

BMO Insurance Whole Life is a non-participating permanent life insurance plan that offers an increasing death benefit, guaranteed cash values, and level premiums payable for either 10 or 20 years or until age 100, after which the policy becomes fully paid up. The plan features two options: Estate Protector, which focuses on long-term cash value and death benefit growth suitable for estate planning, and Wealth Accelerator, which provides higher cash values in the early years for clients needing liquidity. An annual Performance Bonus, calculated using a declared Performance Bonus Rate, is automatically used to purchase additional paid-up insurance coverage, enhancing both the death benefit and cash value without extra costs beyond the basic premiums. The Performance Bonus Rate is guaranteed to never be negative and is designed to provide stable long-term returns through a smoothing formula.

The policy includes several flexible features: the Additional Payment Option allows clients to make extra payments to accelerate growth; the Premium Switch Option enables changes to the premium payment structure after two years; and the Reduced Paid-Up Insurance Option allows clients to reduce coverage without further premiums. Policy loans can be taken against the cash value, and a premium offset feature allows clients to stop paying premiums by deducting amounts from the cash value. The policy is available for issue ages 0 to 80, with a minimum face amount of \$50,000 and a maximum of \$35 million, covering single life or joint last-to-die scenarios.

Additional benefits include various riders such as Term insurance options, a Total Disability Waiver of Premium, and a Living Benefit for critical illness, all without extra rider fees. The policy also provides access to BMO Insurance Health Advocate services and a Disability Benefit that allows for cash withdrawals from the total cash value. For complete details, policyholders are advised to consult the actual policy contract, as this summary is for illustrative purposes only.