

# New and Improved More flexibility than ever before



BMO Insurance offers a broad variety of critical illness plans to help you meet your clients' unique needs.

Critical Illness

	Living Benefit 10 (LB10) • Living Benefit 20 (LB20)		Living Benefit 75 (LB75)	Living Benefit 100 (LB100)	15-Pay Living Benefit 100 (15LB100)
Plan Description	A renewable and convertible term 10 & term 20 critical illness plan. Coverage expires at the Life Insured’s attained age 75.		A level premium to age 75 critical illness plan. Coverage expires 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 expires and the sum insured 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 expires and the sum insured becomes payable.
Issue Ages	18 to 65 (LB10) 18 to 55 (LB20)		18 to 65	18 to 65	18 to 65
Coverage Period	To age 75		To age 75	To age 100	To age 100
Minimum Issue Amount	\$25,000		\$25,000	\$25,000	\$25,000
Maximum Issue Amount	\$2,000,000		\$2,000,000	\$2,000,000	\$2,000,000
Rate Bands	\$25,000 – \$99,999 \$100,000 – \$2,000,000		\$25,000 – \$99,999 \$100,000 – \$2,000,000	\$25,000 – \$99,999 \$100,000 – \$2,000,000	\$25,000 – \$99,999 \$100,000 – \$2,000,000
Premiums	Guaranteed		Guaranteed	Guaranteed	Guaranteed
Policy Fee (commissionable)	\$50		\$50	\$50	\$50
Multi-Policy Discount	The multi policy discount is available for policies submitted at the same time for family members and business relationships when premiums are paid from the same financial source. The policy fee on the first policy will be the full policy fee, which will be reduced by \$25 for the second and subsequent associated policies.				
Conversion Option	Contractual right to convert up to age 60, to LB75, LB100 or 15LB100 with guaranteed rates. Rates will be those in effect on the Policy Issue Date of the LB10 or LB20 policy. Conversion plans may have ROP riders added if eligibility requirements are met.		Living Benefit 10 and Living Benefit 20 policies with a Policy Effective Date on or after November 2, 2015 can be converted to Living Benefit 75.	Living Benefit 10 and Living Benefit 20 policies with a Policy Effective Date on or after November 2, 2015 can be converted to Living Benefit 100.	Living Benefit 10 and Living Benefit 20 policies with a Policy Effective Date on or after November 2, 2015 can be converted to 15-Pay Living Benefit 100.
Client Assistance Services	Services include: • <b>helpinghands</b> offered by Shepell-fgi • Critical Care Assist Benefit offered by Best Doctors®† <i>Please see back panel for more details.</i>		Services include: • <b>helpinghands</b> offered by Shepell-fgi • Critical Care Assist Benefit offered by Best Doctors <i>Please see back panel for more details.</i>	Services include: • <b>helpinghands</b> offered by Shepell-fgi • Critical Care Assist Benefit offered by Best Doctors <i>Please see back panel for more details.</i>	Services include: • <b>helpinghands</b> 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)	<div><div><div>• Aortic Surgery</div><div>• Aplastic Anemia</div><div>• Bacterial Meningitis</div><div>• Benign Brain Tumour</div><div>• Blindness</div></div><div><div>• Cancer (Life-Threatening)</div><div>• Coma</div><div>• Coronary Artery Bypass Surgery</div><div>• Deafness</div><div>• Dementia, including Alzheimer’s Disease</div></div><div><div>• Heart Attack</div><div>• Heart Valve Replacement or Repair</div><div>• Kidney Failure</div><div>• Loss of Independent Existence</div></div><div><div>• Loss of Limbs</div><div>• Loss of Speech</div><div>• Major Organ Failure on Waiting List</div><div>• Major Organ Transplant</div></div><div><div>• Motor Neuron Disease</div><div>• Multiple Sclerosis</div><div>• Occupational HIV Infection</div><div>• Paralysis</div></div><div><div>• Parkinson’s Disease and Specified Atypical Parkinsonian Disorders</div><div>• Severe Burns</div><div>• Stroke</div><div>• Early Discovery Benefit</div></div></div>				
Early Discovery Benefit	Payment of 15% up to \$50,000 of the sum insured on the date of diagnosis of: • Coronary Angioplasty • Early Breast Cancer • Early Prostate Cancer • Early Skin Cancer • Early Stage Blood Cancer • Early Stage Intestinal Cancer • Early Thyroid Cancer The Early Discovery Benefit is payable only once for the occurrence of any Early Discovery Covered Condition. Any payment of the Early Discovery Benefit Amount will not reduce the Policy Premiums or reduce the Critical Illness Benefit.				
Return of Premium Riders Return of Premium on Death (ROPD)	ROP on Death (ROPD) ROPD will return the sum of the eligible premiums* paid from the policy’s effective date to the date of death.		ROP on Death (ROPD) ROPD will return the sum of the eligible premiums* paid from the policy’s effective date to the date of death.	ROP on Death (ROPD) ROPD will return the sum of the eligible premiums* paid from the policy’s effective date to the date of death.	ROP on Death (ROPD) ROPD will return the sum of the eligible premiums* paid from the policy’s effective date to the date of death.
Return of Premium Riders Return of Premium on Surrender or Expiry (ROPS/ROPX)	N/A		ROP on Surrender (ROPS†) or Return of Premium on Expiry (ROPX) Must be elected at issue 1. ROPS15 – 100% of eligible premium* becomes available on or after the 15th policy anniversary; OR 2. ROPS65 – 100% of eligible premium* becomes available on or after the Insured’s Attained Age 65; OR 3. ROPX - 100% of eligible premium becomes available on the Insured’s Attained Age 75 (Expiry).	ROP on Surrender (ROPS†) Must be elected at issue 1. ROPS15 – 100% of eligible premium* becomes available on or after the 15 <sup>th</sup> policy anniversary; OR 2. ROPS20 – 100% of eligible premium* becomes available on or after the 20th policy anniversary	ROP on Surrender (ROPS†) Must be elected at issue 1. ROPS15 – 100% of eligible premium* becomes available on or after the 15th policy anniversary
Critical Illness Riders on Universal Life and Preferred Term	LB 10 can be added to: • Life Dimensions plans • LifeProvider plans • Preferred Term 10, 20 & 30  LB 20 can be added to: • Life Dimensions plans • LifeProvider plans • Preferred Term 20 & 30		LB 75 can be added to: • Life Dimensions plans • LifeProvider plans	LB 100 can be added to: • Life Dimensions plans • LifeProvider plans	Not available as a rider
Supplemental Benefits	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

† ROPS will return the sum of the eligible premiums\* paid on the surrendered Critical Illness Benefit amount from the Policy Effective Date to the Option Election Date. \* Eligible premium includes the policy’s annual premium, modal loading, policy fee, medical extras plus any ROPS/ROPX or ROPD rider premiums if elected. Refer to the policy contract for details

## Critical Illness Assistance Services

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.

### helpinghands

Health counselling services is 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:

- Health Coaching
- Smoking Cessation Program
- Childcare location and referral services
- Homecare and convalescence referrals
- Nutritional guidance to a better lifestyle
- Coping with illness and loss
- 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 Health coach to provide you with information about health conditions, risks and action plans. 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.

### Critical Care Assist Benefit

For those moments when you need to be absolutely certain, Best Doctors — a world leader when it comes to delivering the best medical advice and care — gives you access to critical illness medical information and services. Your immediate family members, including your spouse and children, also have access to these services any time.

In addition, once every three years your extended family members, including your parents, your siblings and your spouse's parents and siblings, get to access these services for FREE, without compromising your access upon diagnosis of a covered condition.

One-to-one, reliable and strictly confidential resources for you and your family.

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.



**We're here to help.™**

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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.

Information contained in this document is for illustrative purposes and is subject to change without notice. The information in this publication is intended as a summary of our products and/or services. 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  
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### 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, referrals<sup>1</sup>, appointments and accommodations will be arranged by your Best Doctors Personal Advocate<sup>2</sup>.

### 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 need†.

### Best Doctors 360°™†

Best Doctors will help you navigate the Canadian health care system by providing you 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 you to a Best Doctors Member Advocate, who can provide you with the information you need to make informed healthcare decisions.

™ Shepell-fgi is a trademark of HRCO Inc., a corporation incorporated under the laws of the province of Ontario.

† Expenses associated with medical treatment, travel and lodging relating to FindBestDoc and FindBestCare services are the responsibility of the member.

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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

## Let's connect

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



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**Ontario Region**

1-800-608-7303

**Quebec – Atlantic Region**

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