

A new alternative to Level COI

When it comes to permanent insurance protection, you may be used to looking at Level COI on a universal life plan.

Have you considered our YRT 85/20 COI as an alternative?

Let's meet Nigel

- 55-year-old business owner
- Single father of 2 adult children and 1 grandchild
- Has a retirement fund
- 4 more years left on his mortgage
- Need \$1,000,000 of permanent life insurance

Insurance checklist for Nigel

- ✓ Would like to maximize his net estate value for his children and grandchildren

BMO Insurance winning solution:

Life Dimensions Low Fees with YRT 85/20 COI

Option 1: Single life coverage based on calculated 20-pay

Option 2: Single life coverage based on minimum premium for life

- Can result in a less expensive premium over Level COI
- Potential for a higher Internal rate of return
- Potential for a higher net estate value in corporate scenarios



Ideal Customer

Asset/estate protection and/or wealth accumulation focus

- Ages 45-65
- Baby boomers/Generation X/ business owners/families
- Looking for a permanent plan with flexibility

Life Dimensions (Low Fees)

- Competitive Cost of Insurance Options – *great value at Face Amounts \$500,000+*
- Competitive guarantees on investment accounts – *1.50% minimum guaranteed rate on the 10-year GIA (including the Guaranteed Investment Bonus, where applicable)*
- BMO Insurance Health Advocate™ Plan – medical information and personal assistance available at no extra charge for the insured and their family¹
- Outstanding support team – to help you package your next large Universal Life case

Option 1: Single life coverage based on calculated 20-pay

	Life Dimensions (Low Fees)	
Coverage:	\$1,000,000	\$1,000,000
Death Benefit COI Option:	Sum Insured, Level COI	Sum Insured, YRT 85/20
Calculated monthly premium ² :	\$2,345 for 20 years	\$2,153 for 20 years
Illustration Rate (10-year GIA):	1.50%	1.50%
Values at attained age 85 (year 30)		
Internal Rate of Return on Death Benefit	2.84%	3.26%
Adjusted Cost Basis	183,276	56,436
Capital Dividend Account	816,724	943,564
Net Estate Value (after-tax) ³	930,355	978,554

Option 2: Single life coverage based on minimum premium for life

	Life Dimensions (Low Fees)	
Coverage:	\$1,000,000	\$1,000,000
Death Benefit COI Option:	Sum Insured+ Fund Value, Level COI	Sum Insured, YRT 85/20
Calculated monthly premium ² :	\$1,453	\$1,725
Illustration Rate (10-year GIA):	1.50%	1.50%
Values at attained age 85 (year 30)		
Internal Rate of Return on Death Benefit	4.01%	2.99%
Adjusted Cost Basis	104,904	133,509
Capital Dividend Account	895,323	866,491
Net Estate Value (after-tax) ³	960,364	949,267

Let's connect

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.

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

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We're here to help.™

¹ BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. LifeWorks and Teladoc Health, Inc. will not charge you for the services they provide. You may however, incur additional costs for services or for providers that may be referred to you by LifeWorks or Teladoc Health, Inc. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment.

² Quote based on 2% provincial premium tax. Calculated monthly premium to age 100 for Level COI and to age 85 for YRT 85/20.

³ The Net Estate Value (after-tax) is the sum of the tax-free amounts that result from the Capital Dividend Account credit and the after-tax amount of other dividends paid to the estate. 42% Corporate Tax Rate.

Source: Projected values assuming The Wave 49.0 illustration software.

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