# Life Dimensions

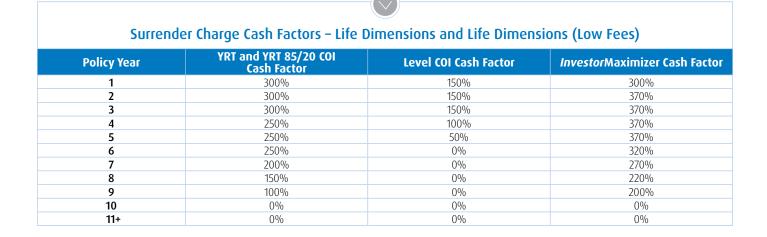
A market leading universal life insurance plan for various estate and wealth accumulation needs.

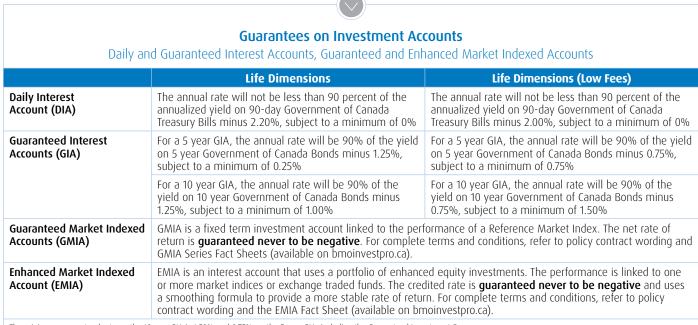


## Life Dimensions

	Life Dimensions	Life Dimensions (Low Fees)		
Plan Description	A flexible universal life plan with competitive guaranteed rates and more than 200 different investment options with a Guaranteed Investment Bonus A Cumulative Fund Bonus is available providing the policy meets certain funding requirements	A flexible universal life plan with competitive guaranteed rates and more than 200 different investment options with the added value of lower UL fees, which can mean the potential for higher investment returns A Cumulative Fund Bonus is available providing the policy meets certain funding requirements <b>Note:</b> The Low Fees option does not have a Guaranteed Investment Bonus		
Issue Ages	0 to 80 (Age Nearest)			
Minimum Face Amount	\$25,000 (Term conversions only) \$50,000 (New Issues)			
Maximum Face Amount	\$20,000,000			
Rate Bands	\$25,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 and above			
Rate Bands InvestorMaximizer	Not Available	\$50,000+ (YRT only)		
Policy Administration Fee	\$12 monthly, payable to attained insurance age 100			
Cost of Insurance (COI) Options	Yearly Renewable Term (YRT) YRT to Age 85 or 20 Years (YRT 85/20) Level COI Level Switch Cost of Insurance After the attained insurance age of 100, the Cost of Insura	nce is zero		
Coverage Types	Single Life $\cdot$ Joint First-to-Die (up to 3 lives) $\cdot$ Joint Last-to-Die (up to 3 lives) $\cdot$ Joint Last-to-	Die (up to 3 lives) • Multi Coverage		
Death Benefit Options	Sum Insured Sum Insured plus Fund Value <b>Note:</b> For Multi Coverage policies, the portion of total Fund beneficiary is limited to the maximum tax-free amount all	d Value (also called the "Allocated Fund Value") paid to the owed under the Income Tax Act		
Maximizer Options	Not available	InvestorMaximizer		
Riders and Benefits	Term 10, Term 15, Term 20, Term 25 & Term 30 (Single Life and Joint Last-to-Die option) Annual Renewable Term (Single Life and Joint Last-to-Die option) Accidental Death Benefit Joint Last-to-Die Special Death Benefit Children's Term Rider	Business Guaranteed Insurability Option Rider Total Disability Waiver of Premium Payor Waiver of Premium on Death Payor Waiver of Premium on Death and Total Disability Critical Illness – Living Benefit 10, 20, 75 and 100		
Other Benefits Included at No Extra Charge	BMO Insurance Health Advocate <sup>™</sup> Plan – access to medical information and services as well as personal assistance services Disability Benefit – We will pay a lump sum Disability Benefit payment of up to the Cash Surrender Value minus one Total Annual Minimum Premium upon receipt of acceptable evidence of disability as defined in the policy Policy Exchange Option, Survivor Option and Double Benefit on Joint First to Die plans Joint Last-to-Die Conversion – on all single and Joint First to Die policies as long as both lives are underwritten at time of issue			
Investment Options Visit bmoinvestpro.ca for more information	<ul> <li>Daily Interest Account</li> <li>5 Year and 10 Year Guaranteed Interest Accounts</li> <li>Guaranteed Market Indexed Accounts</li> <li>NEW - Enhanced Market Indexed Account</li> <li>Indexed Interest Accounts</li> <li>Managed Portfolio Indexed Accounts - linked to the net rate of return of fund portfolios from BMO Asset Management Inc., CI Investments Inc., Franklin Templeton Investments Corp. and SEI Investments Canada Company</li> <li>Market Indexed Accounts - linked to the net rate of return of designated funds from leading Canadian mutual fund companies - AGF Investments Inc., BMO Asset Management Inc., CI Investments Canada ULC, Franklin Templeton Investments Corp., Investor Canada Itd., Mackenzie Financial Corporation, Northwest &amp; Ethical Investments L.P., Sentry Investments Inc. and Trez Capital Management L.P.</li> <li>Money Manager Indexed Accounts - linked to the net rate of return of designated funds from Canadian mutual fund companies</li> </ul>			

	Life	Dimensions	Life Dimensions (Low Fees)		
Side Account	<ul> <li>Daily Interest Account</li> <li>5 Year and 10 Year Guaranteed Interest Accounts (no minimum guarantee)</li> <li>Market Indexed Accounts</li> </ul>				
Cash Withdrawals	A Partial Withdrawal Rec administrative charge of	demption Charge as a percentage \$50 according to the following so	of the amount withdrawn will apply along with a hedule:	an	
		Policy Year	Redemption Charge Factor		
		1-3	5%		
		4-6	4%		
		7	3%		
		8	2%		
		9	1%		
		10+	0%		
Cash Surrender Value	The Cash Surrender Value is equal to the Fund Value reduced by Surrender Charges, Market Value Adjustments, Early Redemption Fees and the outstanding balance of all policy loans				
Surrender Charges	Surrender charges are equal to the Cash Factors times the Surrender Charge Target Premium				





The minimum guaranteed rate on the 10 year GIA is 1.50% and 0.75% on the 5 year GIA, including the Guaranteed Investment Bonus. Minimum guaranteed rates for the GIA are not applicable when they are held in the Side Account.

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Guaranteed Investment Bonus					
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All Indexed Accounts	Year 6+	1.5% x (average account value during the policy year)			
Guaranteed Interest Accounts	Year 1+	0.5% x (average account value during the policy year)			
Daily Interest Account	Year 1+	Lesser of: 1% x (average account value during the policy year); and (15% of earned rate) x (average account value during the policy year)	None		

#### **Cumulative Fund Bonus**

A Cumulative Fund Bonus of 0.25% is payable on all Indexed and Guaranteed Interest Accounts starting at the end of the fifth Policy Year, provided the total in those accounts are:

a) \$25,000; and

b) At least 200% of Cumulative Annual Minimum Premium at the end of that policy year

Account Values in the Daily Interest Account, Guaranteed Market Indexed Accounts, Enhanced Market Indexed Account and values held in the Side Account are not eligible for any investment bonus.

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BMO Life Assurance Company Management Fees on Indexed Interest Accounts							
	Life Dimensions			Life Dimensions (Low Fees)			
	Guaranteed maximum daily fee	Approximate maximum annual fee	Current range of fees	Guaranteed maximum daily fee	Approximate maximum annual fee	Current range of fees	
Managed Portfolio Indexed Accounts	0.0068%	2.50%	1.75% to 2.50%	0.0034%	1.25%	0.50% to 1.25%	
Market Indexed Accounts	0.0089%	3.25%	3.00%	0.0062%	2.25%	1.75%	
Managed Indexed Accounts	0.0068%	2.50%	1.25% to 2.50%	0.0034%	1.25%	0.00% to 1.25%	
Money Manager Indexed Accounts	n/a	n/a	3.00%	n/a	n/a	1.75%	

For all Indexed Interest Accounts, policy owners do not purchase units in any fund or a legal interest in any security.

The daily BMO Life Assurance Company management fees stated above, which include provision for Investment Income Tax (IIT), are guaranteed as long as the policy remains in force unless there is an increase in taxes that apply to funds BMO Insurance holds to fulfill policy obligations.

#### Let's connect

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 $\mathbb{Q}$  ) BMO Life Assurance Company, 60 Yonge Street, Toronto, ON M5E 1H5

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