

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



Protect yourself against
life's uncertainties with
critical illness insurance.



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*}



One third 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



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 double by the year 2031 to over 1.4 million people.⁴
- Loss of Independence can be costly.⁵



196,900 new cancer cases in Canada for 2015²

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



An estimated 100,000 Canadians have Multiple Sclerosis³

- Canadians have one of the highest rates of MS in the world.³
- Women are 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



Loss of Independence can be costly⁵

- 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

What is critical illness insurance?

Critical illness insurance is a form of insurance protection that provides immediate funds to you upon diagnosis and survival of a covered condition, such as life-threatening 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, often with no restrictions or claw-backs to benefits.

You may know someone affected by a critical illness

You probably know colleagues, relatives or friends, 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.

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

- Extended absence from work
 - You may have a disability insurance program to cover a portion of your income, but a critical illness could be life altering. Receiving only a portion of your income may not be enough. Critical illness insurance can help fill the gap
- The costs for home care during a period of illness and recovery

- With shorter hospital stays, you may find that home and private nursing care services are required to speed recovery. Critical illness insurance can help cover these expenses.

- Treatment outside of Canada or other medical costs not fully covered under your provincial health plan
 - Critical illness insurance can enable you to obtain treatment outside of Canada or pay for experimental treatment not covered under a health care plan.

BMO Insurance offers the Living Benefit series

Choose the right critical illness insurance plan for you.

- Guaranteed renewable – Living Benefit 10 or 20
- Guaranteed level to age 75 – Living Benefit 75
- Guaranteed level to age 100 – Living Benefit 100 or 15-Pay Living Benefit 100

How much critical illness insurance do I need?

Surviving a critical illness is costly. Many of the expenses incurred aren't covered under provincial plans. Plus, there's lost income due to an inability to work, and payments on mortgages and other loans that must still be met.

Need some help on assessing how much coverage you need? Use our simple 3-step Critical Illness Calculator or talk to your insurance advisor.

BMO Insurance advantage

Make your health and wellness a priority with the BMO Insurance Health Advocate™ Plan

Innovative and comprehensive assistance services designed exclusively for eligible BMO Insurance policyholders – Plan Members. Every Living Benefit policy includes – at no additional cost – the BMO Insurance Health Advocate Plan.

Combining the strengths of two industry leading providers, Best Doctors®† and Morneau Shepell, BMO Insurance has created a comprehensive assistance services package that

provides you an extensive range of medical counselling and personal assistance services.

The BMO Insurance Health Advocate Plan is not just medical resource support for critical illnesses or just at claim time. It's a comprehensive range of health counselling and personal assistance services that are available to you anytime!



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, without compromising your access.

Our Commitment

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**

Let's connect

For more information about our products, please consult with your insurance advisor or contact us at:



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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



We're here to help.™

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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.

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