

Presented by:
Tel:

Date: September 10, 2024

Plan Details

Sum Insured

Plan: Term 20

\$100,000

Plan Type: Single Life

Client Quote, Male, Non-smoker, Age 40, Standard

Year	Age	Basic Annual Premium ¹ (\$)	Total Annual Premium (\$)	Total Monthly Premium (\$)
1	40	208.00	208.00	18.72
21	60	2,993.00	2,993.00	269.37
41	80	8,183.00	8,183.00	736.47

¹Including Policy Fee

Plan

Term 20 is a 20 year level term life insurance plan with guaranteed premiums increasing every 20 years. The plan is renewable until the policy anniversary nearest the life insured's attained insurance age 85.

Conversion Option

A **Term 20** policy may be converted (at any time prior to the life insured's attained insurance age 71) to any eligible permanent plan regularly offered by BMO Insurance at the time of conversion for an amount up to the Sum Insured without evidence of insurability.

Medical Requirements

- **Client Quote**, Age 40, Total Face Amount \$100,000

· Life Underwriting:
Client Quote - Tele-Interview

Please note additional underwriting requirements may be requested in order to better assess your application for insurance.

If evidence is required, it should be ordered through Dynacare as our main provider.

All Tele-Interviews MUST be ordered from Dynacare.

Payment Modes

Annual, semi-annual, or monthly Pre-Authorized Payment (PAP). The first annual premium, up to a maximum of \$50,000, may be paid using VISA or MasterCard.

Disclosure Information

For a description of the guarantees and other features of a term life insurance policy, please refer to the "Understanding Term Life" brochure which is available from your broker.

NOTE: This is an illustration and not a contract. Every effort has been made to ensure accuracy, but accuracy is not guaranteed. In the event of discrepancy, your insurance policy governs.

BMO Life Assurance Company
Prepared by:

E. & O.E.

Term 20 Version V54.0/24-06
September 10, 2024

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Page 2 of 3

Premium Information Page

Year	Age	Basic Annual Premium (\$)	Total Annual Premium (\$)	Total Monthly Premium (\$)
1	40	208.00	208.00	18.72
2	41	208.00	208.00	18.72
3	42	208.00	208.00	18.72
4	43	208.00	208.00	18.72
5	44	208.00	208.00	18.72
6	45	208.00	208.00	18.72
7	46	208.00	208.00	18.72
8	47	208.00	208.00	18.72
9	48	208.00	208.00	18.72
10	49	208.00	208.00	18.72
11	50	208.00	208.00	18.72
12	51	208.00	208.00	18.72
13	52	208.00	208.00	18.72
14	53	208.00	208.00	18.72
15	54	208.00	208.00	18.72
16	55	208.00	208.00	18.72
17	56	208.00	208.00	18.72
18	57	208.00	208.00	18.72
19	58	208.00	208.00	18.72
20	59	208.00	208.00	18.72
25	64	2,993.00	2,993.00	269.37
30	69	2,993.00	2,993.00	269.37
35	74	2,993.00	2,993.00	269.37
40	79	2,993.00	2,993.00	269.37
45	84	8,183.00	8,183.00	736.47