

BMO Insurance
Non face-to-face
Process

Term, Whole Life and
Critical Illness Insurance



We're here to help.™

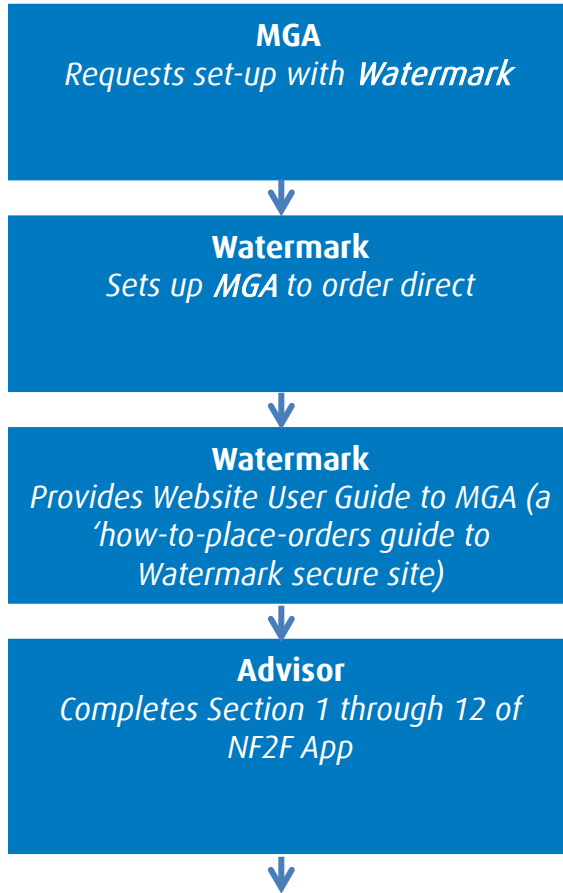
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2017/01/01

A Unique Streamlined Process



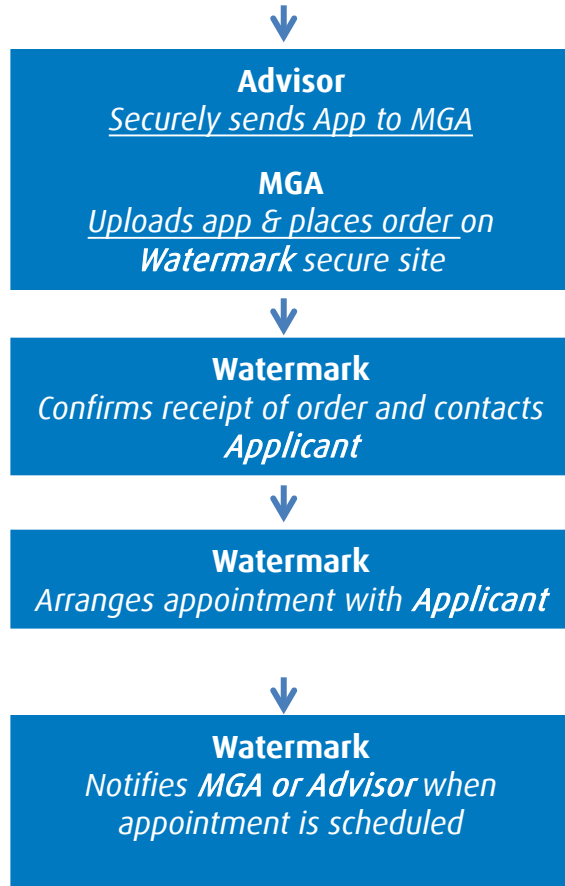
- With your MGA on board BMO Insurance Non face-to-face Sales Program, you can sell insurance to your clients without meeting them in person.
- All plan types other than universal life insurance are available on the program including Term, Critical Illness and Whole Life insurance.
- Simply a phone call to your client, complete Part 1 of a fillable application (Form 431) over the phone for Non face-to-face.
- Be sure to download Adobe Reader XI (freeware) so that you can save the completed application Form 431.
- Send the App in PDF to your MGA in a secure manner.
Then, you're done!
- No need to pre-register online or be pre-approved.
- Your MGA will upload your App and order medical through Watermark secure website.
- Watermark, our designated service provider for Non face-to-face Program, will send a Paramedical Nurse to meet with your clients in person to complete Part 2 of the App, verify ID and collect wet signatures.

How Does it Work?



- MGA/Advisor on board with Non face-to-face Program and reviews NF2F Insurance Marketing Guide (434).
- MGA requests access to Watermark secure site in support of BMO Non face-to-face. Contact stacey.tullock@watermarkinsurance.com or call 905-421-5461; Toll-Free 1-877-999-6237 ext. 5461.
- Watermark sends MGA an email with their Login and Password to Watermark website (www.watermarkinsurance.com), along with instructions on how to place orders. Follow-up call from Watermark will be made within 24-48 hours to answer any questions MGA may have.
- Advisor calls Applicant and completes Sections 1 - 12 on Application. During this call, Advisor will let Applicant know they will be receiving a phone call from Watermark Examiner to schedule an appointment for the medical exam.

What Happens Next?



- Advisor sends application PDF attachment in a secure email to MGA. MGA places order on Watermark secure website and uploads Non face-to-face Application to Watermark.
- Watermark assigns all non face-to-face orders to Medical Examiners RUSH. Watermark Examiner confirms receipt of Order. Examiner contacts Applicant within 24-48 hours, as well as sends an update to Watermark.
- Watermark will notify the Requestor (MGA/Advisor) if Examiner has made 3 attempts and no contact with Applicant has been made.
- Watermark will also notify the Requestor (MGA/Advisor) if Applicant is a No-Show for an appointment and place order on hold to confirm Applicant wishes to proceed.
- Once Appointment has been scheduled, Watermark notifies the Requestor (MGA/Advisor) by email.

Watermark Notification Process

Evidence Order Page

Friday, December 2, 2011

Fax: 905-839-9406 or 1-866-557-1517

Policy Information			
Company:	<input type="text" value="BMO Assurance"/>	Requestor:	<input type="text" value="John Doe"/>
MGA/Branch:	<input type="text" value="ABC Company"/>	Policy #:	<input type="text" value="BMO LA.NF2F"/>
Agent	<input type="text" value="John Doe"/>	Amount	<input type="text" value="\$"/>
Plan:	<input type="text" value="Please Select"/>		

Step	MGA Manages Case	Advisor Manages Case (with MGA approval)
1	Choose 'BMO Assurance' from Company field drop down list	Choose 'BMO Assurance' from Company field drop down list
2	Choose your MGA from the MGA/Branch drop down list	Leave MGA/Branch field blank
3	Agent field defaults to advisor – Cannot be changed	Agent field defaults to you – Cannot be changed
4	Choose eligible plan from Plan field drop down list	Choose eligible plan from Plan field drop down list
5	Change Requestor field to your MGA admin.	Leave Requestor field as you
6	Change Policy # field to BMO LA NF2F	Change Policy # field to BMO LA NF2F
7	Enter correct face amount in Amount field	Enter correct face amount in Amount field
Result	MGA receives correspondence from Watermark	Advisor receives correspondence from Watermark

Then...You're Done!

Examiner
*Sends back paper work to Watermark
and specimens to lab*



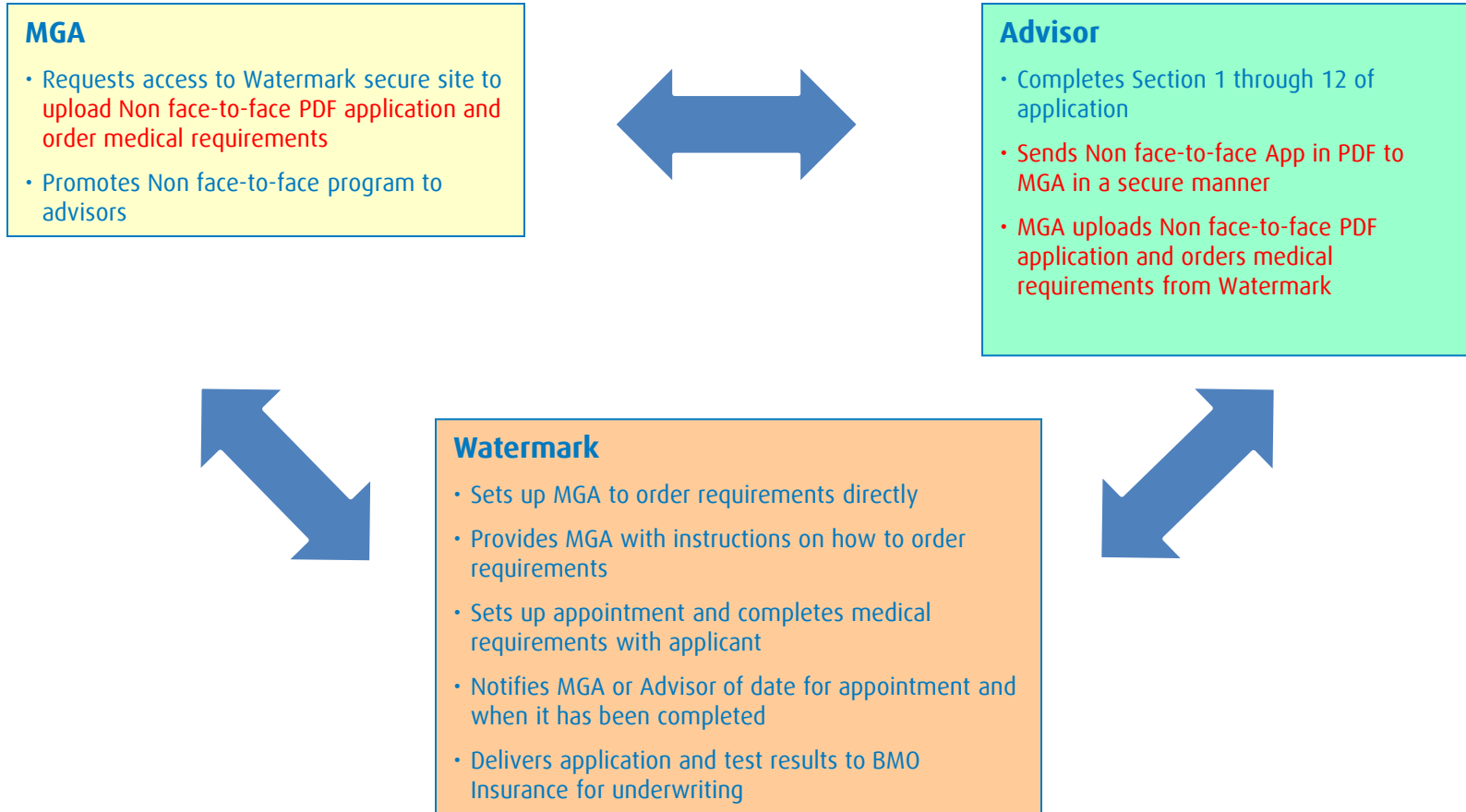
Watermark and Lab
Send results to BMO Insurance



Watermark
*Notifies Requestor when
requirements are complete*

- Examiner faxes completed paperwork back to Watermark same day of appointment and also ships any specimens by courier same day of appointment to Gamma-Dynacare (testing lab).
- Watermark quality controls paperwork and delivers the completed Application package to BMO Insurance by secure upload within 24-48 hours. Specimen results are delivered to BMO Insurance from Gamma-Dynacare lab within 3-4 days.
- Watermark emails the Requestor (as noted in the original order) to notify requirements have been completed with the specimen barcode.

Summary

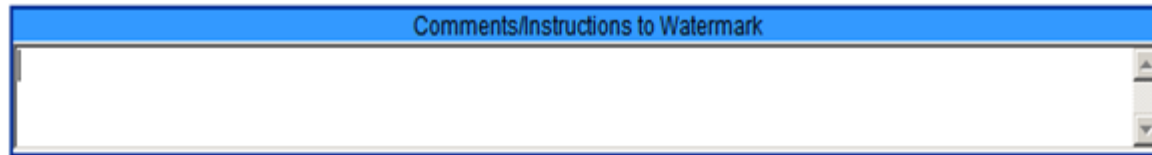


Helpful Tips for Advisor

- Prepare the Applicant by advising them they will be receiving a call from a Watermark Medical Examiner.
- Obtain 2 or 3 preferred appointment dates and times (pre-book times) from the Applicant.
- Securely email App in PDF with the pre-book times to MGA admin staff
- MGA upload the App in PDF and record the pre-book times on the Paramedical Order screen under the Instructions section on Watermark secure site. Medial order will be placed in the same instance.
- These dates should be at least 48 hours from the date the order is placed with Watermark.

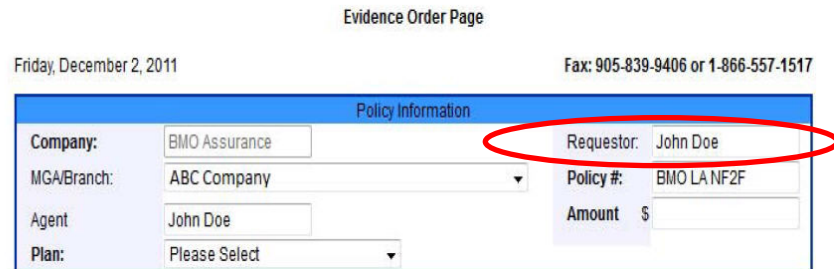
Helpful Tips for Watermark site

- The pre-book times can be added to the Watermark website order under “Comments/Instructions to Watermark:



A screenshot of a web form with a blue header bar containing the text "Comments/Instructions to Watermark". Below the header is a large, empty white text area with a vertical scrollbar on the right side, indicating it is a multi-line text input field.

- Whoever is noted in the “Requestor Field” will receive the updates on the case.



A screenshot of the "Evidence Order Page" showing a form with the following details:

- Friday, December 2, 2011
- Fax: 905-839-9406 or 1-866-557-1517
- Policy Information section:

 - Company: BMO Assurance
 - MGA/Branch: ABC Company
 - Agent: John Doe
 - Plan: Please Select
 - Requestor: John Doe (circled in red)
 - Policy #: BMO LA NF2F
 - Amount: \$

Eligible Plans

Plan Name	Eligible Age	Available Face Amount	Additional Benefits or Riders
Term 10	18 to 75	\$100,000 to \$5,000,000	<ul style="list-style-type: none"> • Waiver of Premium Benefit • Critical Illness (Living Benefit 10/20) Rider <ul style="list-style-type: none"> ○ Maximum issue age is 60 ○ Maximum face amount \$750,000
Term 20	18 to 65	\$100,000 to \$5,000,000	
Term 30	18 to 55	\$100,000 to \$5,000,000	
Pure Term 100	18 to 58	\$50,000 to \$5,000,000	<ul style="list-style-type: none"> • Term 10 and Term 20 Rider available to Single coverage only
Living Benefit 10	18 to 65	\$25,000 to \$2,000,000	<ul style="list-style-type: none"> • Return of Premium on Death • Waiver of Premium Benefit
Living Benefit 20	18 to 55	\$25,000 to \$2,000,000	
Living Benefit 75	18 to 65	\$25,000 to \$2,000,000	<ul style="list-style-type: none"> • Return of Premium on Death • Return of Premium on Surrender
Living Benefit 100	18 to 65	\$25,000 to \$2,000,000	
15 Pay-Living Benefit 100	18 to 55	\$25,000 to \$1,000,000	<ul style="list-style-type: none"> • Waiver of Premium Benefit
20 Pay Life	18 to 65	\$25,000 to \$5,000,000	<ul style="list-style-type: none"> • Waiver of Premium Benefit • Term 10 and Term 20

Underwriting Eligibility

The following Underwriting rules are applicable to Non face-to-face Sales:

- All non-medical requirements will become paramedical backed up by a paramed visit
- \$5 million face limit
- Individual and Sole-Proprietorship ownership
- For Sole-Proprietorship, the insured must be the sole owner and authorized signing officer of the business that is chosen as owner of the policy
- No third party policy ownership - owners must be primary life insured or secondary life (JFTD/JLTD) insured or joint ownership
- No Temporary Insurance Agreement. A Temporary Accidental Death Benefit is included at no cost.
- All Non face-to-face applications must be submitted to Watermark
- Delivery Receipt is required

Replacement

Replacement business will be accepted only:

1. If the existing policy to be replaced is term insurance; and
2. You have **personally discussed** the advantages of replacement with the client; and
3. You must complete and submit to us proper replacement documentation in accordance to the rules established in the jurisdiction where the applicant resides.

NOTE: BMO Insurance will not ISSUE a policy until proper replacement documentation has been received in head office.

We're here to help. Give us a call!



WESTERN CANADA SALES OFFICE

1-877-877-1272

ONTARIO REGIONAL SALES OFFICE

1-800-608-7303

**QUEBEC-ATLANTIC REGIONAL
SALES OFFICE**

1-866-217-0514

Information Disclaimer

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.

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