ACCIDENTAL DEATH BENEFIT RIDER

INTRODUCTION

This Rider is included in and made a part of the Policy. The amount of the Accidental Death Benefit and the premium payable for this Rider are shown on the Policy Information Pages or in an endorsement to the Policy.

The date of this Rider shall be the Coverage Effective Date of the Policy as shown on the Policy Information Pages or in an endorsement to the Policy.

The words or expressions shown below will have the following meaning wherever they appear in this Rider:

Accident means a sudden, unforeseen event happening by chance that occurs while this Rider is in force.

Injury means bodily Injury caused by an Accident, directly and independently of all other causes. It does not include any sickness, illness, disease, medical disorder or medical treatments. The Life Insured must sustain the Injury and the Accident must occur while your coverage is in force.

BENEFIT

Subject to this Rider's terms, the Company will pay to the designated beneficiary the amount of the Accidental Death Benefit upon the death of the Life Insured if the Company receives proof satisfactory to us that:

(a) the death of the Life Insured resulted directly and independently of all other causes from Injury caused by Accident and that such death was caused solely by external, violent and unforeseen circumstances; and
(b) the death occurred within 90 days of the date of the Accident that caused the Injury; and
(c) both the Injury and death must have occurred while this Rider was in force; and
(d) death, Injury, or the Accident did not result from an excluded cause or event (see exclusions).

EXCLUSIONS

We will not pay any Benefit if the death or Injury of the Life Insured results either directly or indirectly from any of the following causes:

(a) suicide, attempted suicide or self-inflicted Injury while sane or insane;
(b) an Accident that occurs while the Life Insured's blood contained more than 80 milligrams of alcohol per 100 millilitres of blood or while the Life Insured is under the influence or had administered any toxic substance, narcotic or prescription drug available unless taken in strict accordance with the prescription of a physician or dentist;
(c) Injury received during a civil disorder or war, whether declared or not, or as a result of committing or attempting to commit an assault or criminal offence;
(d) while the Life Insured is serving on any active duty in any Armed Force;
(e) travel, flight or descent in or from any kind of aircraft of which the Life Insured was a pilot, officer or crew member, or in which the Life Insured was giving or receiving any kind of training or instruction or had any duties.

RIGHTS OF EXAMINATION

As a condition precedent to payment of the Benefit, we have the right and opportunity to examine the body of the Life Insured and to require that an autopsy be made, unless forbidden by law.

WHEN COVERAGE ENDS

All coverage under this Rider terminates on the earliest of:

(a) thirty one (31) days from the date a premium is due and unpaid; or
(b) when paid-up or extended term insurance becomes effective; or
(c) maturity of this Policy as an endowment or its surrender for its cash value; or
(d) the policy anniversary date nearest the Life Insured's 65th birthday; or
(e) the date the Policy terminates; or
(f) unless requested otherwise, the day before the next premium due date after the Life Insured terminates this Rider in writing.

CHILDREN'S TERM INSURANCE BENEFIT RIDER

This rider is included in and made a part of the Policy. The amount of the Children's Term Insurance Benefit Rider and the premium payable for this Rider are shown on the Policy Information Pages or in an endorsement to the Policy.

In this Rider, “Us”, “We” and “Our” refer to BMO Life Assurance Company.

DEFINITIONS

The Insured means the parent who is a Life Insured on the Policy and who has been selected as the Insured for this Rider.

Insured Child means any natural born child, stepchild or legally adopted child of the Insured, who is at least 15 days old and less then 18 years old and is named as an Insured Child in the application for this Rider.

Insured Child also includes any child who is subsequently born to the Insured or born to the spouse of the Insured, and is at least 15 days old and is less than 18 years old, and any child who is subsequently adopted by the Life Insured and less then 18 years old at the time of adoption. For children adopted after the Effective Date of the Policy, coverage will begin only after six (6) months from the date of legal adoption.

BENEFIT

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This Rider provides a benefit, payable to the Insured for the Sum Insured shown in the Policy Information Pages upon receipt of due proof that the death of an Insured Child occurred while this Rider is in force and prior to the Insured Child’s 25th birthday and prior to the Expiry Date of this Rider, except that only one-fourth of such amount will be paid if death occurs on or before the Insured Child attains the age of six (6) months.

PAID-UP TERM INSURANCE

While this Rider is in effect, any term insurance on the life of an Insured Child shall become fully paid-up upon the death of the Insured. We will issue policies for such paid-up insurance. The Sum Insured of such a policy issued on the life of an Insured Child will be for the same amount as that of this Rider. The paid-up term policy will expire on the earliest of the Insured Child’s 25th birthday or the Expiry Date of this Rider. Such paid-up term policies shall be incontestable from their Policy Effective Date and shall include the same Conversion Option.

The policyowner of any paid-up term policy on the life of an Insured Child issued under this benefit shall be the Insured Child or his or her legal representative.

CONVERSION OPTION

The Sum Insured provided by this Rider can be converted, without evidence of the Insured Child’s insurability, to any eligible, single life insured, permanent plan being issued by Us at that time subject to the following conditions:

1) The conversion date for each Insured Child is the earliest of:
   i) The Expiry Date of this Rider; or
   ii) Any date during the period commencing on the Insured Child’s 21st birthday and ending on the Insured Child’s 25th birthday.
2) Written application for conversion is received by Us within 31 days of the conversion date.
3) The Sum Insured of the new policy shall not be less than our published minimums for the plan selected nor greater than five times the amount of the Children’s Term Rider Benefit, subject to a maximum of $150,000 per child on all Children’s Term Rider Benefits issued by Us, and any of Our affiliated entities (as defined in the Canada Insurance Companies Act) combined, during the lifetime of the Insured Child.
4) The premuim for the new policy will be Our rates then offered at the Policy Effective Date for the new policy based on the Insurance Age of the Insured Child at time of conversion.
5) The risk class of the Insured Child, at the time of conversion, will be applied using smoker rates, to the new policy. Additional Benefits may be added to the new policy or a change in Smoker Status may be requested by providing evidence of insurability satisfactory to Us.

6) The Policy Effective Date of the new policy and the termination of the coverage on this Rider for the Insured Child for whom the conversion was elected will be the conversion date.
7) The new policy will become binding upon Us only upon payment of the full first premium for the new policy.

EXCLUSIONS

This Benefit is subject to a two (2) year Suicide and Incontestability provision, as described in Your policy, from the date this Rider or an Insured Child is attached to the policy.

MISSTATEMENT OF AGE

If the date of birth of an Insured Child has been misstated, We will adjust the Benefit, if applicable, and the Expiry Date in accordance with the correct date of birth.

REINSTATEMENT

To reinstate this Rider You must provide evidence of insurability, satisfactory to Us, of each Insured Child then eligible for coverage under this Rider, and subject to all other requirements stated in the policy.

EXPIRY DATE

The Expiry Date of this Rider, as shown in the Policy Information Pages, is the policy anniversary date nearest the Insured's 65th birthday.

SPECIMEN

TERMINATION

Termination of Insurance for an Insured Child
The insurance provided in this Rider for an Insured Child will terminate on the earliest of:

a) the policy anniversary date following the Insured Child's 25th birthday, or;
b) the conversion date, or;
c) the date the Rider terminates or is surrendered.

Termination of the Rider
This Rider will terminate on the earliest of:

a) the policy anniversary date following the Insured's Attained Insurance Age 65, or;
b) the expiry of the grace period of the Policy, or;
c) the date the Policy terminates or is surrendered.

You may also cancel this Rider by notifying Us in writing and sending Us the Policy for amendment.

TOTAL DISABILITY PREMIUM WAIVER BENEFIT PROVISION

This provision is included in and made a part of this policy to which it is attached by the Company.

The amount included in the premium for the Total Disability Premium Waiver Benefit is shown on the Policy Information Pages or in an endorsement to this policy.

BENEFIT

If the Life Insured is totally disabled as defined below and has been continuously so disabled for at least six (6) months during his or her lifetime, we will waive the payment of each premium falling due after such disability began and during its uninterrupted continuance, subject to this provision's terms. Each premium waived will be the premium according to the mode of payment in effect when total disability began. No premium which fell due more than one year before written notice of claim is received by us at our Canadian Head Office will be waived unless it is shown that it was not reasonably possible to give such notice within one (1) year after disability began, and that notice was given as soon as reasonably possible.

INCONTESTABILITY

This provision shall be incontestable after it has been in force during the lifetime of the Life Insured named in the application for this provision for two (2) years from the Policy Effective Date of the policy, or date of any reinstatement or the most recent Coverage Effective Date in which this provision has been added to the policy, whichever is later.

DEFINITION OF TOTAL DISABILITY

If the Life Insured has a gainful occupation, "totally disabled" or "total disability" means the Life Insured's incapacity, caused by disease or bodily injury, to perform any and every duty pertaining to such occupation, and after twenty-four (24) months of any one continuous period of total disability, it means the Life Insured's incapacity to engage in any gainful occupation for which the Life Insured is or may become reasonably fitted by education, training or experience.

If the Life Insured has no gainful occupation, "totally disabled" or "total disability" means the Life Insured's incapacity, caused by disease or bodily injury, to engage in any daily activity of living.

Total disability will not exist while the Life Insured is engaged in any gainful occupation.

WAIVER NOT IN EFFECT

No premium will be waived under this Total Disability Waiver Benefit Provision if the total disability began:

(a) while this provision was not in force, or
(b) after expiration of the grace period following the due date of a premium in default, or
(c) after any other termination of coverage under this provision, or
(d) as a result of the Life Insured's own intentional act, whether sane or insane, or
(e) as a result of the Life Insured committing or attempting to commit a criminal offence, or
(f) as a result of the Life Insured participating in a civil disorder, altercation or war, whether declared or not, or
(g) as a result of the Life Insured ingesting or inhaling any drug, poisonous substance or gas, whether voluntary or not, or
(h) after the policy anniversary date nearest the Life Insured's 60th birthday.

NOTICE OF CLAIM AND PROOF OF TOTAL DISABILITY

Before any premium is waived, we must receive at our Canadian Head Office:

(1) written notice of claim during the Life Insured's lifetime and the continuance of total disability; and
(2) due proof of such total liability:
    (a) not later than six months after written notice claim is received by us at our Canadian Head Office; and
    (b) not later than one year after the due date of any premium in default, or any other termination of the coverage under this provision.

However, failure to give such notice and proof as required under (1) and (2) above will not invalidate nor diminish the claim if it is shown not to have been reasonably possible to give such notice or proof, and that each was given as soon as was reasonably possible.

We may require that due proof of the uninterrupted continuance of the Life Insured's total disability be furnished at reasonable intervals during the first two (2) years of such disability but thereafter such proof will not be required more often than once a year. If such proof is not furnished or if the Life Insured engages in any occupation or performs any work for remuneration or profit, premiums falling due

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thereafter under this policy will be payable in accordance with its terms.

We may require, as part of such due proof, that the Life Insured be examined by one or more Physicians designated by us.

POLICY BENEFITS UNAFFECTED

The amounts payable in any settlement under this policy will not be reduced by premiums waived.

NON-FORFEITURE BENEFITS

This provision will not affect the tabular cash values, if any, under this policy.

MISCELLANEOUS

Any premium falling due before we approve a claim under this provision will be payable in accordance with the terms of this policy. However, any premium paid to us and later waived will be refunded, without interest, or if such refund is not made before the Life Insured's death, will be payable as part of the proceeds under this policy.

If total disability begins during the grace period following the due date of a premium in default, failure to pay such premium will not of itself invalidate any claim on account of such disability, but the overdue premium must be paid to us, with interest at a rate to be determined by us before any premium may be waived.

TERMINATION

Upon receipt by the Company within thirty-one (31) days of any premium due date of the Policy Owner's written request accompanied by this policy for appropriate endorsement, coverage under this 'Total Disability Premium Waiver Benefit' provision will terminate as such premium due date. If not previously terminated, such coverage will terminate automatically on the policy anniversary date nearest the Life Insured's 60th birthday. However, any automatic termination of coverage will not prejudice your right to any benefit provided under this provision on account of total disability which began before such termination.

Any premium due under this policy on or after termination of coverage under this provision will be reduced by any amount included in such premium for the Total Disability Premium Waiver Benefit.

If premiums for this provision are tendered to and accepted by the Company after coverage under this provision has terminated, this shall not be deemed a waive by the Company of the termination of coverage, and the Company shall refund such premiums.

The date of this provision shall be the Coverage Effective Date unless otherwise provided in an endorsement to the policy.

SPECIMEN

TEN YEAR RENEWABLE TERM RIDER
FOR TRADITIONAL LIFE PLANS ON THE LIFE INSURED

BENEFIT
This Rider provides for an additional benefit, payable to the Beneficiary, for the Sum Insured, shown in the Policy Information Pages, if the Life Insured dies while this Rider is in effect.

PREMIUMS
The Premiums for this Rider is shown in the Policy Information Pages. The Premiums will increase every ten years and these increases are also shown in the Policy Information Pages.

CONVERSION OPTION
The Sum Insured provided by this Rider can be converted, without evidence of the Life Insured's insurability, to any eligible single life insured permanent plan being issued by the Company at that time subject to the following conditions:

a) written application for Conversion is received by the Company before the Life Insured's 70th birthday or expiry of this Rider, whichever occurs first, and;
b) the Sum Insured for the new policy may not exceed the Sum Insured of this Rider or be less than the minimum required amount of insurance for the new policy, and;
c) the cost of insurance rates will be those for the new permanent plan at the time of Conversion, and;
d) the new policy will become binding upon the Company only upon payment of the full first premium for the new policy.

The original risk class of the Life Insured will be applied to the new policy on the date of Conversion.

The Policy Effective Date of the new policy and the termination of this Rider will be the date of the next Monthly Anniversary following the date the Company receives the written application for Conversion. A Monthly Anniversary occurs each month on the same day of the month as the Policy Effective Date.

Additional benefits may be included in the new policy only with the Company's consent, and may require evidence of insurability to do so.

EXCLUSIONS
This Rider is subject to a two (2) year Suicide and Incontestability provision, as described in the Policy, from the Coverage Effective Date of this Rider.

TERMINATION
This Rider will terminate on the earliest of:

a) the Policy anniversary date following the Life Insured's attained Age 85, or;
b) the expiry of the Grace Period, or;
c) the date this Policy terminates or is surrendered for cash.

You may also cancel this Rider by notifying the Company in writing and returning the policy for amendment.

SAMPLE

TEN YEAR RENEWABLE TERM RIDER
FOR TRADITIONAL LIFE PLANS ON THE ADDITIONAL LIFE INSURED

ADDITIONAL LIFE INSURED
The Additional Life Insured, as named in the Policy Information Pages, is the second individual covered, other than the Life Insured, under this Policy.

BENEFIT
This Rider provides for an additional benefit, payable to the Beneficiary, for the Sum Insured, shown in the Policy Information Pages, if the Additional Life Insured dies while this Rider is in effect.

PREMIUMS
The Premiums for this Rider is shown in the Policy Information Pages. The Premiums will increase every ten years and these increases are also shown in the Policy Information Pages.

CONVERSION OPTION
The Sum Insured provided by this Rider can be converted, without evidence of the Additional Life Insured's insurability, to any eligible single life insured permanent plan being issued by the Company at that time subject to the following conditions:

a) written application for Conversion is received by the Company before the Additional Life Insured's 70th birthday or expiry of this Rider, whichever occurs first, and;
b) the Sum Insured for the new policy may not exceed the Sum Insured of this Rider or be less than the minimum required amount of insurance for the new policy, and;
c) the cost of insurance rates will be those for the new permanent plan at the time of Conversion, and;
d) the new policy will become binding upon the Company only upon payment of the full first premium for the new policy.

The original risk class of the Additional Life Insured will be applied to the new policy on the date of Conversion.

The Policy Effective Date of the new policy and the termination of this Rider will be the date of the next Monthly Anniversary following the date the Company receives the written application for Conversion. A Monthly Anniversary occurs each month on the same day of the month as the Policy Effective Date.

Additional benefits may be included in the new policy only with the Company's consent, and may require evidence of insurability to do so.

EXCLUSIONS
This Rider is subject to a two (2) year Suicide and Incontestability provision, as described in the Policy, from the Coverage Effective Date of this Rider.

TERMINATION
This Rider will terminate on the earliest of:

a) the Policy anniversary date following the Additional Life Insured's attained Age 85, or;
b) the expiry of the Grace Period, or;
c) the date this Policy terminates or is surrendered for cash.

You may also cancel this Rider by notifying the Company in writing and returning the policy for amendment.

SPECIMEN

TWENTY YEAR RENEWABLE TERM RIDER
FOR TRADITIONAL LIFE PLANS ON THE LIFE INSURED

BENEFIT
This Rider provides for an additional benefit, payable to the Beneficiary, for the Sum Insured, shown in the Policy Information Pages, if the Life Insured dies while this Rider is in effect.

PREMIUMS
The Premiums for this Rider is shown in the Policy Information Pages. The Premiums will increase every twenty years and these increases are also shown in the Policy Information Pages.

CONVERSION OPTION
The Sum Insured provided by this Rider can be converted, without evidence of the Life Insured's insurability, to any eligible single life insured permanent plan being issued by the Company at that time subject to the following conditions:

a) written application for Conversion is received by the Company before the Life Insured's 70th birthday or expiry of this Rider, whichever occurs first, and;
b) the Sum Insured for the new policy may not exceed the Sum Insured of this Rider or be less than the minimum required amount of insurance for the new policy, and;
c) the cost of insurance rates will be those for the new permanent plan at the time of Conversion, and;
d) the new policy will become binding upon the Company only upon payment of the full first premium for the new policy.

The original risk class of the Life Insured will be applied to the new policy on the date of Conversion.

The Policy Effective Date of the new policy and the termination of this Rider will be the date of the next Monthly Anniversary following the date the Company receives the written application for Conversion. A Monthly Anniversary occurs each month on the same day of the month as the Policy Effective Date.

Additional benefits may be included in the new policy only with the Company's consent, and may require evidence of insurability to do so.

EXCLUSIONS
This Rider is subject to a two (2) year Suicide and Incontestability provision, as described in the Policy, from the Coverage Effective Date of this Rider.

TERMINATION
This Rider will terminate on the earliest of:

a) the Policy anniversary date following the Life Insured's attained Age 85, or;
b) the expiry of the Grace Period, or;
c) the date this Policy terminates or is surrendered for cash.

You may also cancel this Rider by notifying the Company in writing and returning the policy for amendment.

SAMPLE

TWENTY YEAR RENEWABLE TERM RIDER
FOR TRADITIONAL LIFE PLANS ON THE ADDITIONAL LIFE INSURED

ADDITIONAL LIFE INSURED
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PREMIUMS
The Premiums for this Rider is shown in the Policy Information Pages. The Premiums will increase every twenty years and these increases are also shown in the Policy Information Pages.

CONVERSION OPTION
The Sum Insured provided by this Rider can be converted, without evidence of the Additional Life Insured's insurability, to any eligible single life insured permanent plan being issued by the Company at that time subject to the following conditions:

a) written application for Conversion is received by the Company before the Life Insured's 70th birthday or expiry of this Rider, whichever occurs first, and;
b) the Sum Insured for the new policy may not exceed the Sum Insured of this Rider or be less than the minimum required amount of insurance for the new policy, and;
c) the cost of insurance rates will be those for the new permanent plan at the time of Conversion, and;
d) the new policy will become binding upon the Company only upon payment of the full first premium for the new policy.

The original risk class of the Life Insured will be applied to the new policy on the date of Conversion.

The Policy Effective Date of the new policy and the termination of this Rider will be the date of the next Monthly Anniversary following the date the Company receives the written application for Conversion. A Monthly Anniversary occurs each month on the same day of the month as the Policy Effective Date.

Additional benefits may be included in the new policy only with the Company's consent, and may require evidence of insurability to do so.

EXCLUSIONS
This Rider is subject to a two (2) year Suicide and Incontestability provision, as described in the Policy, from the Coverage Effective Date of this Rider.

TERMINATION
This Rider will terminate on the earliest of:

a) the Policy anniversary date following the Additional Life Insured's attained Age 85, or;
b) the expiry of the Grace Period, or;
c) the date this Policy terminates or is surrendered for cash.

You may also cancel this Rider by notifying the Company in writing and returning the policy for amendment.

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