 Year	(90% GOC bonds, less 2.7%)	1.50%
LifeProvider (Low Fees)	5 Year	(90% GOC bonds, less 1.2%)	2.50%
	10 Year	(90% GOC bonds, less 1.2%)	3.00%

Minimum guaranteed rates for GIA accounts are not applicable to amounts held in GIA Accounts in the Side Account.

Investment Accounts

Visit InvestmentPRO at www.bmoinvestpro.ca for more information on the available Indexed Investment Accounts



Indexed investment options credit interest mirroring the net rate of return of the designated fund, less a daily UL management fee.

Universal Life Fees on Indexed Accounts

	LifeProvider		LifeProvider (Low Fees)	
	Guaranteed daily fee	Current range of fees	Guaranteed daily fee	Current range of fees
Market Portfolio Indexed Accounts	0.0089%	3.00% to 3.25%	0.0062%	1.75% to 2.00%
Managed Portfolio Indexed Accounts	0.0068%	2.00% to 2.50%	0.0034%	0.75% to 1.25%

For all Indexed Accounts, policy owners do not purchase units in any index or a legal interest in any security. The maximum daily BMO® Insurance management fee rates stated above, which include provision for Investment Income Tax (IIT), are guaranteed as long as the policy remains in force.

Guaranteed Investment Bonus

	LifeProvider		LifeProvider (Low Fees)
All Indexed Accounts	Year 6+	1.5%	No Investment Bonus is payable
Guaranteed Interest Accounts	Year 1+	1.5%	
Daily Interest Account	Year 1+	Lesser of 1% or (15% of earned rate) x (average account value during the policy year)	




Surrender Charges

Surrender Charges are equal to the Cash Factors times the Minimum Premium.

Policy Year	Cash Factor
1	150%
2	150%
3	150%
4	100%
5	50%
6	0%

For more information on helpinghands



When Your Clients Need a Helping Hand...


LifeProvider FACT SHEET


LifeProvider and Shepell®fgi can be there for them

Life has its ups and downs. But with helping hands services on their LifeProvider policy, your clients can access a full range of counselling, guidance and referral services when they need them - at no additional cost!

Help for Beneficiaries and Family Members of Insureds on a LifeProvider Policy	
Counselling Support	<ul style="list-style-type: none"> Timely and professional counselling support to individuals and their family members who are dealing with illness or the loss of a loved one On the phone round-the-clock counselling services in 140 languages The network includes psychologists, clinical social workers and advanced educational specialists
Dependent Care Services	<p>Resources and referrals for:</p> <ul style="list-style-type: none"> Daycare centres and home-based day care providers Nurseries, preschools, before and after-school care programs Special needs, adoption and multiple birth services Tutoring services and educational consultants Establishing back-up care options for emergencies and illnesses Parenting classes and support groups Procedures for accessing maternity/paternity leave Tools for evaluating prospective child care providers How to decide which form of care best meets your needs Parenting strategies from tots to teens
Beneficiary Support Services	<p>Resources and referrals for:</p> <ul style="list-style-type: none"> Funeral planning guide Action checklist Tips on dealing with stress & grief Where to start with government benefits Where to start with pensions & other private benefits Preparing the terminal tax return Taking care of finances Funeral home referrals
Care for the Deceased	<p>Funeral home referral and return to Canadian residence:</p> <ul style="list-style-type: none"> insured on the LifeProvider policy returned home if he/she passes away over 200 km from their Canadian residence - at no extra charge! Dependent Care Consultant can also help identify a funeral home or other service providers, as needed

Exclusions:
BMO Life Assurance Company will not be obliged to fulfill the Transportation of Body (returning to Canada) service or any other Helping Hands services:
(a) if the policy is not in force;
(b) if the death of the Life Insured results either directly or indirectly from suicide within two years after the date of the Policy or the most recent reinstatement whether he or she is sane or insane at the time.

BMO  **Insurance**




When Your Clients Need a Helping Hand...

LifeProvider FACT SHEET

Additional Services for Insureds on a LifeProvider Policy	
ElderCare Services	<p>Resources and referrals for:</p> <ul style="list-style-type: none"> Nursing homes Senior apartments Retirement homes Elder day care programs Nutrition services Companion services Rehabilitation programs Palliative care Telephone outreach Caregiver support groups
HomeCare Access	<p>Referrals for convalescence:</p> <ul style="list-style-type: none"> Professional nursing for general medical care Post-operative, postpartum or palliative care options Care for loved ones affected by stroke, Alzheimer's disease or other forms of dementia Help with housekeeping, shopping, meal prep and personal care for older people or individuals with special needs Companions for recovering patients Rehabilitation services such as physiotherapy, speech and occupational therapy
Health Information Hotline	<p>Telephone access to a registered nurse:</p> <ul style="list-style-type: none"> Can answer health-related questions Available to help your clients assess their situation Can help them decide if they can take care of it or if you need to seek further medical attention
Health and Wellness Resource Library	<p>A dependable online source for:</p> <ul style="list-style-type: none"> Links to helpful websites Tools to help your clients well-being Social and community service locator


When your clients receive their LifeProvider policy from BMO Life Assurance Company, they will receive a certificate of enrolment into the Helping Hands program, along with the contact information for BMO® Insurance's Helping Hands hotline.

helpinghands on LifeProvider 

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

BMO Life Assurance Company is in no way liable for the provision of services described in this brochure, nor liable for the nature or quality of the services provided by Shepell FGI U.S. BMO Life Assurance Company reserves the right to change the service provider or change the nature of the services at any time without notice.

Information contained in this document is for illustrative purposes and is subject to change without notice.

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WB001 (2009/08/14)



