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Square peg in a round hole: Term 100 Plus (Non-PAR) vs. PAR

In volatile markets, older or more conservative clients may be demanding guarantees that are simple and transparent. We deliver with our Term 100 Plus Non-PAR Whole Life.

Consider a 70 year old female non-smoker:

Insurers	Annual Premium	Face Amount	* At Life Expectancy (Age 86)		
			Guaranteed Cash Values	Guaranteed Death Benefit	** Total Death Benefit
BMO Insurance	28,703	750,000	209,333	750,000	750,000
Canada Life	28,703	450,605	139,688	450,605	668,952
Sun Life	28,703	398,570	163,326	398,570	688,280

* Life Expectancy for a 70-year Female Non-Smoker is 16 years. Source: Society of Actuaries, 2010 Social Security Calendar year with 1% mortality improvement.

** 100% fully guaranteed with BMO Insurance. Total Death Benefit is based on the current dividend scale and a paid-up additional insurance dividend option for Canada Life and Sun Life. The comparison was performed based on information believed to be reliable and in effect as of March 28, 2014. BMO Life Assurance Company is not liable for any errors or omissions in the information derived from third party sources. Source: Illustration Software.

For the same premium, you can offer your clients more insurance coverage (two-thirds more) with our T100 Plus, better Guaranteed Cash Surrender Value and Death Benefits up to life expectancy when compared to other companies' current dividend scale values.

On-line Life and Critical Illness Insurance Calculators

How much Life or Critical Illness Insurance protection does your client need? Simplify your needs analysis with our online calculators. It's simple enough for your client to do from their home, or you can do while you are on the road from your computer, tablet, or smartphone.

[Learn more ►](#)

Report: Are Your Business and Personal Finances on Solid Ground?

This report focuses on opportunities and ideas to better integrate a business owner's personal goals with the needs of their business as they journey through the stages of the business life cycle and their own personal life cycle.

Source: BMO Wealth Institute (October 2013)

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