

First Year Plan Summary

Policy Owner Information

Name:
Province of Residence: Ontario
Individual Marginal Tax Rate: 42%
Type of Ownership: Individual

	Sum Insured	Annual Premium
Primary coverage¹	\$100,000	\$3,393.00
Client, Male, Non-smoker, Age 65		
Plan type: Single life		
Premium payable to age 100		
¹ Including Policy Fee		

First Year Total Annual Premium:	\$3,393.00
First Total Monthly Premium:	\$282.75
First Year Annualized Premium:	\$3,393.00

Refer to the Coverage Information page(s) for a full schedule for the primary coverage and riders.

BMO Insurance Health Advocate™ Plan

Every Term 100 includes – at no additional cost – the BMO Insurance Health Advocate™ Plan which includes medical information as well as personal assistance services for you and your family.

Medical Information Services provided by Teladoc Medical Experts®*. Personal Assistance Services provided by TELUS Health.*

*BMO Insurance reserves the right to change the service provider, the nature of services or cancel access to these services at any time without notice, unless otherwise stated.

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NOTE: This is an illustration only and is not a contract. Every effort has been made to ensure accuracy, but accuracy is not guaranteed. In the event of a discrepancy, your insurance policy governs. This illustration is not complete without all pages.

Coverage Information

Year	Age	Premiums			Death Benefit	
		Annualized Premium (Primary Coverage) (\$)	Annualized Premium (Riders) (\$)	Total Annualized Premium (\$)	Primary Coverage (\$)	Total Death Benefit (\$)*
1	66	3,393.00	0.00	3,393.00	100,000	100,000
2	67	3,393.00	0.00	3,393.00	100,000	100,000
3	68	3,393.00	0.00	3,393.00	100,000	100,000
4	69	3,393.00	0.00	3,393.00	100,000	100,000
5	70	3,393.00	0.00	3,393.00	100,000	100,000
6	71	3,393.00	0.00	3,393.00	100,000	100,000
7	72	3,393.00	0.00	3,393.00	100,000	100,000
8	73	3,393.00	0.00	3,393.00	100,000	100,000
9	74	3,393.00	0.00	3,393.00	100,000	100,000
10	75	3,393.00	0.00	3,393.00	100,000	100,000
11	76	3,393.00	0.00	3,393.00	100,000	100,000
12	77	3,393.00	0.00	3,393.00	100,000	100,000
13	78	3,393.00	0.00	3,393.00	100,000	100,000
14	79	3,393.00	0.00	3,393.00	100,000	100,000
15	80	3,393.00	0.00	3,393.00	100,000	100,000
16	81	3,393.00	0.00	3,393.00	100,000	100,000
17	82	3,393.00	0.00	3,393.00	100,000	100,000
18	83	3,393.00	0.00	3,393.00	100,000	100,000
19	84	3,393.00	0.00	3,393.00	100,000	100,000
20	85	3,393.00	0.00	3,393.00	100,000	100,000
25	90	3,393.00	0.00	3,393.00	100,000	100,000
30	95	3,393.00	0.00	3,393.00	100,000	100,000
35	100	3,393.00	0.00	3,393.00	100,000	100,000

Medical Requirements

- **Client**, Age 65, Total Face Amount \$100,000
- Life Underwriting:
 - Tele-Interview & Vitals, Blood Profile, Urine (HIV)

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.