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The information presented in this document is intended to be a very high level feature comparison of different product features. Every effort have been made to ensure its accuracy as of the date of the original presentation, however, we cannot guarantee the accuracy

Asset Transfer Plans - Maximizing Cash Values

Doug & Jane (both 60) have a 5 year GIC coming up for renewal. They can renew for another 5 years or they can deposit the balance (\$256,105) into Life Dimensions utilizing one of our Maximizer ULs. Let's compare how a 5% Guaranteed Market Indexed Account compares to a 5% GIC.

Age	Fund Value	Cash Value	Net Estate Value	
			Insurance	GIC
65	\$308,636	\$142,168	\$1,084,364	\$291,508
75	\$471,489	\$471,189	\$809,023	\$332,235
85	\$753,261	\$753,261	\$753,261	\$491,846

Assumptions: 5% Canadian Equity Guaranteed Market Indexed Account (GMIA) in the Universal Life Policy and 5% GIC Alternative. 42% tax rate. 0% Probate. Source: The Wave (Version 27)

American Equity GMIA - Participate in the upside without downside risk

BMO® Insurance is pleased to introduce the second in its line-up of Guaranteed Market Indexed Accounts (GMIA). The new American Equity GMIA is ideal if your clients are bullish about the US market, but can't stomach negative returns within their UL portfolio.

The only option of its kind on any UL plan in Canada!

- Exposure to the performance of the S&P 500 Price Return Index, without any downside risk!
- Net rates of return that are guaranteed never to be negative
- Interest that's calculated and credited every year over the Investment Term
- Flexibility to switch to a Fixed Interest Rate Option or the Canadian Equity GMIA on Interest Crediting Dates without any penalty

[Learn more ▶](#)

Tax Update

The combined federal and provincial non-eligible dividend effective tax rate for 2014 in Ontario is 36.45% for taxable incomes between \$136,270 and \$514,090.

Source: BMO Enterprise Wealth Planning Group (January 2014)

The information in this publication is intended as a summary of our products and/or services and may include projected values based on a set of assumptions. Actual results may not be guaranteed and may vary. Please consult the appropriate policy contract for details on the terms, conditions, benefits, guarantees, exclusions and limitations. The actual policy issued governs. Each policyholder's financial circumstances are unique and they must obtain and rely upon independent tax, accounting, legal and other advice concerning the structure of their insurance, as they deem appropriate for their particular circumstances. BMO Life Assurance Company does not provide any such advice to the policyholder or to the insurance advisor.

Insurer: BMO Life Assurance Company

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