

**50%**

of the population  
will have had a  
mental illness by  
the age of 40.<sup>1</sup>

## BMO Protection Plan<sup>2</sup> 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 18%

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.



**44%** of Canadians say they would be in financial trouble if their pay was delayed by just one week.<sup>3</sup>



### Here's a quick look at our features & benefits

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



Please visit [bmo.com/protectyourloan](https://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](https://bmo.com/protectyourloan)

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

<sup>2</sup> 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](http://www.canadianpremier.ca)

<sup>3</sup> <https://payroll.ca/PDF/NPW/2018/Survey/180820-CPA-NPW-Survey-National-News-Release-FINAL.aspx>

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