

By your side for
the challenges
loss can bring.

Losing a loved one is never easy. The emotional toll is often compounded by complex logistics and unfamiliar decisions. That's where Empathy comes in.

As a BMO Insurance policyholder,¹ your beneficiaries receive complimentary access to Empathy – a service that blends technology and human care to guide families through grief and estate-related tasks. Empathy helps bring clarity, confidence, and compassion to life's most difficult transitions.

What Empathy offers:

- Dedicated Care Manager
- Personalized Care Plan
- Grief support resources
- Probate² and estate guidance
- Recommended professionals
- ID theft prevention
- Custom funeral assistance
- Family collaboration
- Benefit eligibility guidance
- Empowering grief community

Your beneficiaries can access complimentary Empathy benefits at join.empathy.com/bmo
For questions or support, you can reach Empathy at +1 (844) 695-0856 or at BMOInsurance@empathy.com

Navigating loss is overwhelming and many Canadians feel unprepared:

46%

of adults have general knowledge about estate plans³

50%

understand how power of attorney works³

47%

grasp the role of a will³

Empathy helps bridge these gaps with expert guidance and compassionate support.



46% of bereaved families report feeling better after using Empathy⁴



212 hours saved on average per family⁵



4.8/5 stars average rating after sessions with a Care Manager⁴

Empathy empowers families to focus on healing, not paperwork.

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 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.



Let's connect

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

BMO Life Assurance Company

1-877-742-5244

bmoinsurance.com

BMO



Insurance

empathy.

¹ All new and existing term life, universal life, whole life, term 100 and critical illness policies with a ROPD rider, and segregated fund policies will include complimentary access to Empathy's resources.

² Probate costs vary by province and are not applicable in Quebec and Manitoba.

³ Source: <https://www.wealthprofessional.ca/news/industry-news/canadians-lack-estate-planning-knowledge-study-finds/386014>

⁴ Source: <https://www.empathy.com/solutions/loss-support>

⁵ Source: <https://www.empathy.com/>

The Empathy services, mobile and online apps and beneficiary care program(s) described in this presentation are offered by The Empathy Project Inc. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of BMO Insurance, and the services Empathy provides are separate and apart from the insurance provided by BMO Insurance.

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