

The BMO Term Life Insurance offers a range of term plans including Term 10, 15, 20, 25, and 30, with issue ages varying from 18 to 75 for Term 10 and decreasing with longer terms. Coverage is renewable for Term 10 until the insured reaches age 85, while other terms expire after the initial period. Policies can be converted to permanent plans without evidence of insurability before the insured reaches age 70. The minimum sum insured is \$100,000, with a maximum of \$10,000,000, and premiums are guaranteed but vary based on underwriting classifications, which include non-smoker and smoker categories. Additional riders such as Waiver of Premium, Accidental Death Benefit, and Children's Term Insurance Benefit are available, with specific options for joint policies. A policy fee of \$50 applies, reduced to \$25 for multiple policies submitted together. Premium payments can be made annually, semi-annually, or monthly, with the first annual premium payable by credit card. The Term 10 Exchange Program allows policyholders to exchange their policy for a longer term within specific timeframes, subject to certain conditions and limitations. Joint First to Die policies offer options for continued coverage and additional benefits if both insureds die within 60 days. The policy is governed by the terms outlined in the contract, and BMO Insurance reserves the right to request additional underwriting requirements. For further details, policyholders are encouraged to consult the policy contract or contact BMO Insurance directly.