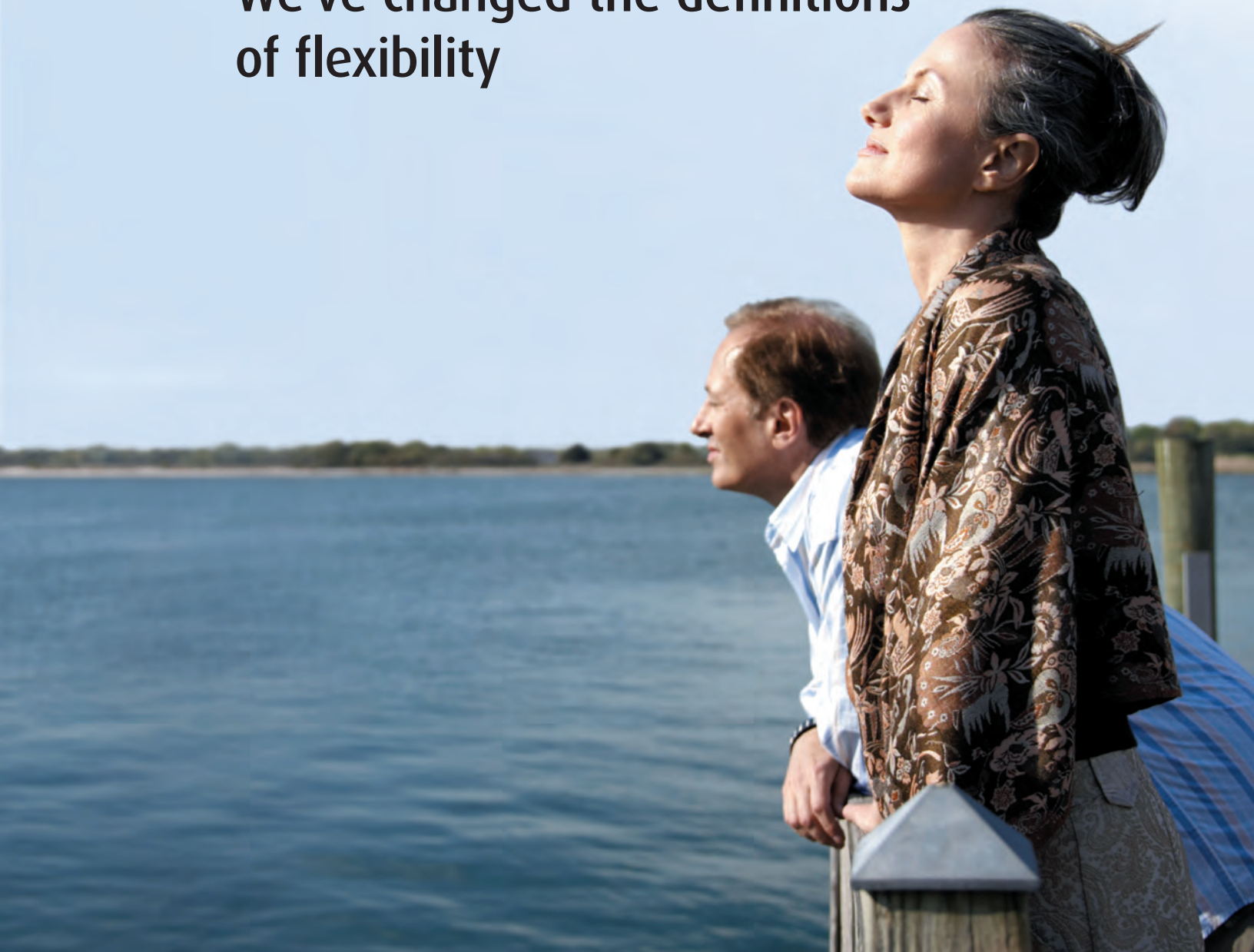


Critical Illness

We've changed the definitions
of flexibility



Critical Illness



	Living Benefit 10/20	Living Benefit 75	Living Benefit 100	15-Pay Living Benefit 100
Plan Description	A renewable and convertible term 10 & term 20 critical illness plan. Coverage terminates at the Life Insured's attained age 75.	A level premium to age 75 critical illness plan. Coverage terminates at the Life Insured's attained age 75.	A level premium to age 100 critical illness plan. At the Life Insured's attained age 100, the coverage terminates and the face amount becomes payable.	A level premium critical illness plan with premiums guaranteed to be fully paid after 15 years. At the Life Insured's attained age 100, the coverage terminates and the face amount becomes payable.
Issue Ages	18 to 65 (LB10) / 18 to 55 (LB20)	18 to 65	18 to 65	18 to 55
Coverage Period	To age 75	To age 75	To age 100	To age 100
Minimum Issue	\$25,000	\$25,000	\$25,000	\$25,000
Maximum Issue	\$2,000,000	\$2,000,000	\$2,000,000	\$1,000,000
Rate Bands	\$25,000 - \$99,999 \$100,000 - \$2,000,000	\$25,000 - \$2,000,000	\$25,000 - \$2,000,000	\$25,000 - \$1,000,000
Premiums	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Policy Fee (commissionable)	\$75	\$100 (under \$100,000) \$75 (\$100,000 and over)	\$100 (under \$100,000) \$75 (\$100,000 and over)	\$100 (under \$100,000) \$75 (\$100,000 and over)
Conversion Option	Contractual right to convert up to age 60, to a level T75 or T100 conversion plan. Conversion plans may have ROP riders added if eligibility requirements are met.	Not available for conversion purposes.	Not available for conversion purposes.	Not available for conversion purposes.
Client Assistance Services	Services include: • helpinghands offered by Shepell-fgi • Critical Care Assist Benefit offered by Best Doctors <i>Please see back panel for more details.</i>	Services include: • helpinghands offered by Shepell-fgi • Critical Care Assist Benefit offered by Best Doctors <i>Please see back panel for more details.</i>	Services include: • helpinghands offered by Shepell-fgi • Critical Care Assist Benefit offered by Best Doctors <i>Please see back panel for more details.</i>	Services include: • helpinghands offered by Shepell-fgi • Critical Care Assist Benefit offered by Best Doctors <i>Please see back panel for more details.</i>
Covered Conditions (available on all plans*) <small>* 15-Pay Living Benefit 100 does not include Loss of Independence.</small>	<ul style="list-style-type: none"> • Alzheimer's Disease • Aortic Surgery • Aplastic Anemia • Bacterial Meningitis • Benign Brain Tumour 	<ul style="list-style-type: none"> • Blindness • Cancer (Life-threatening) • Coma • Coronary Artery Bypass Surgery • Deafness 	<ul style="list-style-type: none"> • Heart Attack • Heart Valve Replacement • Kidney Failure • Loss of Independent Existence* 	<ul style="list-style-type: none"> • Loss of Limbs • Loss of Speech • Major Organ Failure on Waiting List • Major Organ Transplant • Motor Neuron Disease • Multiple Sclerosis • Occupational HIV • Paralysis • Parkinson's Disease • Severe Burns • Stroke • Early Discovery Benefit
Early Discovery Benefit	Advances 10% up to \$25,000 for the diagnosis of: • Early Prostate Cancer • Ductal Breast Cancer • Superficial Malignant Melanoma • Coronary Angioplasty	Advances 10% up to \$25,000 for the diagnosis of: • Early Prostate Cancer • Ductal Breast Cancer • Superficial Malignant Melanoma • Coronary Angioplasty	Advances 10% up to \$25,000 for the diagnosis of: • Early Prostate Cancer • Ductal Breast Cancer • Superficial Malignant Melanoma • Coronary Angioplasty	Advances 10% up to \$25,000 for the diagnosis of: • Early Prostate Cancer • Ductal Breast Cancer • Superficial Malignant Melanoma • Coronary Angioplasty
Return of Premium Riders	ROP on Death	ROP on Death ROP on Surrender	ROP on Death ROP on Surrender	ROP on Death ROP on Surrender
Return of Premium on Surrender Structure	Not Available	Starting after the later of 10 years or age 50, the percentage of eligible premiums returned is 50% and increases each year by: a) 2% to 100% by age 75 for issue ages 18 to 40; or b) 50% divided by (65 minus the Issue Age of the Life Insured) to 100% at age 75 for issue ages 41 to 60 ROP is automatically paid to the Owner at age 75.	Starting after 10 years, the percentage of eligible premiums returned is 50% and increases each year to 100% after 15 years.	Starting after 15 years, the percentage of eligible premiums returned is 100%.
Other Available Riders	Children's Term Rider Accidental Death Benefit Waiver of Premium	Children's Term Rider Accidental Death Benefit Waiver of Premium	Children's Term Rider Accidental Death Benefit Waiver of Premium	Waiver of Premium

Critical Illness

New **helpinghands** and Improved **Critical Care Assist Benefit**

BMO Insurance offers two great assistance services, included at no additional cost to clients with a new Living Benefit policy. These services are designed to help clients recover medically, financially and emotionally when it's needed the most.

Help is always as close as your phone: confidential answers to life's most personal questions – provided by Shepell-fgi, Canada's leading personal assistance program. **helpinghands** services include:

- Around-the-clock medical consultation
- Childcare location and referral services
- Nutrition Services for disease prevention
- Smoking Cessation program
- Homecare and convalescence referrals
- Professional bereavement and stress counseling
- Online health and wellness resources



helpinghands is here for you and your family. It's a friendly voice on the line to guide you to dependable social and community services. It's a registered nurse, on call around the clock, to support you in time of injury or illness. It's an online wellness resource library you can access anytime. It's the comfort of professional counseling when coping with an illness or loss.



Access to critical illness medical information when you need to be absolutely sure – provided by Best Doctors, a world leader in connecting people to the best medical advice and care. Best Doctors services include:

INTERCONSULTATION™

An exhaustive medical in-depth review of your relevant medical data by world-class specialists from Best Doctors global database of 50,000 specialists will confirm or modify diagnosis and suggest treatment plans, resulting in a better outcome.

FINDBESTDOC™

If you cannot locate a specialist, Best Doctors will find the one best suited to your specific needs. If out-of-town travel is required, referrals¹, appointments and accommodations will be arranged by your Best Doctors Personal Advocate².

FINDBESTCARE™

If out-of-country care is necessary, Best Doctors access to related hospital and doctor discounts ensures vital information is sent to the medical specialists involved and treatment is continually monitored ensuring you get the care you need².

¹ Canadian specialist referrals are required to go through your treating physician. ² Expenses relating to the FINDBESTDOC and FINDBESTCARE services are the responsibility of the patient.

Critical Care Assist services are also available to your immediate and extended family members, including your spouse and children, your parents, your siblings and the parents and siblings of your spouse. This service is available once every three years to an immediate or extended family member, and will not affect your access upon diagnosis of a covered condition. There is a 12-month pre-existing condition clause for family members, but not the Life Insured. Family members would be excluded for critical care assistance on any pre-existing illness.

BMO Insurance is in no way liable for the provision of services described in this brochure, nor liable for the nature or quality of the services provided by Shepell-fgi or Best Doctors. BMO Insurance reserves the right to change the service provider, change the nature of the services or cancel access to these services at any time without notice unless otherwise stated in the policy contract. BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. Shepell-fgi 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 Shepell-fgi or Best Doctors. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment. Shepell-fgi is a registered trade name of Shepell FGI L.P. Best Doctors, InterConsultation, FindBestDoc and FindBestCare are trademarks or registered trademarks of Best Doctors, Inc.

To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area, call 1-877-742-5244 or visit www.bmoinsurance.com/advisor.

Ontario Region
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272

BMO Insurance

60 Yonge Street, Toronto, ON, Canada M5E 1H5
1-877-742-5244

