

# What's NEW

*The*  
**wave** v30.0



## Effective December 1, 2014

### Universal Life

- First Year Commission increased by **5%**
- NEW and Improved Level COI rates for many ages and rate bands

### Level COI only

LifeProvider  
Life Dimensions  
Life Dimensions <sup>PRESTIGE</sup>

- NEW minimum sum insured on LCOI plans
- NEW minimum deposit amount for Guaranteed Market Indexed Account (GMIA)
- No changes to YRT

Life Dimensions  
Life Dimensions <sup>PRESTIGE</sup>

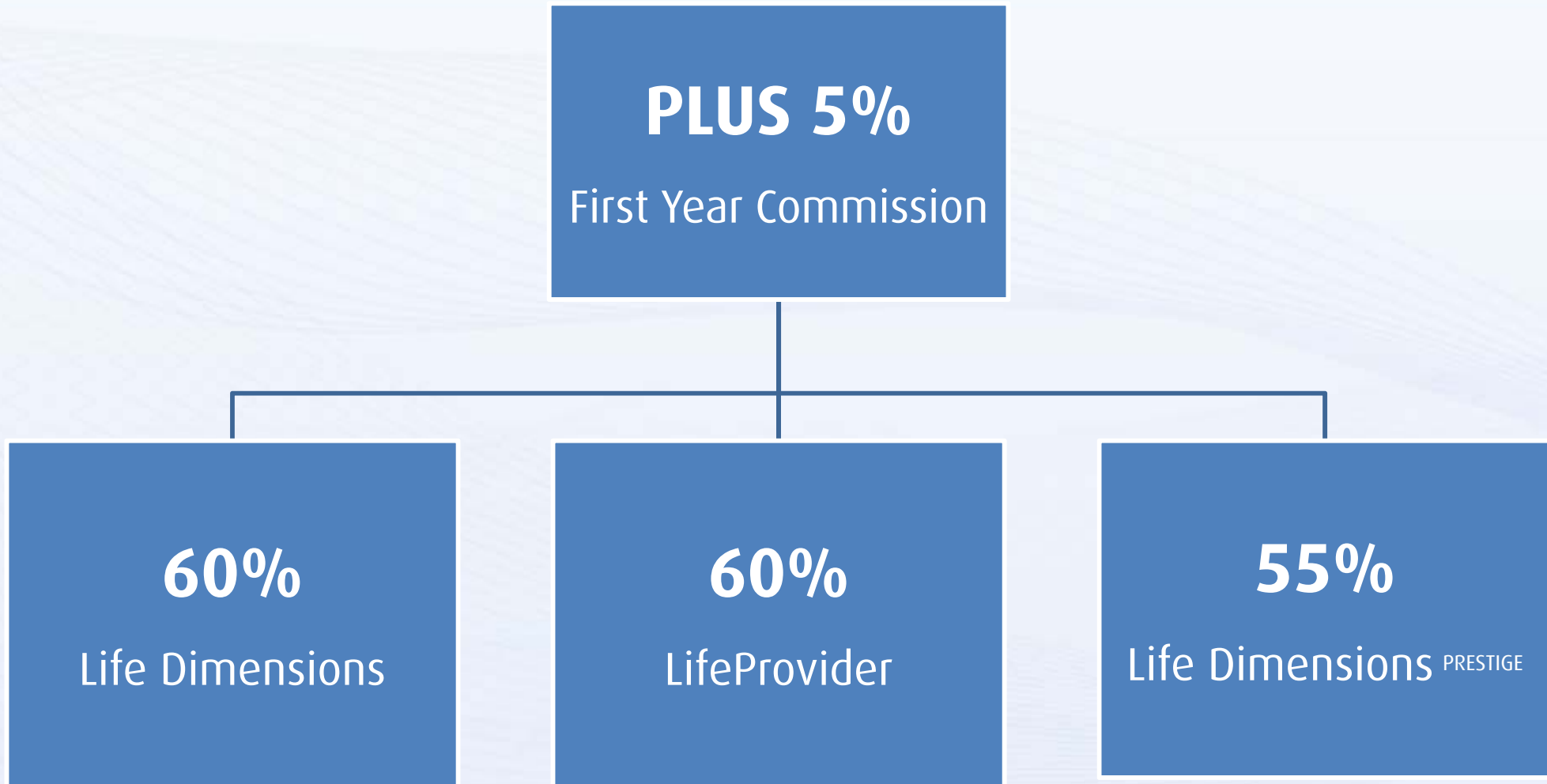
## Non-Participating Whole Life

- Applications will no longer be accepted after **December 12, 2014** for Term 100 Plus and Platinum
- No changes to Pure Term 100 and 20 Pay Life

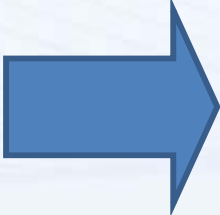
## Single Premium Immediate Annuity (SPIA)

- Special quotes for premiums greater than \$1 million on non-registered life annuities will no longer be provided effective **December 1, 2014**
  - ✓ Maximum single premium quote remains as follows:

Non-Registered Life Annuities	\$1 Million
Non-Registered Term Certain Annuities	\$2 Million
All Registered Annuities	\$2 Million



## Life Dimensions

**\$50,000**  **\$100,000**

No change for **LifeProvider**

**\$25,000**

NEW Level COI rates and bands puts  
**Life Dimensions** as a leader in the larger  
case market across all ages for  
**Face Amounts \$500,000 or more**

Companies surveyed: BMO Insurance, Canada Life, Desjardins Financial, Empire Life, Equitable Life, Industrial Alliance, Manulife, Sun Life, and Transamerica.

The comparison was performed based on information believed to be reliable and in effect as of October 20, 2014. All plans are included in the survey. BMO Life Assurance Company is not liable for any errors or omissions in the information derived from third party sources.

Source: LifeGuide and Illustration software

### Life Dimensions Position (Standard Class)

\$500,000	# of plans	30	35	40	45	50	55	60	65	70	75
Male Non-Smoker	15 plans	3	3	2	3	3	1	1	1	1	1
Male Smoker	15 plans	2	2	4	2	2	2	2	2	3	2
Female Non-Smoker	15 plans	3	3	2	3	3	3	3	2	2	2
Female Smoker	15 plans	3	2	2	3	3	2	2	2	2	2

\$1,000,000	# of plans	30	35	40	45	50	55	60	65	70	75
Male Non-Smoker	15 plans	3	3	3	3	3	1	1	1	1	1
Male Smoker	15 plans	2	2	4	3	2	2	2	2	3	2
Female Non-Smoker	15 plans	3	2	2	3	3	1	3	2	2	2
Female Non-Smoker	15 plans	3	2	3	3	2	2	2	2	2	3

Companies surveyed: BMO Insurance, Canada Life, Desjardins Financial, Empire Life, Equitable Life, Industrial Alliance, Manulife, Sun Life, and Transamerica.

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Source: LifeGuide and Illustration software



### Minimum Annual Premium for LEVEL COI (Standard Class)

Male NS 55	\$500,000	Male NS 65	\$1,000,000
<b>1. BMO Life Dimensions</b>	<b>8,459</b>	<b>1. BMO Life Dimensions</b>	<b>29,306</b>
Company 3	8,472	Company 3	29,340
Company 1	8,500	Company 5	29,347
Company 8	8,620	Company 8	29,558
Company 2	8,689	Company 4	30,598
Company 4	8,731	Company 2	30,704
Company 5	8,766	Company 1	31,240
Company 6	9,075	Company 6	31,440
Company 7	10,454	Company 7	38,510



**DID YOU KNOW?**  
**Life Dimensions**  
is the only  
Universal Life  
plan in Canada to  
offer Guaranteed  
Market Indexed  
Accounts

Companies surveyed: BMO Insurance, Canada Life, Desjardins Financial, Empire Life, Equitable Life, Industrial Alliance, Manulife, Sun Life, and Transamerica. The comparison was performed based on information believed to be reliable and in effect as of October 20, 2014. For companies with multiple plans, only the lowest minimum premium was selected. BMO Life Assurance Company is not liable for any errors or omissions in the information derived from third party sources.

Source: LifeGuide and Illustration software



**Life  
Dimensions**

	Before	Today
Band 1	\$50,000 to \$99,999	\$50,000 to \$99,999*
Band 2	\$100,000 +	\$100,000 to \$249,999
Band 3		\$250,000 to \$499,999
Band 4		\$500,000 to \$999,999
Band 5		\$1,000,000+

\* Available for term conversions only

**No change for  
LifeProvider**

Band 1	\$25,000 to \$99,999
Band 2	\$100,000 to \$249,999
Band 3	\$250,000 to \$500,000

NEW rates continue to position  
**LifeProvider** as a strong provider of  
permanent protection for young  
families for  
**Face Amounts up to \$500,000**

Companies surveyed: BMO Insurance, Canada Life, Desjardins Financial, Empire Life, Equitable Life, Industrial Alliance, Manulife, Sun Life, and Transamerica.

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Source: LifeGuide and Illustration software

### LifeProvider Position (Standard Class)

\$100,000	# of plans	20	25	30	35	40	45	50
Male Non-Smoker	15 plans	3	3	3	3	5	4	5
Male Smoker	15 plans	3	3	5	5	5	4	4
Female Non-Smoker	15 plans	2	3	3	3	5	5	5
Female Smoker	15 plans	3	3	3	2	5	5	5

\$250,000	# of plans	20	25	30	35	40	45	50
Male Non-Smoker	15 plans	3	3	3	3	2	3	3
Male Smoker	15 plans	3	2	2	2	3	2	2
Female Non-Smoker	15 plans	3	3	3	3	2	3	3
Female Smoker	15 plans	3	3	2	4	2	3	3

Companies surveyed: BMO Insurance, Canada Life, Desjardins Financial, Empire Life, Equitable Life, Industrial Alliance, Manulife, Sun Life, and Transamerica.

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Source: LifeGuide and Illustration software

### Minimum Annual Premium for LEVEL COI (Standard Class)

Female NS 35	\$100,000	Male NS 40	\$250,000
Company 1	644	Company 1	2,085
<b>2. BMO Life Provider</b>	<b>720</b>	<b>2. BMO Life Provider</b>	<b>2,214</b>
Company 4	734	Company 2	2,214
Company 3	743	Company 3	2,222
Company 2	745	Company 4	2,226
Company 7	745	Company 5	2,240
Company 5	757	Company 6	2,283
Company 6	771	Company 7	2,469
Company 8	848	Company 8	2,515



**DID YOU KNOW?**  
LifeProvider offers 25 ready-made diversified UL portfolios with built-in rebalancing.

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Source: LifeGuide and Illustration software

## NEW Minimum Deposit Amount for GMIA

	Before	TODAY*
Level COI	\$10,000	<b>\$2,000</b>
YRT COI	\$5,000	<b>\$2,000</b>

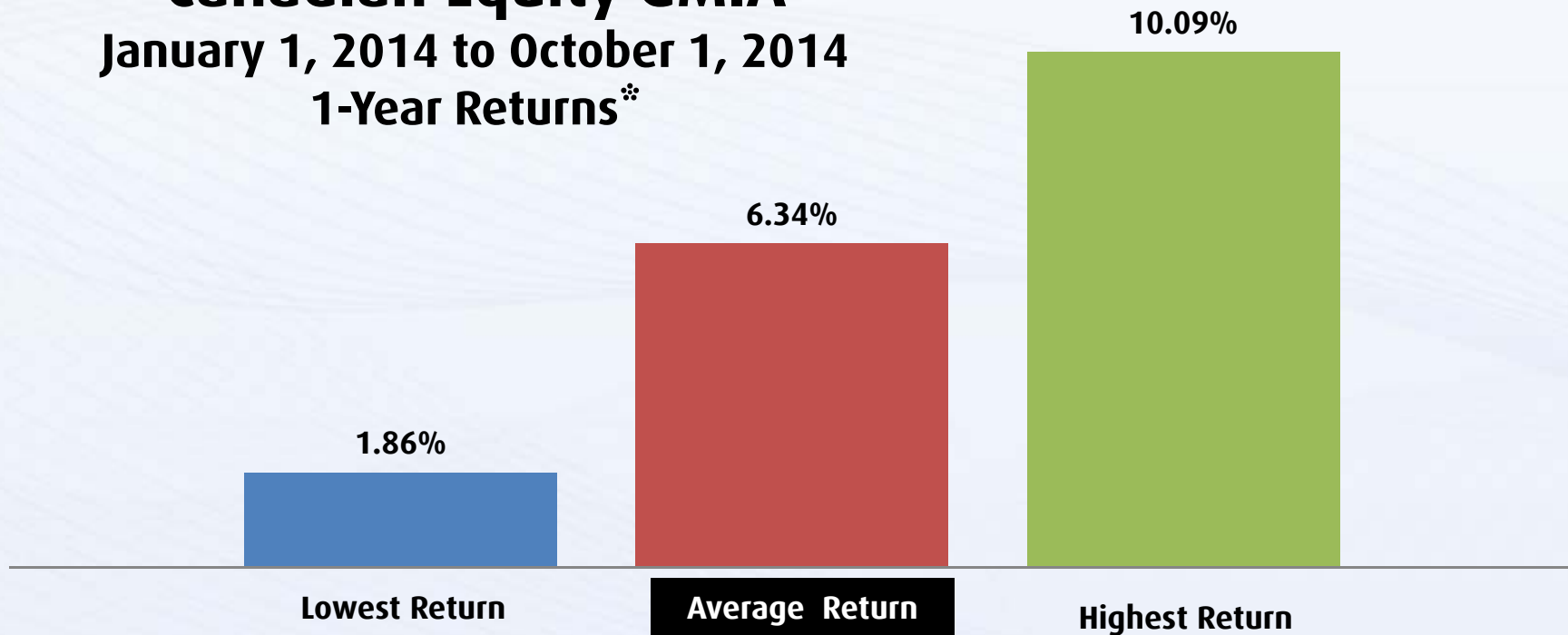
### What is a Guaranteed Market Indexed Account (GMIA)?

- A unique class of investment option offered on all new Life Dimensions universal life insurance policies
- It provides the same benefits of an indexed account with all of the security of a GIC-style account!
  - ✓ When markets are down, returns on the GMIA are guaranteed never to be negative.
  - ✓ When markets are up, your clients benefit from the upside potential of the index.

NOTE: Lump sum deposits can be made to a GMIA Series or an automatic transfer from DIA can be set up for planned deposit allocations that are below the minimum deposit amounts to either a GMIA or GIA.

\* Effective January 1, 2015 GMIA Series

## Canadian Equity GMIA January 1, 2014 to October 1, 2014 1-Year Returns<sup>\*</sup>



\*Indicates the interest rate credited to a Canadian Equity GMIA Series with the specified Interest Crediting Dates.

Interest is calculated and credited every 12 months on specified interest crediting dates for each GMIA Series. The Credited Interest Rate calculated for a GMIA Series is multiplied by the GMIA Series Account Value on the Interest Crediting Date to determine the actual amount to be credited.

You do not purchase units in any index or a legal interest in any security.

Any applications for Life Dimensions or LifeProvider plans which are received in our head office **on or after December 1, 2014** will receive the new (Wave v30.0) rates.

Pending cases, including those issued but not settled, may be changed to the Wave v30.0 rates by submitting a written request with a Wave v30.0 illustration **and** any issued policy contract. All requests must be received in our head office by **December 12, 2014**.

**Policies that have settled will not be changed.**

Applications for Term 100 Plus and Term 100 Platinum plans will no longer be accepted **after December 12, 2014**.



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# Information Disclaimer

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Insurer: BMO Life Assurance Company.

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