

Critical Illness

New rates on Living Benefit 10 and 20 plans!

Effective **April 8, 2010**, BMO® Insurance has reduced its entry age rates for many key ages for both Living Benefit 10 and Living Benefit 20, making CI more affordable.

See how we compare:

Living Benefit 10 Annual Premium Ranking¹

Face Amount	Male Non-Smoker (Ages)					Female Non-Smoker (Ages)				
	35	40	45	50	55	35	40	45	50	55
\$50,000	4	1	1	1	1	8	5	1	1	1
\$100,000	1	1	1	1	1	2	1	1	1	1
\$300,000	1	1	1	1	1	2	3	1	2	1

Living Benefit 20 Annual Premium Ranking¹

Face Amount	Male Non-Smoker (Ages)					Female Non-Smoker (Ages)				
	35	40	45	50	55	35	40	45	50	55
\$50,000	1	1	1	1	1	1	1	1	1	1
\$100,000	1	1	1	1	1	1	1	1	1	1
\$300,000	1	1	1	1	1	1	1	1	1	1

PLUS... For any new policy sold after April 8th, you can convert your client's coverage to a New Term-to-75 or Term-to-100 CI Conversion Plan – with full commission!

Bundle up and save!

Living Benefit Plans are also available as riders on any of our Preferred Term or Universal Life plans. Without an additional policy fee, there's more opportunity to purchase the coverage you know your clients really need.

You should have received your copy of the Wave 20 CD already. If not, please call your MGA!

¹Companies surveyed: BMO Insurance, Canada Life, Empire Life, Equitable Life, Industrial Alliance, Manulife, RBC Insurance, Standard Life and Sun Life. Return of Premium benefit on death excluded from calculations, whenever possible. Loss of Independence included in the calculations.

The comparison was performed based on information believed to be reliable and in effect as of **March 24, 2010**. BMO Life Assurance Company is not liable for any errors or omissions in the information derived from third party sources.

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To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area or visit www.bmoinsurance.com/advisor.

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1-866-217-0514

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Information contained in this document is for illustrative purposes and is subject to change without notice.