

Not all whole life plans are created equally

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Baked-in guarantees

With BMO Insurance Whole Life, mortality, lapse experience and administrative expenses are guaranteed in the pricing of policies *when they are issued* and do not affect the Performance Bonus that's paid on policies.

With traditional participating (PAR) whole life plans, these factors are based on actuarial assumptions which could differ from actual experience *after policies are issued*. This could impact the dividends paid on policies in addition to investment returns.

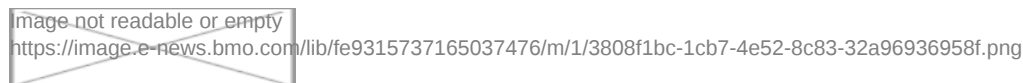
Less sensitive in declining markets

BMO Insurance Whole Life policy values are less sensitive in declining markets. In other words, if returns ended up being less than you expected, you would notice far less of an impact on your policy than what you may find on a traditional participating policy.

More predictable?especially during uncertain times

The underlying assets backing the plan use a combination of fixed income and enhanced equity investments. The fixed income component provides more predictable returns while the enhanced equity component provides downside protection when markets are weak.

Let's connect! We can show you why it's worth taking a look at BMO Insurance Whole Life.



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