

### 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 Ages15 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®†...





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



<sup>&</sup>lt;sup>®†</sup> 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
- helpinghands 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

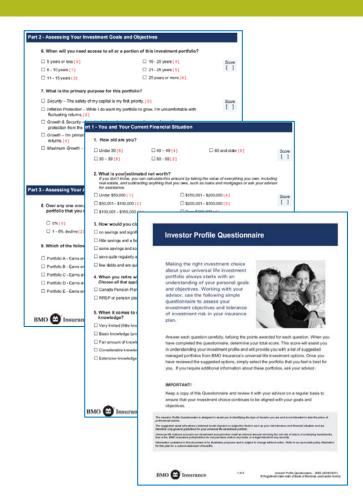
	Term	Rate	Minimum Guarantee
Daily Interest Account (DIA)			
Life <b>Provider</b>		(90% 90 day T-bill, less 2.2%)	0%
Life <b>Provider</b> (Low Fees)		(90% 90 day T-bill, less 2.0%)	0%
<b>Guaranteed Interest Accoun</b>	ts (GIA)		
Life <b>Provider</b>	5 Year 10 Year	(90% GOC bonds, less 2.7%) (90% GOC bonds, less 2.7%)	1.00% 1.50%
Life <b>Provider</b> (Low Fees)	5 Year 10 Year	(90% GOC bonds, less 1.2%) (90% GOC bonds, less 1.2%)	2.50% 3.00%

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



### Assess investment objectives

- Use the Investor Profile
   Questionnaire to
   determine tolerance to
   risk and select from a
   short list of portfolio
   options
  - in as little as 10 minutes





#### **Investment Accounts**

Visit InvestmentPRO at <u>www.bmoinvestpro.ca</u> 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

	Life <b>Provider</b>		Life <b>Provider</b> (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**

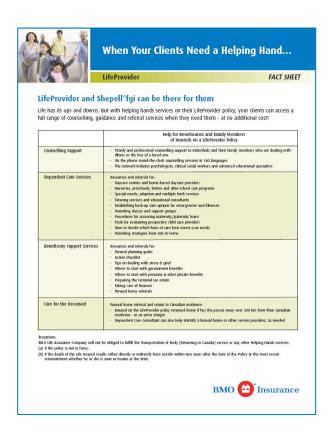
	Life <b>Provider</b>		Life <b>Provider</b> (Low Fees)	
All Indexed Accounts	Year 6+	1.5%	No Investment Bonus is payable	
Guaranteed Interest Accounts	Year 1+	1.5%		
Daily Interest Account	Year 1+	Lesser of 1% or (15% of earned rate) x (average account value during the policy year)		

# 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%

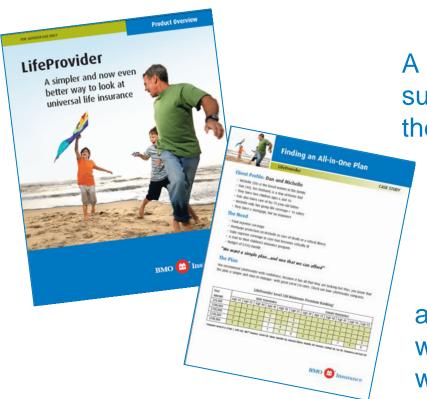
# For more information on helpinghands







# Marketing Support



A complete library of marketing support materials is available on the Wave software

Illustration System For Windows®

and on our website, at

www.bmoinsurance.com/advisor

The VVaV

BMO (A) Insurance

Information contained in this document is for illustrative purposes and is subject to change without notice. Refer to an up-to-date policy illustration for this plan for a current statement of benefits. Insurer: BMO Life Assurance Company.

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