

BMO® Insurance

Non face-to-face Process for Term, Whole Life and Critical Illness Insurance

May 2015



Non face-to-face Process

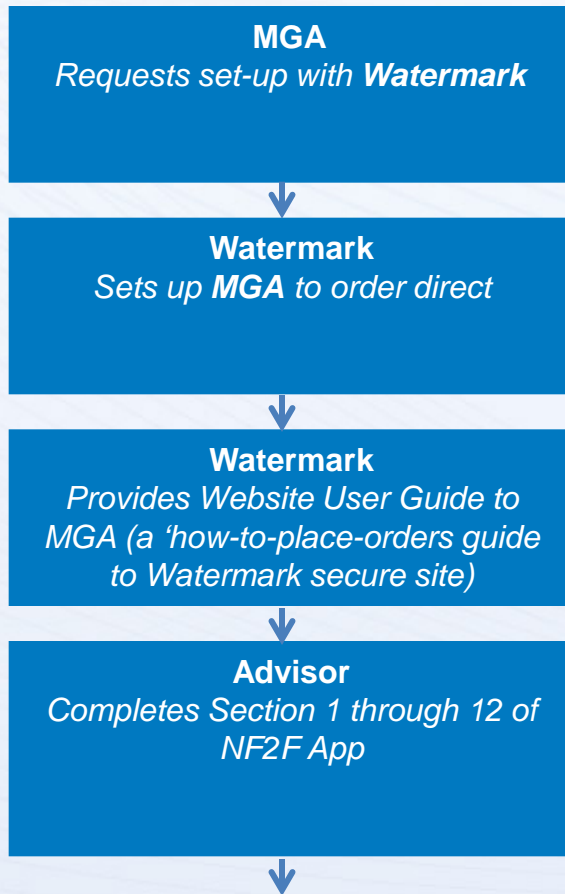
A Unique Streamlined Process



- 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.

Non face-to-face Process

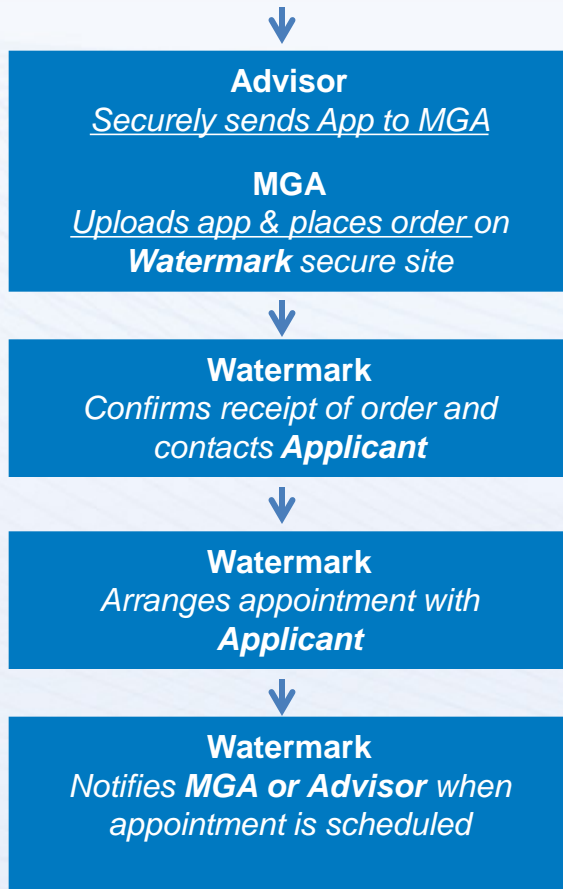
How Does it Work?



- 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.tulloch@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.

Non face-to-face Process

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.

Non face-to-face Process

Watermark Notification Process

Evidence Order Page

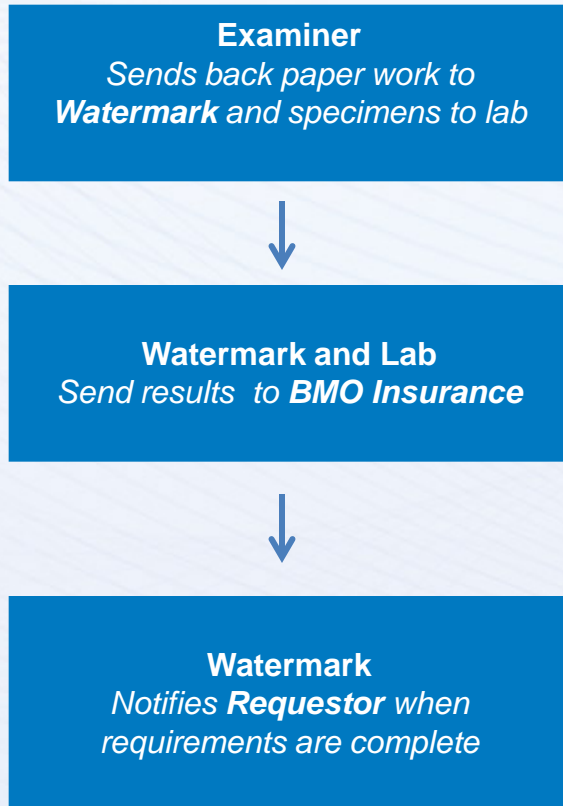
Friday, December 2, 2011 Fax: 905-839-9406 or 1-866-557-1517

Policy Information	
Company: BMO Assurance	Requestor: John Doe
MGA/Branch: ABC Company	Policy #: BMO LA NF2F
Agent: John Doe	Amount: \$
Plan: 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

Non face-to-face Process

Then...You're Done!



- 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.

Non face-to-face Process

Summary

MGA

- Requests access to Watermark secure site to **upload Non face-to-face PDF application and order medical requirements**
- Promotes Non face-to-face program to advisors



Advisor

- Completes Section 1 through 12 of application
- Sends Non face-to-face App in PDF to MGA in a secure manner
- MGA uploads Non face-to-face PDF application and orders medical requirements from Watermark



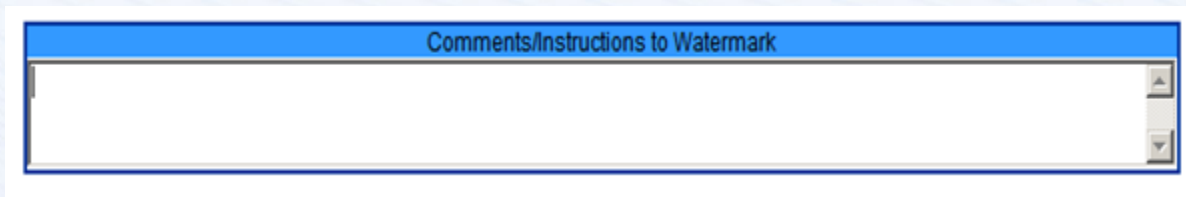
Watermark

- Sets up MGA to order requirements directly
- Provides MGA with instructions on how to order requirements
- Sets up appointment and completes medical requirements with applicant
- Notifies MGA or Advisor of date for appointment and when it has been completed
- Delivers application and test results to BMO Insurance for underwriting



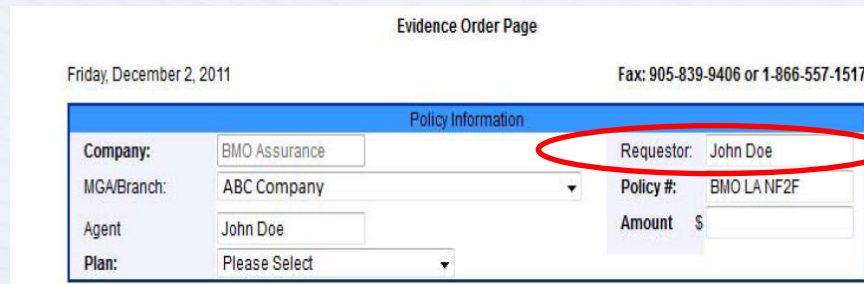
- Prepare the Applicant by advising them they will be receiving a call from a Watermark Medical Examiner.
- Obtain 2 or 3 preferred appointment dates and times (pre-book times) from the Applicant.
- Securely email App in PDF with the pre-book times to MGA admin staff
- MGA upload the App in PDF and record 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.

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



A screenshot of a web form titled "Comments/Instructions to Watermark". The form consists of a large, empty text area with a blue header bar and a scroll bar on the right side.

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



A screenshot of the "Evidence Order Page" showing policy information. The page includes a date (Friday, December 2, 2011) and a fax number (Fax: 905-839-9406 or 1-866-557-1517). The "Policy Information" section contains the following fields:

Company:	BMO Assurance	Requestor:	John Doe
MGA/Branch:	ABC Company	Policy #:	BMO LA NF2F
Agent:	John Doe	Amount:	\$
Plan:	Please Select		

The "Requestor" field, containing the name "John Doe", is circled in red.

Non face-to-face Process

Eligible Plans

Plan Name	Eligible Age	Available Face Amount	Additional Benefits or Riders
Preferred 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
Preferred Term 20	18 to 65	\$100,000 to \$5,000,000	
Preferred 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

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 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.

BMO® Insurance

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For more information, contact your MGA or BMO Insurance's Business Development Department

