

A NEW cost-effective permanent insurance solution for older clients

When it comes to providing permanent life insurance protection for older couples, you may have suggested Term 100 or Universal Life Level COI as a solution. However, is there an alternative solution for cost-conscious clients?

NEW Joint Last to Die (JLTD) ART Rider

This unique rider can be more cost-effective for:

- Elderly clients whose focus is on the internal rate of return on death or;
- Business owner clients who want to maximize their Capital Dividend Account (CDA) credit.

For example, let's meet Charles (78) and Megan (72)

- Retired and debt free
- Charles has some medical issues and is rated +250%
- Want JLTD permanent insurance (\$1.0M) for estate planning

Our winning UL solution: JLTD Wealth Dimensions with a JLTD ART Rider

	Wealth Dimensions YRT COI ²	Wealth Dimensions Level COI	Wealth Dimensions YRT COI ² + JLTD ART Rider
Projected Rate of Return	1.50%	1.50%	1.50%
Sum Insured	\$1,000,000	\$1,000,000	\$500,000 UL \$500,000 ART
Annual Premium ³	\$33,874	\$37,010	\$30,434
IRR on Total Death Benefit at age 91/85	11.19%	10.07%	12.60%





Annual Renewable Term Rider

- Single Life or JLTD
- Available exclusively on BMO Insurance UL plans¹
- Can be a cost-effective insurance solution for elderly clients (ages 70+)
- Guaranteed paid-up at insurance age 100
- Special Death Benefit Rider that provides payment of a portion of the fund value on first death
- Can be eligible for a Capital Dividend Account (CDA) credit

Let's connect

For more information about BMO Insurance or our products, please consult with your insurance advisor or contact us at:

 **BMO Life Assurance Company, 60 Yonge Street, Toronto, ON M5E 1H5**

 **Ontario Region:**
1-877-742-5244

Quebec-Atlantic Region:
1-866-217-0514

Western Region:
1-877-877-1272

 bmoinsurance.com/advisor

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We're here to help.™

¹ JLTD ART Rider will be available for both new business and inforce policies issued since January 22, 2018.

² Policy qualifies for Cumulative Fund Bonus. A Cumulative Fund Bonus is payable on all Indexed Interest, Guaranteed Market Indexed and Enhanced Market Indexed Accounts starting at the end of the first Policy Year, provided the total in those accounts is at least 200% of Cumulative Annual Minimum Premium at the end of that policy year.

Fund Value	Annual Bonus Rate
\$0 - \$199,999	0.25%
\$200,000+	0.50%

³ Annual premium is based on 2% premium tax to ESA 100 with Level DB + YRT COI or Increasing DB + Level COI.

Source: Projected values assuming The Wave 50.0 illustration software.

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