

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,<sup>1</sup> 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
- Probate<sup>2</sup> 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](http://join.empathy.com/bmo)

For questions or support, you can reach Empathy at +1 (844) 695-0856 or at [BMOInsurance@empathy.com](mailto:BMOInsurance@empathy.com)

## Navigating loss is overwhelming and many Canadians feel unprepared:

46%

of adults have general knowledge about estate plans<sup>3</sup>

50%

understand how power of attorney works<sup>3</sup>

47%

grasp the role of a will<sup>3</sup>

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



46% of bereaved families report feeling better after using Empathy<sup>4</sup>



212 hours saved on average per family<sup>5</sup>



4.8/5 stars average rating after sessions with a Care Manager<sup>4</sup>

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

**BMO**  **Insurance**

**empathy.**

<sup>1</sup> 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.

<sup>2</sup> Probate costs vary by province and are not applicable in Quebec and Manitoba.

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

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

<sup>5</sup> 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.

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, 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

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