

**50%**

of the population
will have had a
mental illness by
the age of 40.¹

BMO Protection Plan² helps you be prepared for the unexpected.

- **Easy to apply** – immediate approval for your line of credit under \$100,000
- **Convenient** – you only pay premiums when you use your line of credit
- **Affordable** – competitive group rates and preferred rates for joint coverage of up to 20%

If you have a line of credit with a revolving balance, consider one or more of our **BMO Protection Plan** coverages.

Life Insurance	Critical Illness Insurance
If the borrower were to pass away, life insurance can help cover or reduce the outstanding balance.	If the borrower were to be diagnosed with a covered critical illness, critical illness insurance can help cover or reduce the outstanding balance.
Disability Insurance	Job Loss Insurance
If the borrower faces a disability, disability insurance can help cover or reduce monthly payments.	If the borrower involuntarily loses employment, job loss insurance can help cover or reduce monthly payments.



50%
of Canadians are
living paycheck
to paycheck.³



Here's a quick look at our features & benefits

Coverage details	Revolving Line of Credit
Life & Critical Illness Insurance	Can pay off your line of credit balance up to a maximum of \$300,000
Disability & Job Loss Insurance	Can cover your regular line of credit payments up to a maximum monthly amount of \$1,500
No commitment	You can cancel any time



Please visit bmo.com/protectyourloan and refer to the BMO Protection Plan Certificate of Insurance for all terms, conditions, limitations and exclusions.

Want to learn more? Visit your local branch or schedule a virtual appointment to learn how our coverage options could meet your protection needs.



bmo.com/protectyourloan

¹ <https://cmha.ca/about-cmha/fast-facts-about-mental-illness>

² Canadian Premier Life Insurance Company, which operates under the brand name Securian Canada, is the insurer of this product and can be reached at 1-877-271-8713 or www.canadianpremier.ca

³ <https://leger360.com/surveys/canadian-federal-politics-and-the-economy> (as of Oct 31, 2023)