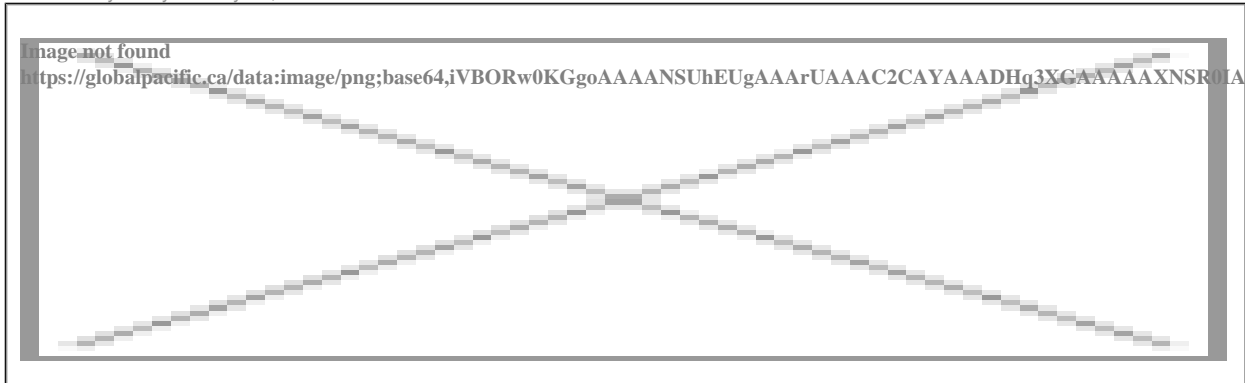




GLOBAL PACIFIC  
FINANCIAL SERVICES LTD.

## Turn to BMO Insurance for your next Preferred Term Case

Submitted by Emily on May 27, 2016 - 9:31am



More than ONE in THREE BMO<sup>®</sup> Insurance Term Life clients were approved for preferred rates.







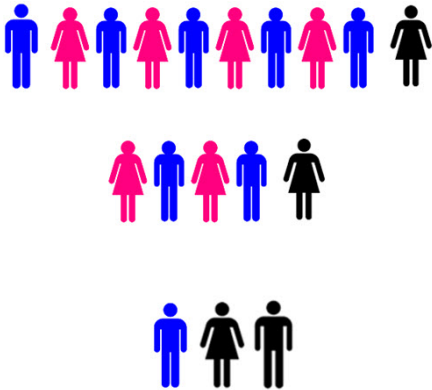


**DID YOU KNOW?**

Nearly **NINE in TEN** millennials report a high quality of life and are making changes toward a healthier lifestyle.<sup>1</sup>

About **FOUR in FIVE** millennials consider themselves to be in good physical condition and about **1 in 6** male millennials say they are in excellent shape.<sup>1</sup>

More than **ONE in THREE** BMO<sup>®</sup> Insurance Term Applications were approved for preferred rates.<sup>2</sup>







































**BMO Insurance Preferred Term 20  
Preferred Class Ranking<sup>3</sup>**

<b>Male NS</b>	<b>22</b>	<b>24</b>	<b>26</b>	<b>28</b>	<b>30</b>	<b>32</b>	<b>34</b>	<b>36</b>	<b>38</b>	<b>40</b>
<b>\$100,000</b>	1	1	1	1	1	1	1	1	1	1
<b>\$250,000</b>	2	2	2	2	2	2	2	2	2	2
<b>\$500,000</b>	4	3	3	3	3	3	3	2	2	2
<b>\$1,000,000</b>	2	2	3	4	2	2	3	2	2	2

<b>Female NS</b>	<b>22</b>	<b>24</b>	<b>26</b>	<b>28</b>	<b>30</b>	<b>32</b>	<b>34</b>	<b>36</b>	<b>38</b>	<b>40</b>
<b>\$100,000</b>	1	1	1	1	1	1	1	1	1	1
<b>\$250,000</b>	3	3	2	2	2	2	2	2	2	2
<b>\$500,000</b>	3	3	3	3	3	3	4	4	4	2
<b>\$1,000,000</b>	1	1	2	3	2	2	2	3	3	3

Source: LifeGuide (2016.03) and software illustration

Millennials represent healthy lives with a better than average opportunity to qualify for preferred rates.

For Canadians in excellent health, go to BMO Insurance for great preferred rates!

BMO Insurance is the only carrier to offer preferred term rates starting at \$100,000.

1 Survey was conducted online with 1,200 English-speaking Canadians aged 16 to 29 sampled from a representative panel of over 549,000 Canadian residents between March 14-27, 2014. Since the online survey was not a random, probability based sample, a margin of error could not be calculated. The margin of error for a survey of 1,200 respondents using a probability sample is +/- 2.83%, 19 times out of 20. <https://yconic.com/corporate/Youth%20Insights/Youth%20Health%20Insight.aspx>

2 More than one-third of BMO Insurance Term 10, Term 20 and Term 30 applications for ages 18 to 44 were classified as non-smoker preferred, non-smoker preferred plus or smoker preferred class between November 1, 2014 and October 31, 2015.

3Companies surveyed: BMO Insurance, Canada Life, Desjardins Financial, Empire Life, Equitable Life, Industrial Alliance, ivari, Manulife, RBC Insurance, SSQ Assurance and Sun Life. Ranking is based on the lowest annual premium. The comparison was performed based on information believed to be reliable and in effect as at March 29, 2016. BMO Insurance is not liable for any errors or omissions in the information derived from third party sources.

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