

What's New on The Wave (Version 28)?

NEW and Improved Preferred Term 10 and 20:

We have made our Preferred Term 10 and Preferred Term 20 plans even more competitive for both Single and Joint First to Die Plans. **New rates come into effect as at May 26, 2014.** No changes to compensation rates. Be sure to read the [transition rules](#) for full details.

- New entry and renewal rates for Preferred Term 10 plan
- New entry rates for Preferred Term 20 plan

Preferred Term 10 Annual Premium Ranking¹ Male Non-Smoker (Years 1 to 10)

Standard Class	Age 37	Age 41	Age 44	Age 45	Age 48	Age 51	Age 52	Age 57	Age 61	Age 65
\$100,000	-	-	-	-	6	3	2	1	1	1
\$250,000	3	3	3	3	2	3	1	1	1	1
\$500,000	5	2	2	2	3	3	3	4	2	1
\$1,000,000	2	4	3	3	4	3	3	3	1	1

Preferred Term 20 Annual Premium Ranking¹ Male Non-Smoker (Years 1 to 20)

Standard Class	Age 37	Age 41	Age 43	Age 46	Age 48	Age 51	Age 52	Age 56	Age 62	Age 65
\$100,000	3	2	2	1	2	1	2	1	1	2
\$250,000	4	4	2	4	3	1	2	3	3	3
\$500,000	3	2	3	3	2	2	2	3	3	3
\$1,000,000	3	2	2	2	5	3	2	2	4	3

NEW Preferred Term 10 Exchange Program:

We are pleased to announce the availability of a NEW Preferred Term 10 Exchange Program available on any Preferred Term 10 base plan issued with The Wave (version 28.0) or later rates.

**Download
Version 28 of
The Wave
Today!**

- Switch to a Preferred Term 20 plan without further underwriting
- Starts on or after the first policy anniversary for **full** exchange or; on or after the second policy anniversary for a **partial** exchange; prior to reaching the 5th policy anniversary or age 65 (whichever comes first)
- The rates for the new Preferred Term 20 plan will be based on:
 - the insured's age nearest to the new coverage date
 - the original insurance rating applied to the original Preferred Term 10 plan
 - the original underwriting class applied to the original Preferred Term 10 plan
 - the current Preferred Term 20 rates in effect at the time of the exchange

Learn more ►

NEW Rate Bands and Rates for 20 Pay Life:

Due to continuing lower interest rate environment, we have re-priced our 20 Pay Life plans. **New rates come into effect as at May 26, 2014.** No changes to compensation rates. Be sure to read the [transition rules](#) for full details.

- Premium rates have increased at all ages while remaining competitive in key sectors
- Introduction of two rate bands - \$25,000 to \$99,999; \$100,000+
- New guaranteed cash value and guaranteed reduced paid-up schedule

No CDs will be mailed out.
An electronic download of [The Wave \(Version 28\)](#) is now available!

¹Companies surveyed: BMO Insurance, Canada Life, Desjardins Financial, Empire Life, Equitable Life, Foresters Insurance, Industrial Alliance, Manulife, RBC Insurance, SSQ Assurance, Sun Life and Transamerica.

The comparison was performed based on information believed to be reliable and in effect as of May 1, 2014. BMO Life Assurance Company is not liable for any errors or omissions in the information derived from third party sources. Ranking is based on annual premium (standard class).

Source: Illustration Software and LifeGuide.