

Mortgage protection and your money back!



BMO  **Insurance**

Making money make sense™

Benefits of Critical Illness mortgage protection through BMO Insurance



- Both premiums and coverage are fully guaranteed
- Coverage is fully portable – stays in place when you change homes or mortgage lenders
- Benefits are paid directly to you, not your beneficiary or mortgage lender
- Payment is not dependent on your ability to work
- Industry leading number of covered conditions
- Best Doctors and Helping Hands assistance services at no extra cost



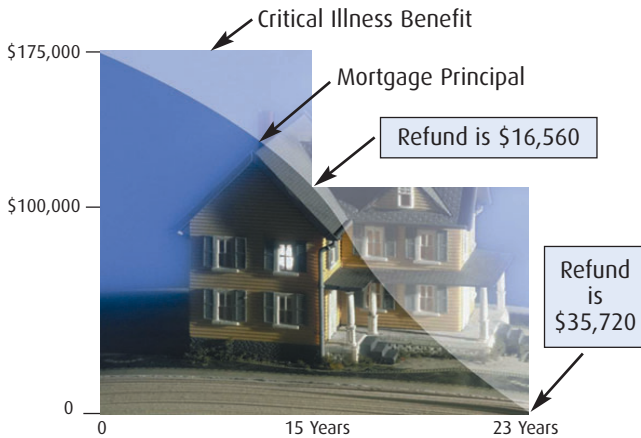
With BMO[®] Insurance's **Living Benefit 100**, you have the ability to pay off your mortgage if you become critically ill, plus the option of getting your money back if you don't.

When you are insured under BMO Insurance's Living Benefit 100 Plan, you will receive a lump sum benefit from \$25,000 to \$2,000,000, based on the benefit purchased, when you survive 30 days from diagnosis of a critical illness, including cancer, heart attack and stroke. Like many people, your mortgage is probably your largest financial obligation. This critical illness insurance plan gives you the financial resources to pay off your mortgage should you become critically ill.

And with BMO Insurance, you can also include a Return of Premium on Surrender Benefit Rider, which gives you the option to surrender coverage anytime after the 10th year and receive back a portion of your premiums. After the 15th year, you can receive 100% of your annual premiums ...anytime! You can then choose to use the funds to pay down the balance of your outstanding mortgage.

For example

You've just been approved for a \$175,000 mortgage. A typical five-year mortgage rate is 6% and you've selected an amortization period of 25 years. You also want the financial security of knowing that your mortgage will be paid off if you become critically ill. You make the right choice by matching your mortgage debt with a \$175,000 BMO Insurance Living Benefit 100 policy with return of premium benefit.



Monthly Mortgage Payment	\$1,120
Monthly Critical Illness Premium*	\$ 221
Total Monthly Payment	\$1,341

* Based on a male, age 35 and non-smoker rate

As your mortgage debt reduces over the years, you can choose to reduce your critical illness coverage or even surrender your policy and receive a return of premium.

On the 15th Policy Anniversary:

Mortgage Principal is just over	\$100,000
Critical Illness Benefit is	\$175,000

Now that your mortgage has reduced, you may want to surrender \$75,000 of coverage.

If you reduce your Critical Illness Benefit to \$100,000, you receive a premium refund of \$16,560. You can use these funds to further pay down your mortgage principal and *pay off your mortgage two years earlier!*

Monthly Mortgage Payment	\$1,120
Monthly Critical Illness Premium*	\$ 129
Total Monthly Payment	\$1,249

* Premium for \$100,000 of coverage

On the 23rd Policy Anniversary:

Mortgage is	NIL
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Now that your mortgage is paid off, you may want to surrender your Critical Illness Policy and receive a premium refund of \$35,720!

You can use this to top up an RRSP, make a home improvement, fund your children's education, take a trip...



And most importantly... throughout the term of your mortgage, if you become critically ill, your Critical Illness Benefit will pay off your Mortgage!

Our Commitment to You

BMO Life Assurance Company, a part of BMO Financial Group, appreciates the opportunity to help you meet your financial needs. From the day Bank of Montreal was founded in 1817, earning and keeping your trust has been at the very core of our business. 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.

Contact your financial advisor today to learn more about how this powerful strategy can work for you.



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