

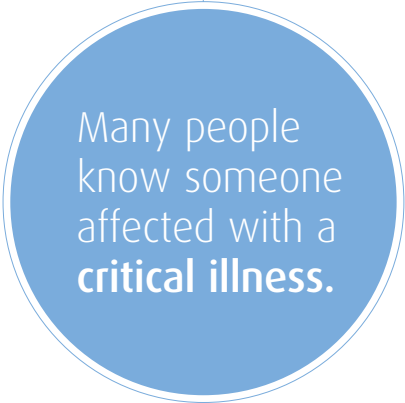


Why Critical Illness insurance?

Are you and your family financially prepared to survive a critical illness?

BMO  Insurance

We're here to help.™



Many people
know someone
affected with a
critical illness.

You probably know colleagues, relatives or friends you went to school with, who have undergone chemotherapy or radiation treatment for cancer, or who have had heart surgery. They have survived a critical illness and may be working, traveling and enjoying life again. But their lives, including those of their families and business associates, have often been profoundly affected. When you survive 30 days following the diagnosis of a critical illness, critical illness insurance provides you with a lump sum cash benefit.

What is critical illness insurance?

Critical illness insurance is a form of protection that provides immediate funds to you upon diagnosis of a covered condition, like cancer, stroke or a heart attack. Unlike other types of insurance that provide income replacement if you are seriously ill, critical illness insurance provides a lump sum benefit that can be used any way you choose with no restrictions or claw-backs to benefits.

There are immediate financial consequences when you suffer from a critical illness:

Absence from work

You may be covered under a disability insurance program and receive a portion of income each month you are not able to work. Disability insurance helps you to cover household expenses, but a serious critical illness could be life altering. Receiving only a portion of your income may not be enough. Critical illness insurance can fill the gap.

The costs for home care during a period of illness and recovery

Your working spouse may need to take a leave of absence to care for you or you may have to pay for private home care. With shorter hospital stays, you may find that home and private nursing care services are required to speed the recovery. Critical illness insurance can cover these expenses.

Treatment outside of Canada or other medical costs not fully covered under the provincial health plan

Are you confident that the health care system will continue to provide the same level of treatment and care that we have come to expect as the population ages and medical advances keep individuals living longer? Critical illness insurance can enable you to obtain treatment outside of Canada or pay for experimental treatment not covered under a health care plan.

Children's Education

Will you be able to continue to fund your children's education? A life altering critical illness can impact your ability to save for your children's education. Critical illness insurance can fund your children's education and if you don't claim, money-back options can also help fund these expenses.

Early Retirement

If a critical illness results in early retirement or even a change in careers or reduced number of hours, your Retirement Savings Plans may not be enough to support you. Critical illness insurance benefits can be used to purchase an annuity to supplement your retirement income.

Could it really happen to me?

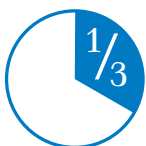
80%
of heart
attack
victims
survive¹

- There are an estimated 70,000 heart attacks each year in Canada (one heart attack every 7 minutes).¹
- 90% of patients admitted to a hospital for a heart attack will survive.¹
- 1.6 million Canadians reported having heart disease diagnosed by a health professional.¹
- 90% of Canadians over age 20 have at least one risk factor for heart disease; 40% have three or more risk factors.^{1*}

196,900

new cancer cases in Canada for 2015²

- 42% of Canadian women and 45% of men will develop cancer during their lifetimes²
- 1 female out of 9 will develop breast cancer, but only 1 out of every 30 will die from it²
- 1 male out of 8 will develop prostate cancer, but only 1 out of every 27 will die from it²
- The 5-year survival rate after diagnosis of cancer is 63%.²



of stroke victims are under age 65¹

- More than 50,000 strokes occur in Canada each year (one stroke every 10 minutes).¹
- 80% of victims of a stroke will survive.¹
- 315,000 Canadians are living with the effects of stroke.¹

- Canadians have one of the highest rates of MS in the world.³
- Women are three times more likely to develop MS over men.³
- The disorder most commonly begins between 20 and 40 years of age, peak years for education, career and family building.³
- Every day, 3 Canadians are diagnosed with MS.³

An estimated
100,000
Canadians have
Multiple Sclerosis³

Alzheimer's
Disease
is on the
rise⁴



- Alzheimer's Disease accounts for almost two thirds of all types of dementia.⁴
- 1 in 20 Canadians over age 65 and 1 in 4 over the age of 85 is affected by Alzheimer's disease.⁴

- 747,000 Canadians over 65 have Alzheimer's or related dementias.⁴
- This number is expected to grow by the year 2031 to over 1.4 million people.⁴

Loss of Independence can be **costly**⁵

- The 65+ age group is the fastest-growing population in Canada.⁵
- About 80% of care provided for seniors is informal care by family and friends.⁵
- The availability and affordability of Long Term Care homes is the major factor in determining where to live.⁵

¹ 2014 Report on the Health of Canadians, Heart and Stroke Foundation (2014) and statistics from www.heartandstroke.com on August 28, 2015.

² Canadian Cancer Statistics, Canadian Cancer Society and Government of Canada (2015)

³ MS Society of Canada 2015

⁴ Alzheimer Society of Canada (2006)

⁵ Canadian Institute for Health Information: A focus on Seniors and Aging (2011)

* Risk factors include smoking, alcohol, physical inactivity, obesity, high blood pressure, high blood cholesterol and diabetes.

Age to qualify

Critical illness insurance is available to individuals between the ages of 18 to 65.

Amounts available

Critical illness benefits range from \$25,000 up to \$2,000,000.

Who receives the Benefit?

Most critical illness benefits are paid directly to the individuals insured under the plan and they decide how they wish to use the benefit. Payment of benefits is based on the medical diagnosis of a certified Canadian physician or specialist for the specific condition. Payment is not dependent on your inability to work.

Coverage terms

Most plans cover you until age 75. BMO® Insurance also has a plan that provides coverage to age 100!

When are benefits payable?

Most often a critical illness benefit is paid when you are diagnosed with a critical condition covered by the insurance policy and you survive the survival period, normally 30 days.

Unique feature with BMO Insurance

BMO Insurance also offers a unique return of premium on surrender benefit with some critical illness policies. This gives you the option to surrender all or a portion of your critical illness coverage and receive a refund of the premiums you paid for the surrendered critical illness coverage amount.

What BMO Insurance Living Benefit plans cover.

25 critical illness conditions⁶ covered under BMO Insurance plans:

- Aortic Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer (Life-Threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia, including Alzheimer's Disease
- Heart Attack
- Heart Valve Replacement or Repair
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders
- Severe Burns
- Stroke

Plus an "Early Discovery Benefit," that advances 15% of the critical illness benefit up to \$50,000 for the following covered conditions⁶:

- Coronary Angioplasty
- Early Prostate Cancer
- Early Stage Blood Cancer
- Early Thyroid Cancer
- Early Breast Cancer
- Early Skin Cancer
- Early Stage Intestinal Cancer

⁶ See policy contract for complete definitions

Assistance Services

BMO Insurance • Health Advocate™ Plan

Innovative and comprehensive assistance services¹ designed exclusively for eligible BMO Insurance policyholders – Plan Members. Every Living Benefit policy includes – at no additional cost – the **BMO Insurance Health Advocate Plan**. This program includes access to medical information and services as well as personal assistance programs.

Medical Information and Advisory Services

This component of the **BMO Insurance Health Advocate Plan** offers your clients unlimited access to medical information and services from Best Doctors®† – a leader when it comes to delivering world class medical advice and support.

These services include:

- **InterConsultationSM**
Best Doctors will conduct an in-depth analysis of medical records and re-test pathology to establish or confirm a diagnosis and treatment plan. They will receive a comprehensive medical summary from a Best Doctors expert with his or her recommendation(s) that your client can share with their doctor.
- **FindBestDocSM**
Best Doctors will conduct a customized search guided by your criteria and geographic preference and recommend top-rated Canadian physicians that specialize in a medical condition.² They will also contact the specialists to ensure they are accepting new patients.
- **FindBestCareSM**
Should your client need treatment outside of Canada, a Best Doctors Member Advocate will search their global database of 53,000 peer-nominated specialists to find the expert(s) best suited to their needs.²
- **Best Doctors 360[®]**
Best Doctors will help your clients navigate the Canadian health care system by providing them with medical information and resources, one-on-one support, and customized health coaching for a wide range of health related concerns – not only for a serious illness or condition. One simple phone call connects your client to a Best Doctors Member Advocate, who can provide them with the information they need to make informed healthcare decisions.



Your clients and their immediate family members, including their spouse and children, have access to these services any time. In addition, once every three years their extended family members, including their parents, their siblings and their spouse's parents and siblings, get to access these services for FREE,³ without compromising your access.

Personal Assistance Services

This component of the **BMO Insurance Health Advocate Plan** offers your clients personal assistance services provided by Morneau Shepell, one of Canada's leading providers of these programs and includes:

- **Health Coaching** – personalized help for a variety of health conditions and health risks. Registered and Occupational Health Nurses are available to answer questions about health, how to create risk reduction plans and action plans to reach health goals.

- **Dependent Care Consultant** – personalized advice to finding help for your clients' children: specifically, putting them in touch with resources plus referrals for everything from prenatal care and parenting support to tutoring and assistance for special-needs children.
- **Nutritional Guidance** – access to a registered dietician who will provide advice on special dietary needs, how to manage a critical or chronic illness. The service also includes access to nutrition resource material on healthy eating for disease prevention.
- **Smoking Cessation Program** – online support through a Smoking Cessation Program as well as professional counselling to clients diagnosed with a covered condition.
- **Referral Services for caring for the home-bound** – access to a consultant to help explain and sort through different options.
- **Counselling Services** – guidance and assistance to help cope with the emotional impact of a serious illness or death.

These counselling services from Morneau Shepell are available around the clock, in 140 languages, over the phone and online. The counselling network includes psychologists, clinical social workers and advanced educational specialists working as a team – at no cost³ to you or your family – to help you and your loved ones work through their illness or loss.

- **Online Health and Wellness Library** – articles, links and tools to helpful websites and social and community services.

® Best Doctors, InterConsultation,SM FindBestDoc,SM FindBestCareSM and Best Doctors 360[®] are service marks or registered trademarks of Best Doctors, Inc.

¹ BMO Insurance reserves the right to change the service provider, the nature of services or cancel access to these services at any time without notice, unless otherwise stated.

² Expenses associated with medical treatment, travel and lodging relating to these services are the responsibility of the member.

³ BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. Morneau Shepell and Best Doctors will not charge you for the services they provide. You may however, incur additional costs for services or for providers that may be referred to you by Morneau Shepell or Best Doctors. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment.

You can always get your money back if you never make a claim![®]

BMO Insurance Living Benefit plans offer Return of Premium options that will return your paid premiums to you when you surrender the policy or in the event of death.

Return of Premium at Death Rider (available on all Living Benefit Plans)¹

If purchased, this rider begins with your first premium payment and will return 100% of all eligible premiums³ should you die without making a claim for your critical illness benefit.

Return of Premium on Surrender (available on Living Benefit 75 or 100 Plans)²

If purchased, this rider will return 100% of all eligible premiums³ should you wish to terminate your coverage for any reason, after your policy has been in force for a specific amount of time. Various options are available depending on the Living Benefit Plan you choose.

So why not help financially protect yourself with an innovative insurance product that pays cash to you either way.

¹ Available with all plans. See policy contract for complete details.

² Available with the Living Benefit 75 or Living Benefit 100 plans.

³ See policy contract for complete details.

* If you purchase a return of premium on surrender, death, or expiry rider. Subject to any Beneficiary designation or Direction to Pay, if applicable.

Our Commitment to You

BMO Life Assurance Company, a part of BMO Financial Group, appreciates the opportunity to help you meet your financial needs.

We are committed to respecting and protecting your privacy and confidentiality of the personal information you have entrusted to us.

It is important for you to understand what information we will collect, how we will use it, and who may see it.



To view our full privacy policy, please visit the privacy section at bmoinsurance.com



BMO Life Assurance Company

60 Yonge Street, Toronto, ON, Canada
M5E 1H5



1-877-742-5244



bmoinsurance.com

For more information about BMO Insurance or our products, please consult your insurance advisor or contact us at 1-877-742-5244.

BMO  **Insurance**

We're here to help.™

The information in this publication is intended as a summary of our products and/or services and may include projected values based on a set of assumptions. Actual results may not be guaranteed and may vary. Please consult the appropriate policy contract for details on the terms, conditions, benefits, guarantees, exclusions and limitations. The actual policy issued governs. Each policyholder's financial circumstances are unique and they must obtain and rely upon independent tax, accounting, legal and other advice concerning the structure of their insurance, as they deem appropriate for their particular circumstances. BMO Life Assurance Company does not provide any such advice to the policyholder or to the insurance advisor.

Insurer: BMO Life Assurance Company

™/® Registered trademarks of Bank of Montreal.

221E (2016/10/01) 16-1916h