



insureNOW™
insureNOW™ Plus

Fast. Flexible. Forward thinking.

Product Overview

	insureNOW	insureNOW Plus
Plan Description:	Term to Age 65 ¹ life insurance plan with simplified underwriting and an option to extend life insurance coverage from Age 65 for life.	Term to Age 65 life and living benefit insurance plan with simplified underwriting and an option to extend life insurance coverage from Age 65 for life.
Issue Ages:	18 to 49 (age nearest)	
Plan Type:	Single Life only	
Minimum Sum Insured:	\$50,000	
Maximum Sum Insured:	\$250,000 (lifetime maximum)	
Premium Band:	\$50,000 to \$250,000	
Premium Pay Period:	To Age 65	
Underwriting Classifications:	Non-smoker / Smoker	
Underwriting Guidelines:	Simplified Issue – No Medical Evidence All applications are subject to review and approval by BMO Insurance.	
Policy Fee:	\$50 per year	
Conversion Option:	None	
Payment Modes:	Annual Billing Semi-Annual Billing (0.52) Monthly Pre-Authorized Payment (0.09) Credit Card (first annual premium only)	
Premiums:	Premiums are guaranteed payable to Age 65.	
Living Benefit:	N/A	<p>Only available at issue.</p> <p>A one-time payout of a percent of the sum insured if the Life Insured has been diagnosed with either a Critical Illness or Accidental Disability. Once this benefit is paid, the sum insured will be reduced by the claim payment and future premiums will be based on the reduced sum insured.</p> <p>Critical Illness Benefit Covered Conditions are:</p> <ul style="list-style-type: none"> • Heart attack • Stroke • Cancer (Life Threatening)* • Coronary Artery Bypass Surgery <p>*Moratorium Period Exclusion: first 90 days following the later of the Policy Issue Date or effective date of last reinstatement of policy</p> <p>Accidental Disability Benefit will be paid if the Life Insured, as a result of Accidental Injury, is under the regular care of a Physician, and is unable to work or perform their normal activities for a period of 180 consecutive days.</p> <p>Living Benefit ends at Age 65, or after a Living Benefit claim is paid.</p> <p>Living Benefit Option 1: Critical Illness Benefit – either 50% of the sum insured OR Accidental Disability Benefit – 15% of the sum insured</p> <p>Living Benefit Option 2: Critical Illness Benefit – either 25% of the sum insured OR Accidental Disability Benefit – 7.5% of the sum insured</p>
Client Assistance Services:		BMO Insurance Health Advocate Plan Medical assistance services provided by Best Doctors ^{®†} Personal assistance services provided by Morneau Shepell
Extended Life Benefit Option:	This option must be selected at issue. Premiums are payable to Age 65. Life insurance coverage continues for an amount equal to 25% of the sum insured at Age 65. Coverage continues for life, and no further premiums are payable.	
Riders	None	

¹ Age 65: Policy anniversary nearest the Life Insured's 65th birthday. Refer to contract for specific definition and details. When applying for either plan, please use Application for Life Insurance – insureNOW and insureNOW Plus Form 633E.

Added value with every insureNOW Plus policy

Assistance Services


BMO Insurance•HealthAdvocate™ Plan

Innovative and comprehensive assistance services¹ designed exclusively for eligible BMO Insurance policyholders – Plan Members. Every insureNOW Plus policy includes – at no additional cost – the **BMO Insurance Health Advocate** Plan. This program includes access to medical information and services as well as personal assistance programs.

Medical Information and Advisory Services

This component of the **BMO Insurance Health Advocate** Plan offers your clients unlimited access to medical information and services from Best Doctors®¹ – a leader when it comes to delivering world class medical advice and support. These services include:

- **InterConsultationSM**
Best Doctors will conduct an in-depth analysis of medical records and re-test pathology to establish or confirm a diagnosis and treatment plan. They will receive a comprehensive medical summary from a Best Doctors expert with his or her recommendation(s) that your client can share with their doctor.
- **FindBestDocSM**
Best Doctors will conduct a customized search guided by your criteria and geographic preference and recommend top-rated Canadian physicians that specialize in a medical condition.² They will also contact the specialists to ensure they are accepting new patients.
- **FindBestCareSM**
Should your client need treatment outside of Canada, a Best Doctors Member Advocate will search their global database of 53,000 peer-nominated specialists to find the expert(s) best suited to their needs.²
- **Best Doctors 360[®]**
Best Doctors will help your clients navigate the Canadian health care system by providing them 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 your client to a Best Doctors Member Advocate, who can provide them with the information they need to make informed healthcare decisions.

 Your clients and their immediate family members, including their spouse and children, have access to these services any time. In addition, once every three years their extended family members, including their parents, their siblings and their spouse's parents and siblings, get to access these services for FREE,³ without compromising your access.

Personal Assistance Services

This component of the **BMO Insurance Health Advocate** Plan offers your clients personal assistance services provided by Morneau Shepell, one of Canada's leading providers of these programs and includes:

- **Health Coaching** – personalized help for a variety of health conditions and health risks. Registered and Occupational Health Nurses are available to answer questions about health, how to create risk reduction plans and action plans to reach health goals.
- **Dependent Care Consultant** – personalized advice to finding help for your clients' children: specifically, putting them in touch with resources plus referrals for everything from prenatal care and parenting support to tutoring and assistance for special-needs children.
- **Nutritional Guidance** – access to a registered dietician who will provide advice on special dietary needs, how to manage a critical or chronic illness. The service also includes access to nutrition resource material on healthy eating for disease prevention.
- **Smoking Cessation Program** – online support through a Smoking Cessation Program as well as professional counselling to clients diagnosed with a covered condition.
- **Referral Services for caring for the home-bound** – access to a consultant to help explain and sort through different options.
- **Counselling Services** – guidance and assistance to help cope with the emotional impact of a serious illness or death.
These counselling services from Morneau Shepell are available around the clock, in 140 languages, over the phone and online. The counselling network includes psychologists, clinical social workers and advanced educational specialists working as a team – at no cost³ to you or your family – to help you and your loved ones work through their illness or loss.
- **Online Health and Wellness Library** – articles, links and tools to helpful websites and social and community services.

[®] Best Doctors, InterConsultation,SM FindBestDoc,SM FindBestCareSM and Best Doctors 360[®] are service marks or registered trademarks of Best Doctors, Inc.

¹ BMO Insurance reserves the right to change the service provider, the nature of services or cancel access to these services at any time without notice, unless otherwise stated.

² Expenses associated with medical treatment, travel and lodging relating to these services are the responsibility of the member.

³ BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. Morneau Shepell 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 Morneau Shepell or Best Doctors. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment.

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.



BMO Life Assurance Company, 60 Yonge Street, Toronto, ON M5E 1H5



Ontario Region
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272



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We're here to help.™

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BMO Insurance reserves the right to request underwriting requirements other than those stated.

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Insurer: BMO Life Assurance Company

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