

Advisor with a convenient time for a BMO Life representative to call you to ask a series of health and lifestyle questions. Your Estate & Insurance Advisor will set up the appointment on your behalf.

When the BMO Life representative calls, you'll be asked some routine questions such as your name, address, age, etc. You will also be asked several questions regarding your medical history. To complete the interview as quickly as possible, please have the following information handy:

- names and addresses of all doctors you've seen within the past five years and reasons for treatments
- current medications including dosage, frequency and reason for taking them
- who you wish to designate as beneficiary, and
- personal banking or credit card information.

Most applications for DirectTerm are approved immediately. If your application requires additional time for consideration, you will be provided with a \$100,000 FREE Accidental Death Benefit until a decision is made.

Life insurance is a matter of trust

When you purchase BMO Life DirectTerm through BMO Nesbitt Burns Financial Services Inc., you are dealing with people who know you and institutions you can trust. BMO Life is a federally incorporated insurance company and a wholly owned subsidiary of BMO Bank of Montreal – Canada's oldest bank, founded in 1817. With assets

of over \$200 billion, BMO Bank of Montreal maintains an "AA-" credit rating from Standard & Poor's and an "Aa3" rating from Moody's Investor Services.

Along with excellent insurance products, BMO Bank of Montreal and its affiliates in the BMO® Financial Group provide comprehensive financial services ranging from banking services, loans and mortgages to investments and RRSPs.

For more information about DirectTerm, a quick quote or to apply, please contact your BMO Nesbitt Burns Investment Advisor.

* This example is based on a 10-year term policy.

™/® Trade-mark/registered trade-mark of Bank of Montreal, used under licence.

®* Bank of Montreal is a licensed user of the registered trade-mark of MasterCard International Inc.

®† Registered trade-mark of AIR MILES International Trading B.V., used under licence by Loyalty Management Group Canada Inc. and Bank of Montreal.

®** Nesbitt Burns is a registered trade-mark of BMO Nesbitt Burns Corporation Limited, used under licence.

(01/03)

Discover BMO Life DirectTerm™ with AIR MILES®† reward miles

**Life Insurance.
For the world
you live in™.**

Buying life insurance is something you do for others, for your family, for the people you care about. BMO Life DirectTerm insurance is designed for the world you live in today by making life insurance easier to buy and more rewarding.

Introducing BMO Life DirectTerm™ with AIR MILES®† reward miles

Why BMO Life DirectTerm? Because it's the easiest way to buy life insurance. Whether you've just got married, bought a home, or had a baby, DirectTerm makes it easy to protect the ones you love. DirectTerm is unlike traditional life insurance because there is no legal jargon to decipher and it only takes minutes to complete the application, be approved and get immediate coverage.



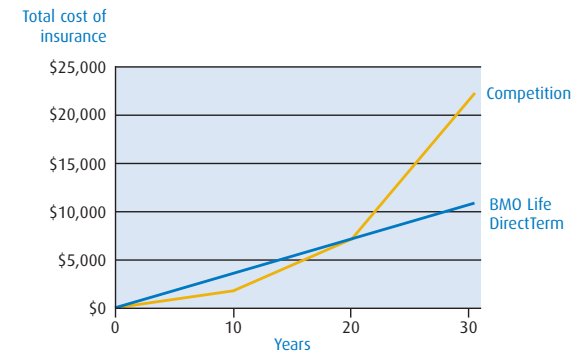
BMO Life DirectTerm has significant advantages, making it unique in the insurance industry:

Get¹ control

BMO Life recognizes that your needs and the world you live in are unique. DirectTerm is one of the only life insurance policies where the length of coverage can be matched to the length of need. You select the amount of insurance and the length of time you actually need the insurance – 10, 17 or 22 years – its up to you and your individual situation.

Save² money

Many other companies only offer 5- or 10-year terms that force you to renew at higher rates, but with BMO Life DirectTerm the price of your insurance is guaranteed not to change for the length of your insurance coverage. This feature can provide significant savings. Consider this



example of a 35-year-old, non-smoking man with \$150,000 of coverage.

Over a 30-year term, this person could save up to \$11,000 with a DirectTerm policy compared to some other term life insurance policies.

Enjoy³ rewards today

You can collect up to 228 AIR MILES reward miles with DirectTerm. You will receive 10 AIR MILES reward miles per month in the first year and 1 reward mile per month for the remainder of your term*. To earn even more reward miles, make your monthly payment with your Mosaik® MasterCard®** card or from your BMO Bank of Montreal Everyday Banking account.

How to get a quote and apply

Speak to your BMO Nesbitt Burns®*** Investment Advisor. Together with an Estate & Insurance Advisor from BMO Nesbitt Burns Financial Services Inc., you can determine how much coverage you'll need and for what length of time. Then provide your Estate & Insurance