

Male, female, young or old, protect yourself against critical illness.

Thanks to medical advancements, the survival rates for critical illnesses are much higher than they used to be. However, nothing can prepare you for the financial burden associated with surviving such an illness. For this reason, it's essential that you have the right amount of critical illness insurance to protect your assets, your lifestyle and your financial future.

Here's a snapshot of the critical illness insurance claims we've handled at BMO Insurance¹.

Critical illnesses don't discriminate by gender.



Nor do they discriminate by age.

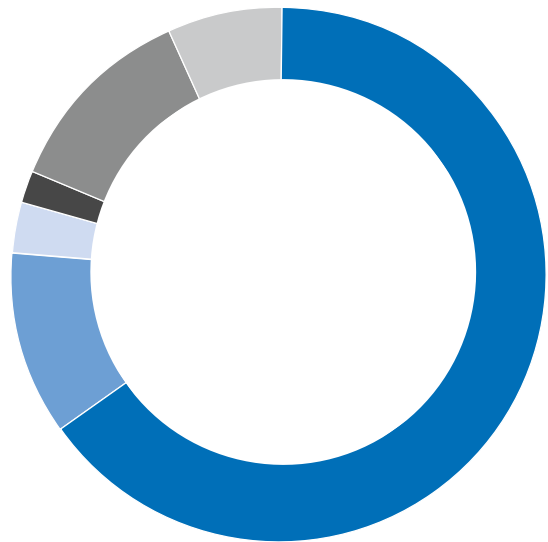
We've paid critical illness benefits to claimants as young as 23 (a female, diagnosed with thyroid cancer) and as old as 78 (a male, diagnosed with prostate cancer).

Cancer continues to account for the most number of claims.

Our claims history shows that breast cancer was the leading type of cancer for female claimants and prostate cancer for male claimants.

Heart attacks and cardiac related illnesses were predominantly from male claimants.

Our benefits have been claimed for many types of critical illnesses.



- Cancer 65%
- Heart attack 12%
- Stroke 3%
- Coronary bypass 7%
- Multiple sclerosis 2%
- Other² 11%

¹Based on the number of coverages in force from January, 2007 to September 30, 2021.
²Other includes Alzheimer's Disease, Deafness, Benign Brain Tumor, Paralysis, Loss of Independence, Parkinson's Disease and Kidney Failure.

A Critical Illness can affect anyone.

Critical illnesses impact people from all walks of life.

The chart below is just a sample of the hundreds of different people that BMO Insurance has helped manage the financial impact of a critical illness.

Occupation	Age at time of claim	Diagnosis	Benefit Paid
Investment Consultant	60	Liver Cancer	\$750,000
Lawyer	47	Breast Cancer	\$600,000
Accountant	41	Heart Attack	\$400,000
Business Owner	52	Stroke	\$250,000
Mechanic	58	Coronary Bypass	\$100,000
Real Estate Agent	60	Alzheimer's Disease	\$100,000
Estate Planner	48	Stroke	\$150,000
Longshoreman	49	Hodgkin's Disease	\$50,000
Customer Service Representative	40	Leukemia	\$183,000
Physician	42	Multiple Sclerosis	\$100,000
Financial Advisor	59	Parkinson's Disease	\$100,000
Dentist	55	Paralysis	\$100,000
Welder	50	Thyroid Cancer	\$50,000
Manager	45	Lymphatic Cancer	\$25,000
Pilot	34	Lung Cancer	\$50,000
Business Owner	50	Loss of Independence	\$400,000
Homemaker	39	Papillary Cancer	\$380,000
Self-employed	65	Non-Hodgkin's Lymphoma	\$100,000
Dentist	50	Skin Cancer	\$1,000,000
Truck Driver	59	Uterine Cancer	\$50,000
Engineer	56	Prostate Cancer	\$250,000
Machinist	54	Loss of Vision	\$50,000
Property Manager	42	Lymphoma	\$500,000
IT developer	44	Coronary Artery Bypass Surgery	\$250,000
Pharmacist	51	Prostate Cancer	\$500,000
Caregiver	46	Kidney Failure	\$50,000
Restauranteur	46	Multiple Sclerosis	\$250,000

How much critical illness insurance do you need?

Surviving a critical illness is costly. Many of the expenses incurred aren't covered under provincial care plans. Plus, there's lost income due to an inability to work, and payments on mortgages and other loans that must still be met.

Need some help in assessing how much coverage you need? Use our simple 3-step [Critical Illness Calculator](#) or talk to your insurance advisor.

Let's connect

For more information about our products, please consult with your insurance advisor or contact us at:



We're here to help.™

Our Commitment to You

BMO Life Assurance Company, a part of BMO Financial Group, appreciates the opportunity to help you meet your financial needs. We are committed to respecting and protecting your privacy and the 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 bmoinsurance.com



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



1-877-742-5244



bmoinsurance.com

The information in this publication is intended as a summary of our products and/or services and may include projected values based on a set of assumptions. Actual results may not be guaranteed and may vary. 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.

™/© Trademark/registered trademark of Bank of Montreal, used under license.

717E (2022/02/07)