



# A Critical Illness Can Affect Anyone!

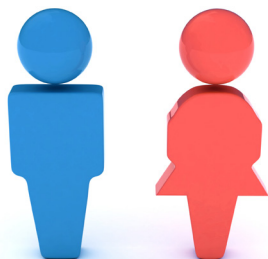
Everyone knows someone that has been affected with a critical illness but did you know that a critical illness can affect anyone at anytime - both men and women, young and old?

No matter what plan you have in place, nothing can prepare you for the financial burden associated with surviving a critical illness. It is vital 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 experienced and paid at BMO® Insurance<sup>1</sup>.

## We've paid benefits to both men and women

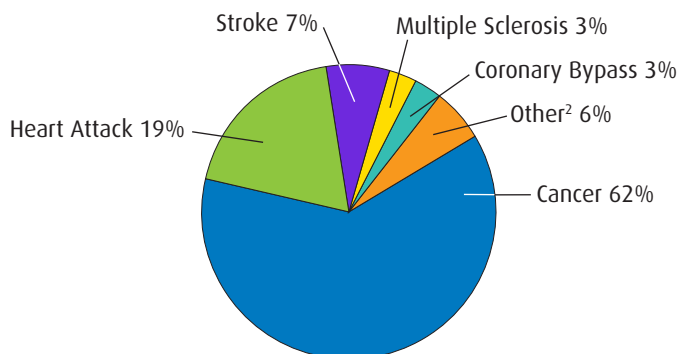
61% Male, 39% Female



## We've paid benefits to the young and the elderly

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

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



<sup>1</sup>Based on the number of coverages in force from January, 2007 to May, 2013  
<sup>2</sup>Other includes Alzheimer's Disease, Deafness, Benign Brain Tumor and Paralysis

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## Our experience has taught us that critical illness doesn't discriminate

Take a look at a sample of the hundreds of different people that we've 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
Service Director	38	Coronary Bypass	50,000
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

## How much critical illness insurance do you need?

To survive a critical illness, there are many additional expenses that can be incurred, some of which may not be covered under your provincial care plan. For example, think about the extra health care costs, your lost income while you're not able to work, the payments on your mortgage and other loans.

Need some help in assessing how much coverage you need? Use our easy-to-use 3 step Critical Illness Calculator (<http://www.bmo.com/tools/insurance/ci/en/>) or talk to your insurance advisor.

### 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 [www.bmo.com](http://www.bmo.com)

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

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WN355 (2013/06/06)



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