

Insurance expertise  
backed by financial  
strength.





## Our Company



As a member of **BMO Financial Group**, BMO Insurance is founded on a legacy that dates back to 1817. Our insurance business has a solid history and reputation for being a **trusted insurance provider** for thousands of families and businesses in Canada. Backed by the **financial strength** of BMO Financial Group and the legacy of our predecessor companies, we are confident in our ability to meet the **financial obligations** that we make to all our customers.

We have earned our customers' trust through the integrity of our actions. We take pride in what we do. We keep our word and we are committed to continuous innovation. We embrace diversity and we strive to improve our performance.



**A.M. Best Company rating of A (Excellent)<sup>1</sup>**

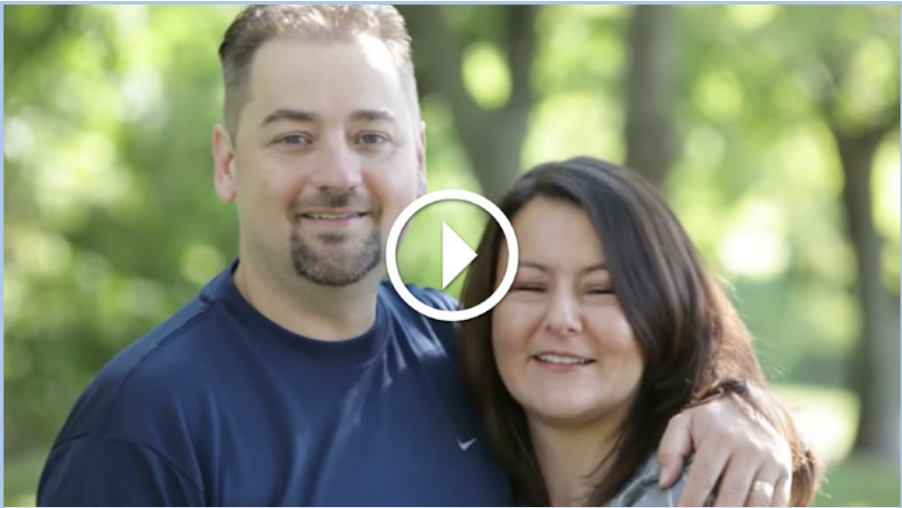
# Our Products

We offer a full range of life, critical illness insurance policies, segregated funds and income annuities, available through our national network of independent insurance advisors.



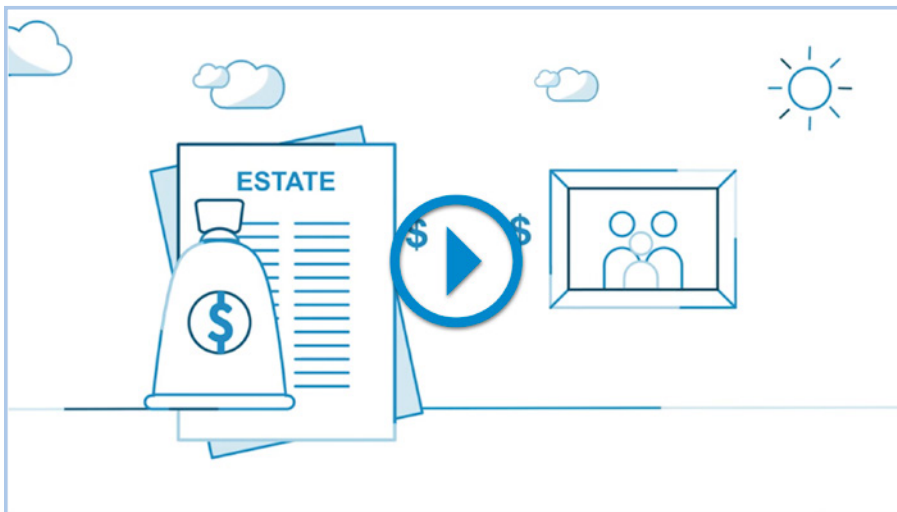
## Life insurance

As life changes, insurance needs can also change. Life insurance can help ensure that your family’s financial future will be protected. We offer different types of life insurance and we can help you build the best solution that’s right for you.



## Critical Illness

Advances in medical science means that many Canadians have a better chance for surviving a critical illness. But the treatment and recovery period of these illnesses can often be long and without proper planning, this could result in a strain on your finances. Critical Illness Insurance can help and with our full lineup of Living Benefit insurance, we can help you be better financially prepared.



## Segregated Funds

Saving for retirement and making wise investment choices can be a challenge for today's investors. Maximizing your retirement funds doesn't mean having to take a higher risk. BMO Guaranteed Investment Funds enable you to take advantage of rising markets, while enjoying a safety net during market downturns.



## Income Annuities

Are you worried that you will outlive your retirement income? Canadians are living longer due to medical advances and healthier lifestyle choices. Protect your savings and your retirement. With income annuities, you are guaranteed to receive regular income for the rest of your life or over a specific time period.

## Our Commitment

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 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](http://bmoinsurance.com)

## About BMO Financial Group<sup>2</sup>

Established in 1817, BMO Financial Group (BMO) is a highly diversified financial services provider based in North America. We are the eighth largest bank in North America by assets, with total assets of \$852 billion, and an engaged and diverse base of employees. BMO provides a broad range of personal and commercial banking, wealth management, global markets and investment banking products and services, conducting business through three operating groups: Personal and Commercial Banking, BMO Wealth Management and BMO Capital Markets. We serve eight million customers across Canada through our Canadian personal and commercial banking arm, BMO Bank of Montreal. In the United States, we serve customers through BMO Harris Bank, based in the U.S. Midwest, with more than two million personal, business and commercial banking customers. We also serve customers through our wealth management businesses – BMO Private Wealth, BMO InvestorLine, BMO Wealth Management U.S., BMO Global Asset Management and BMO Insurance. BMO Capital Markets, our Investment and Corporate Banking and Global Markets division, provides a full suite of financial products and services to North American and international clients.



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



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



1-877-742-5244



[bmoinsurance.com](http://bmoinsurance.com)



We're here to help.™

<sup>1</sup> Rating as of October 25, 2020. Subject to change.

<sup>2</sup> Source: 2019 Annual Report to Shareholders, BMO Financial Group

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Insurer: BMO Life Assurance Company.

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