# Accidental Death Benefit Rider

**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.**

**Definitions**
The words or expressions shown below will have the following meaning whenever 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 the Rider is in force.

**Benefit**
Subject to the terms of this Rider, We will pay to the designated beneficiary the amount of the Accidental Death Benefit upon the death of the Life Insured if We receive 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).

**Cost**
The Monthly Charge for this Rider is shown in the Policy Information Pages and will be included in the Monthly Deductions.

**Exclusions**
This Rider is subject to a two (2) year Contestable provision, as described in Your policy, from the date this Rider is attached to the policy.

We will not pay any Benefit if the death of or Injury to 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 of 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 an autopsy be made, unless forbidden by law.

**When Coverage Ends**
All coverage under this Rider terminates on the earliest of:

a) the Policy Anniversary following the Life Insured's Attained Insurance Age 65, or;
b) the expiry of the grace period, or;
c) the date the Policy terminates or is surrendered, or;
d) unless requested otherwise, the day before the next premium due date after you terminate this Rider in writing.

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# Children's Term Rider

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

## 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 than 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 less than 18 years old, and any child who is subsequently adopted by the Insured and is less than 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

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.

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## Cost

The Monthly Charge for this Rider is shown in the Policy Information Pages and will be included in the Monthly Deductions.

## 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 25$^{th}$ 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 policy owner 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 21$^{st}$ birthday and ending on the Insured Child's 25$^{th}$ 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 cost of insurance rates for the new policy will be Our rates in use at the Policy Effective Date for the new policy for the then Insurance Age of the Insured Child.
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.

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**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 65$^{th}$ birthday.

**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 25$^{th}$ 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.

If the Monthly Charges for this Rider are deducted by Us after termination of this Rider this is not a waiver by Us of the termination conditions and We shall refund all such deductions.

# Joint Last-to-Die Conversion Rider

**Benefit**
This Rider provides You with the option of converting the insurance coverage to a Joint Last-to-Die Plan Type.

**Cost**
The Monthly Charge for this Rider is shown in the Policy Information Pages and will be included in the Monthly Deductions.

**Joint Last-to-Die Conversion Option**
Upon Your written request, You may elect to change the coverage Plan Type to Joint Last-to-Die provided both Lives Insured under this Rider are alive at the time of election and subject to the following conditions:

a) Election of this Option can take place at any time after the fifth Policy Anniversary and prior to the Rider Expiry Date.
b) Joint Last-to-Die coverage will be based on the Joint Lives Insured as shown in the Policy Information Pages at the Coverage Effective Date.
c) Proof of survivorship of both lives insured under this benefit will be required at the time of election.
d) No evidence of insurability will be required at the time of election.
e) The Cost of Insurance for the new coverage will be based on the Joint Insurance Age calculation and Cost of Insurance rates in effect at the time of election, and the Cost of Insurance option of the coverage being converted.
    i. For a Level Cost of Insurance, the Cost of Insurance rate for the new coverage will be based on the Insurance Age of the Joint Life Insureds using initial issue ages and any ratings on the Lives Insured as determined at the Coverage Effective Date.
    ii. For a Yearly Renewable Term Cost of Insurance, the Cost of Insurance rate will be based on the Insurance Age of the Joint Life Insureds using initial issue ages, any ratings on the Lives Insured as determined at the Coverage Effective Date and the number of elapsed years since the Coverage Effective Date.
    iii. For a Level Switch Cost of Insurance, the Cost of Insurance rate will be based on the Insurance Age of the Joint Life Insureds using initial issue ages, any ratings on the Lives Insured as determined at the Coverage Effective Date, and the number of elapsed years from the Yearly Renewable Term Coverage Effective Date to the date of Level Switch.

**Exclusions**
This Rider is subject to the two (2) year Suicide and Incontestability provision, as described in Your policy, from the Rider Effective Date.

**Exempt Status**
As a result of changing the coverage Plan Type to Joint Last-to-Die, it may be necessary to transfer excess funds from the Investment Accounts to the Side Account.

**Termination**
This Option will terminate on the earliest of:

a) The Policy Anniversary date following the Attained Insurance Age 69 of the eldest of the Lives Insured under this Rider;
b) The expiry of the grace period; or
c) The earlier of the date this Rider or the insurance coverage to which this Rider is attached or the policy terminates or is surrendered.

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

# Joint Last to Die Special Death Benefit Rider

This Rider is included in and forms a part of the policy contract as shown on the Policy Information Pages.

**Benefit**

Subject to the rights of any assignee, We will pay a Special Death Benefit to the designated beneficiary of this Rider upon the death of each Joint Life Insured to die (other than the last surviving Joint Life Insured) while the Policy and this Rider are in force.

The Special Death Benefit payable will be calculated as the Fund Value on the date We receive a written and signed request from the Beneficiary in our head office minus any Market Value Adjustment and minus 12 times the Monthly Deduction prior to the receipt of the request.

The Investment Accounts will be reduced by the payment of the Special Death Benefit, according to the Account Deduction provision. Any reductions to the Guaranteed Interest Accounts will include any applicable Market Value Adjustment. The Special Death Benefit payable will be net of such a Market Value Adjustment.

If the Policy has one Basic Coverage or it has more than one Basic Coverage and the Sum Insured Plus Multi Fund Value has been selected, then the Special Death Benefit payable will be calculated as the Fund Value minus Policy Loan (including interest) and one annual minimum premium.

If the Policy has more than one Basic Coverage and the Sum Insured or Sum Insured Plus Fund Value Death Benefit Option has been selected, then the Special Death Benefit payable will be calculated as the Allocated Fund Value minus Allocated Policy Loan (including interest) and one annual minimum premium.

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If the Sum Insured Death Benefit Option has been selected, the Sum Insured will be reduced by the amount of any Special Death Benefit payout.

**Payment of Claim**

Any amount payable on the death of a Joint Life Insured will be paid when We receive satisfactory proof of the death of the Joint Life Insured, the date of birth of the Joint Life Insured and the right of the claimant to receive payment. We will make payment from Our head office.

If the named beneficiary for this Rider has predeceased the Joint Life Insured or a beneficiary has not been designated, We will pay the Special Death Benefit, according to the Beneficiary provision of the policy.

**Notice and Proof of Claim**

Written notice of the death of a Joint Life Insured must be provided to Us on forms provided by Us. Notice must be given within 90 days from the date of death. If it is not reasonably possible to provide notice within the 90 days, failure to give notice within this time does not invalidate the claim provided notice and proof of the claim is given as soon as reasonably possible, but in no event later than one year from the date of death.

**Exclusions**

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

**Termination**

This Rider will terminate on the earliest of:

a) The date that there is only one surviving Joint Life Insured on this coverage, or
b) The date this policy terminates or is surrendered for cash.

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

# Business Guaranteed Insurability Option Rider

This rider, issued by the Company, forms part of the Policy to which it is attached.

In this rider, *you* and *your* mean the Owner of the Policy, and *we*, *our* and *us* mean BMO Life Assurance Company (the Company).

The Business Guaranteed Insurability Option Rider can only be purchased at time of issue of the Policy.

**Benefit**

The Business Guaranteed Insurability Option ("Business GIO") rider allows you to apply for Additional Insurance on the Life Insured at specified Option Dates without medical evidence of insurability. The Life Insured under this rider must be a Life Insured under the Policy and must own a share of the business named as Owner of the Policy.

**Rider Premium**

The rider premium is based on the Business GIO Amount and on the personal information of the Life Insured, as shown in the Policy Information Pages.

**Business GIO Amount**

The Business GIO Amount is the Life Insured's share of the fair market value of the business on the coverage effective date, or a lesser amount as chosen by you at the time of application. Determination of the fair market value of the business and the Life Insured's share is based on information provided to us by you when you applied for this rider.

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**Maximum Option Amount**

The Maximum Option Amount is shown in the Policy Information Pages. The total of all Additional Insurance amounts elected during the lifetime of this rider cannot exceed the Maximum Option Amount.

**Option Dates**

An Option Date occurs on each of the first ten policy anniversaries following the rider effective date. You may apply for Additional Insurance up to 60 days before an Option Date as long as the rider coverage is in effect on that day. If your application for Additional Coverage has not been received by an Option Date, the next Option Date when you can apply for Additional Insurance will be the following policy anniversary.

**Additional Insurance**

Additional Insurance takes effect only on the Option Date, provided that the initial premium for the Additional Insurance has been paid and the Life Insured is alive on the day the application is signed and when the Additional Insurance takes effect. Evidence satisfactory to us is required in order to determine the Life Insured's share of the increase in the fair market value of the business since the rider effective date. The application, required information and the initial premium must be received in the 60 day period prior to an Option Date.

You can apply for Additional Insurance that is either a Preferred Term 10 or Preferred Term 20 plan, or if the Policy is a universal life plan, you can apply to add a Term 10 or Term 20 rider to the universal life policy. The Life Insured under the Additional Insurance must be the same as the Life Insured under this Rider.

The amount of Additional Insurance you may apply for on any Option Date must be within our minimum and maximum limits for the Preferred Term plans or Term universal life riders you choose, and cannot exceed the lesser of:

- The Life Insured's Maximum Option Amount less any amounts of Additional Insurance already purchased under this rider, or

- The Life Insured's share of the increase in the fair market value of the business since the coverage effective date of the rider, less any amounts of Additional Insurance already purchased under this rider.

Whenever you exercise an option for Additional Insurance, the Maximum Option Amount remaining will be reduced by the amount of insurance you purchase, until it becomes zero.

The premium for any Additional Insurance will be based on the plan selected and the Life Insured's attained age and other personal information, including underwriting classification of their Basic Coverage, as shown in the Policy Information Pages at the time the Option is elected.

Additional Insurance must be issued with the same Owner and Beneficiary as the Policy at time of issue.

The Additional Insurance is subject to Suicide and Incontestability provisions, as described in the new policy or term rider, from the coverage effective date of the Additional Insurance.

**Disability Waiver Rider Availability**

If the Policy contains a disability waiver rider on the Life Insured, you may apply for a similar rider when you apply for Additional Insurance, as long as the Life Insured is not totally disabled (as defined in the disability waiver rider) on the day the Additional Insurance is applied for and when it takes effect. To be eligible for a Disability Waiver Rider on the Additional Insurance you must provide satisfactory evidence of insurability.

If the Policy does not contain a disability waiver rider on the Life Insured, you may apply to add a disability waiver rider to your Additional Insurance, subject to medical evidence of insurability satisfactory to us.

**Death of Life Insured**

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With respect to this rider, we will take the following action upon the death of the Life Insured.

If the Life Insured dies before the expiry date, this rider terminates without value.

If Additional Insurance has been applied for and the Life Insured dies before the Option Date, we will cancel the application and refund any premiums you have paid for the Additional Insurance.

If Additional Insurance has been applied for and the Life Insured dies on or after the Option Date, we will process the claim and pay the claim benefit that would have been qualified for and issued based on the evidence that is received.

**Rider Expiry**

This rider expires on the earlier of:

- The rider expiry date as shown in the Policy Information Pages, or
- The date the total of all Additional Insurance amounts elected equals the Maximum Option Amount.

**Rider Termination**

This rider terminates on the earliest of:

- The day the Life Insured under the rider coverage is no longer a Life Insured of a base coverage under your Policy,
- The day the Life Insured's base coverage converts to permanent insurance, if applicable,
- The day we receive your request in writing to cancel the rider coverage,
- The day your Policy is cancelled, or
- The day the Life Insured dies.

# LifeProvider Additional Coverage Rider

**This Rider is attached to and made a part of the Policy. The amount of the Rider and the premium payable for the Rider are shown on the Policy Information Pages.**

## Definitions

The LifeProvider Additional Coverage Rider can be added to any LifeProvider policy on any Policy Monthly Anniversary after the Policy has been in effect for 3 months.

The Life Insured for this Rider is shown in the Policy Information Pages. If the Life Insured for this Rider is a minor, a Contingent Policyowner and/or Trustee should be appointed for this Rider.

The maximum total Sum Insured for any Life Insured under the Policy, including this Rider, is $500,000.

## Benefit

This Rider provides for an additional benefit, payable to the Beneficiary, for the Sum Insured as shown in the Policy Information Pages, if the Life Insured under this Rider dies while this Rider is in effect. This Rider has no Cash Value.

## Cost of Insurance

The Monthly Cost of Insurance for this Rider is shown in the Policy Information Pages and will be included in the Monthly Deductions. The Monthly Cost of Insurance will be payable until the Policy Anniversary date following the Life Insured under this Rider's Attained Insurance Age 100.

## Conversion Option

On any Policy Anniversary, the Policyowner may request that this Rider be converted, without evidence of Insurability, to a new LifeProvider policy with the same Life Insured, Sum Insured and Cost of Insurance as this Rider.

The new LifeProvider policy will have the same features and benefits as those, which were available at the time that this Rider was originally issued. The new plan will take effect when We have received Your request for conversion and the Initial Planned Premium for the new plan has been paid. The Policy Date of the new policy, and the termination date of this Rider, will be the date of the next Monthly Anniversary following the date We receive Your written request for Conversion. A Monthly Administration Fee, as shown in the Policy Information Pages of the new policy, will be included in the Monthly Deductions for the new plan. The new policy will be issued without any Surrender Charges.

If the Policyowner dies while this Rider is in effect, the Contingent Policyowner or Estate of the Policyowner may request that this Rider be immediately converted to a LifeProvider policy, provided the Life Insured is not also the Policyowner.

## Exclusions

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

## Misstatement of Age and Sex

The rates for this Rider depend, in part, on the age and sex of the Life Insured(s) as stated in the application. If the date of birth or sex of a Life Insured has been misstated, We will recalculate the Insurance Age and adjust the amount of coverage so that the Monthly Deductions for the new amount of coverage equals the Monthly Deductions that should have been applied if the proper age had been declared. If We accept a premium for a period beyond the date coverage would

have ceased according to the correct date of birth, or if at the correct date the coverage would not have become effective, Our liability will be limited to the refund of all premiums paid for the period during which coverage would not have been in effect.

**Reinstatement**

This Rider may be reinstated at any time within two years from the date of lapse, as defined in the Lapse provision of the policy.

**Expiry Date**

This Rider will expire on the earliest of:

a) The Termination Date, or;
b) The date of death of the Life Insured under this Rider.

**Termination Date**

This Rider will terminate on the earliest of:

a) The expiry of the grace period,
b) The date the rider is converted, or;
c) The date the policy terminates or is surrendered for cash.

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