

Male, female, young or old, protect yourself against critical illness.

Thanks to medical advancements, the survival rates for critical illnesses are much higher than they used to be. However, nothing can prepare you for the financial burden associated with surviving such an illness. For this reason, it's essential that you have the right amount of critical illness insurance to protect your assets, your lifestyle and your financial future.

Here's a snapshot of the critical illness insurance claims we've handled at BMO Insurance¹.

Critical illnesses don't discriminate by gender.



60%
Male

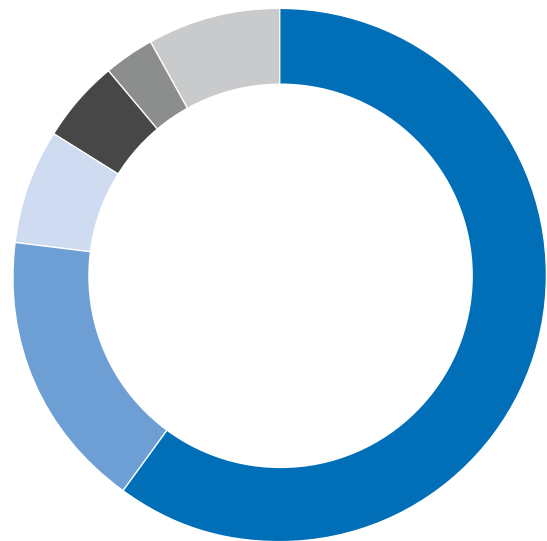


40%
Female

Nor do they discriminate by age.

We've paid critical illness benefits to claimants as young as 25 (a female, diagnosed with a benign brain tumor) and as old as 78 (a male, diagnosed with prostate cancer).

Our benefits have been claimed for many types of critical illnesses.



- Cancer 60%
- Heart attack 17%
- Stroke 7%
- Coronary bypass 5%
- Multiple sclerosis 3%
- Other² 8%

¹Based on the number of coverages in force from January, 2007 to December, 2017
²Other includes Alzheimer's Disease, Deafness, Benign Brain Tumor and Paralysis

A Critical Illness can affect anyone.

Critical illnesses impact people from all walks of life.

The chart below is just a sample of the hundreds of different people that BMO Insurance has helped manage the financial impact of a critical illness.

Occupation	Age at time of claim	Diagnosis	Benefit Paid
Investment Consultant	60	Liver Cancer	\$750,000
Lawyer	47	Breast Cancer	\$600,000
Accountant	41	Heart Attack	\$400,000
Business Owner	52	Stroke	\$250,000
Mechanic	58	Coronary Bypass	\$100,000
Real Estate Agent	60	Alzheimer's Disease	\$100,000
Estate Planner	48	Stroke	\$150,000
Longshoreman	49	Hodgkin's Disease	\$50,000
Customer Service Representative	40	Leukemia	\$183,000
Physician	42	Multiple Sclerosis	\$100,000
Financial Advisor	59	Parkinson's Disease	\$100,000
Dentist	55	Paralysis	\$100,000
Welder	50	Thyroid Cancer	\$50,000
Manager	45	Lymphatic Cancer	\$25,000
Pilot	34	Lung Cancer	\$50,000
Business Owner	50	Loss of Independence	\$400,000
Homemaker	39	Papillary Cancer	\$380,000
Self-employed	65	Non-Hodgkin's Lymphoma	\$100,000
Dentist	50	Skin Cancer	\$1,000,000
Truck Driver	59	Uterine Cancer	\$50,000
Engineer	56	Prostate Cancer	\$250,000
Machinist	54	Loss of Vision	\$50,000

How much critical illness insurance do you need?

Surviving a critical illness is costly. Many of the expenses incurred aren't covered under provincial care 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 in assessing how much coverage you need? Use our simple 3-step [Critical Illness Calculator](#) or talk to your insurance advisor.

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We're here to help.™

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