
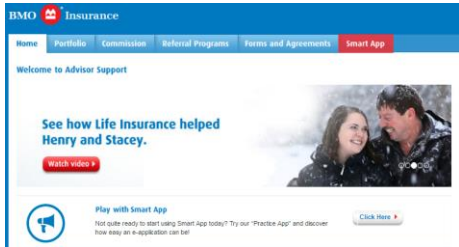
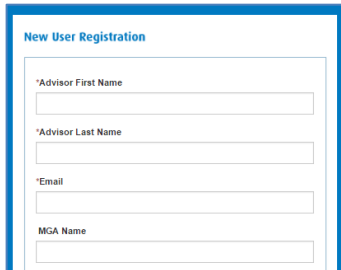


## Video Tutorial Notes – How to complete Smart App

### Chapter 1 - The Benefits of Smart App

1-1		<p>Welcome to <a href="#">BMO Insurance Smart App</a>, a secure, easy and fast way to submit insurance applications directly to BMO.</p> <p>With Smart App, you can prepare quotes, and complete and submit applications for select BMO insurance products online - using any personal computer or tablet device.</p> <p>Smart App's built-in edits and controls mean accurate and complete applications. You can choose to complete (or skip) medical questions. You can acquire client eSignatures in-person or remotely.</p> <p>Applications are submitted electronically to BMO Insurance, and your MGA is copied automatically. With Smart App, you're protecting your clients with a Temporary Accidental Death Benefit while they're being underwritten. No payment is required!</p>
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### Chapter 2 - Launching Smart App

2-1	<p>Sign in to Advisor Support</p> <p><b>Life and Health</b></p> <p>Please enter User ID and password to access Advisor Support and SmartApp:</p> <p>User ID <input type="text"/></p> <p>Password <input type="password"/></p> <p><a href="#">Forgot your password?</a> <a href="#">Trouble logging in?</a></p> <p><a href="#">Login</a></p> <p><b>New to BMO Insurance?</b></p> <p><a href="#">Register here to access Advisor Support and SmartApp</a></p> 	<p><a href="#">To use Smart App, sign in to Advisor Support</a>, BMO Insurance's secure web site for advisors. Enter your User ID and password to log in.</p> <p>Here, you can track the status on submitted cases, make 'inforce' policy and commission inquiries, and now, access your Smart App <a href="#">Dashboard</a>.</p>
2-2		<p>If you're not yet contracted with BMO Insurance, no problem. You can instantly get a temporary ID and Password to explore Smart App and submit a new application.</p>

### Chapter 3 – Smart App Dashboard

3-1

A screenshot of the SmartApp dashboard. At the top, there's a navigation bar with 'Home' and 'Smart App'. Below it, a sub-navigation bar has 'Dashboard' and 'Submitted'. The main heading is 'Dashboard'. There are three buttons: 'Quote', 'New Application', and 'Practice App'.

Key actions all start from the Smart App [Dashboard](#). You can run a quote, start an App, or play with a Practice App.

The Practice App was designed to give you, the advisor, every opportunity to explore the features of Smart App and get you comfortable completing a practice application on say, your life, before completing an app for your client. A Practice App cannot be submitted to BMO Insurance but otherwise it enjoys all of the Smart App features including eSignature (both In Person and Remote Sign). We recommend completing a Practice App on your life or family members and testing the eSignature process.

3-2

A screenshot of the SmartApp dashboard showing the 'Application Summary' section. It displays four categories: 'In Progress' (7), 'Awaiting eSignatures' (0), 'Ready to Submit' (0), and 'Submitted - Last 90 days' (1). There are search filters for 'Application ID' and a 'Search' button.

Application Summary sorts applications by status. In Progress, Awaiting eSignature, Ready to Submit, and Submitted in the last 90 days help you prioritize workflow when managing multiple applications.

3-3

Smart Apps In Progress							
Client	Application ID	Plan Name	Face Amount	Application Status	Progress %	Policy Number	Case Type
<input type="radio"/> Smith, Brent	AA2001125	Term Life 20	\$500,000	In Progress	93%		New Policy
<input type="radio"/> Smith, Brent	AA2001121	Term Life 20	\$500,000	Awaiting Advisor Report	86%	210000142	New Policy
<input type="radio"/> Smith, Brent	AA2000966	Term Life 20	\$500,000	Awaiting Advisor Report	93%	210000131	New Policy
<input type="radio"/>	AA2000965	Term Life 20	\$500,000	In Progress	20%		New Policy
<input type="radio"/> Smith, Brent	AA2000531	Term Life 20	\$500,000	In Progress	86%	210000062	New Policy
<input type="radio"/> Taylor, Joe	AA2000527	Living Benefit 20	\$80,000	In Progress	33%		New Policy
<input type="radio"/> Smith, Brent	AA2000505	Term Life 20	\$500,000	In Progress	80%		New Policy
Total Records: 7							
Page Number: 1 / 1							

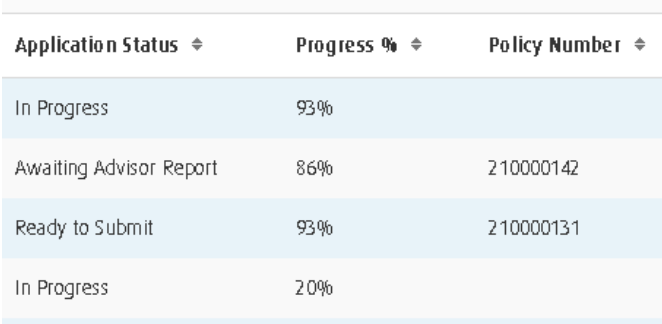
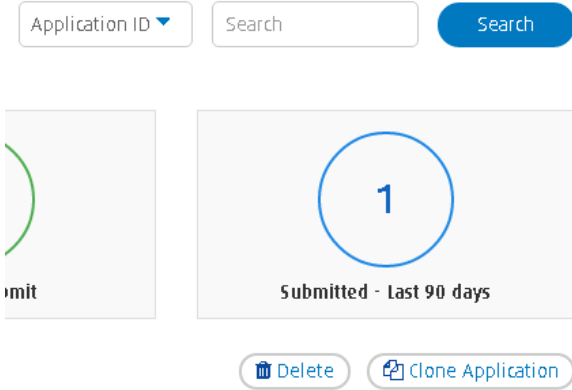
When you create a new application, it's automatically added to In Progress. Key information is displayed, from Client Name and Application ID, to Plan Name, Face Amount, Application Status, and Case Type. Everything is fully sortable.

3-4

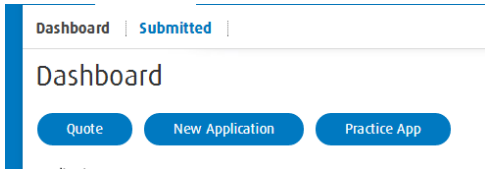
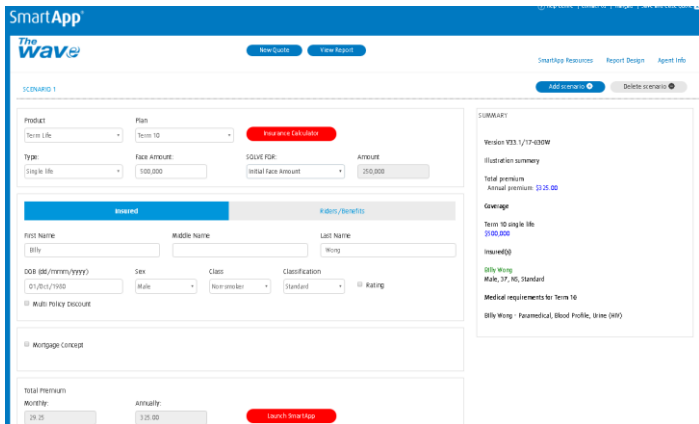
Smart Apps in Progress			
Client	Application ID	Plan Name	Face Amount
<input type="radio"/> Smith, Brent	AA2000505	Term Life 20	\$500,000
<input type="radio"/> Taylor, Joe	AA2000527	Living Benefit 20	\$80,000

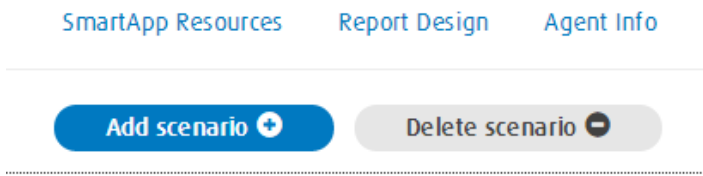

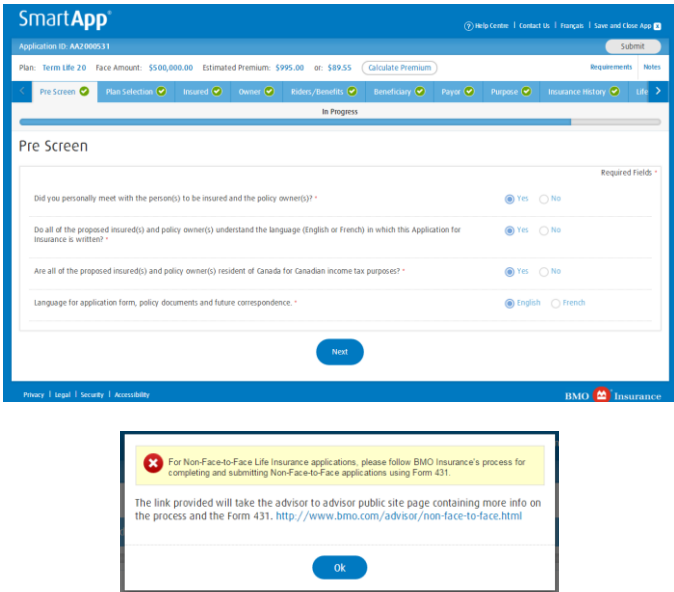
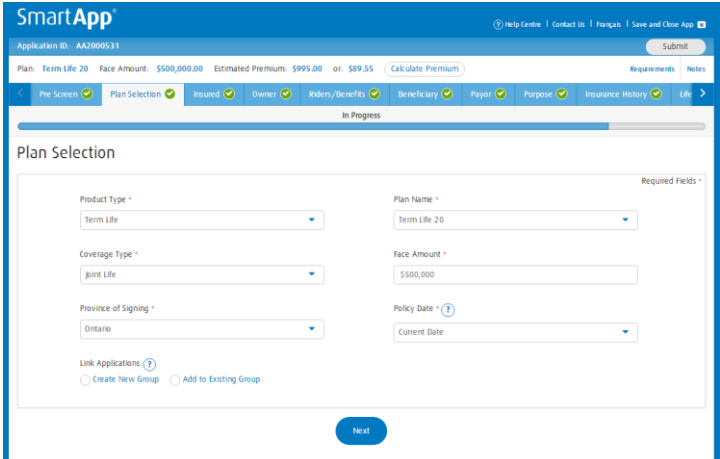
Click on Application ID to open a previously saved application. All in progress applications are displayed in the dashboard until submitted.



Note that these Application ID's are only for Smart App and don't refer to applications being processed and underwritten.

3-5 3-6	 <table border="1"> <thead> <tr> <th>Application Status</th> <th>Progress %</th> <th>Policy Number</th> </tr> </thead> <tbody> <tr> <td>In Progress</td> <td>93%</td> <td></td> </tr> <tr> <td>Awaiting Advisor Report</td> <td>86%</td> <td>210000142</td> </tr> <tr> <td>Ready to Submit</td> <td>93%</td> <td>210000131</td> </tr> <tr> <td>In Progress</td> <td>20%</td> <td></td> </tr> </tbody> </table>	Application Status	Progress %	Policy Number	In Progress	93%		Awaiting Advisor Report	86%	210000142	Ready to Submit	93%	210000131	In Progress	20%		<p>Application Status tells you exactly where things are at. For example, Awaiting eSignature or Ready to Submit.</p> <p>Policy Number is assigned and displayed when applications are complete and sent out for eSignature.</p>
Application Status	Progress %	Policy Number															
In Progress	93%																
Awaiting Advisor Report	86%	210000142															
Ready to Submit	93%	210000131															
In Progress	20%																
3-7 3-8 3-9		<p>Other handy tools include a Search bar, Delete button and Clone Application button.</p> <p>To Delete an application, simply check the radio button and click Delete.</p> <p>If you want to copy information from one application to another, check the radio button and click Clone Application. A new application with a new Application ID will be created.</p> <p>This function is handy if you're creating a Term Life and Critical Illness policy for one insured - or policies for 2 insureds that share common information. For example, husband and wife. Once a new application has been cloned, make appropriate changes as needed to fit the specific client context, complete the rest of the application through eSignature and submit it for processing.</p>															

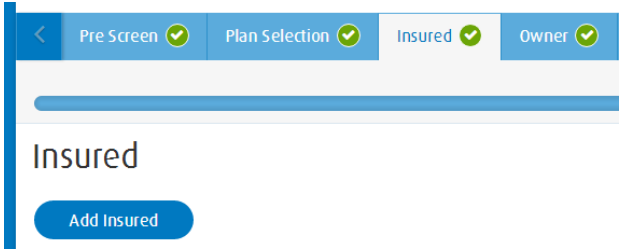
## Chapter 4 – Smart App Quote

4-1		<p>Sometimes, the best place to start is with <a href="#">Quote</a>. (Of course, you can also start a New Application without running a quote.) The plan details and premium amount will be validated while you are completing the application.</p>
4-2		<p>In <a href="#">Quote</a>, you can enter client information, plan, coverage and rider details to calculate both annual and monthly premiums. Key information including underwriting requirements is displayed in the Summary Window for easy reference.</p> <p>You can view the illustration report in PDF or download a copy to share with your client.</p>

<p>4-3 4-4</p>		<p>Run multiple quotes for the same client by clicking Add Scenario. (Scenarios can be deleted too.)</p> <p>Pick just one scenario based on your client's wishes and then launch Smart App.</p> <p>Other useful links in <a href="#">Quote</a> include Smart App Resources. You'll find Smart App tips, product and client presentations. Customize your illustration using Report Design and personalize by adding Agent Info.</p>
<p>4-5</p>		<p>When the quote is complete, simply click Launch Smart App. Essential data from the quote will prefill to Smart App automatically – and that saves you time.</p>
<p><b>Chapter 5 - Navigating Smart App</b></p>		
<p>5-1</p>		<p>We kick off the Smart App process with a few eligibility questions such as:</p> <p>Are you meeting face to face with your clients?</p> <p>If you answer No to the meeting face-to-face question, you will be presented with a message and link to our Non-Face-to Face Application Form 431. BMO Insurance's current Non-Face-to-Face application process is very unique in that both the medical questions and wet signatures are collected by the Watermark paramedical. Please use the Non-Face-to-Face Application for Life and Critical Illness (431E). Once you complete it, save and forward it to your MGA in a secure manner. Your MGA will upload it to Watermark for processing.</p> <p>Do the clients understand the language in which the application is written?</p>
<p>5-2 5-3 5-4</p>		<p>Under Plan Selection, most fields will be pre-filled with information from your quote. You can change plan details and coverage amount on this screen and recalculate the premium. Be sure to select the province where your client is going to sign the application.</p> <p>Note that Pre Screen, Insured and Plan Selection <i>must</i> be completed before an application can be saved.</p> <p>You can navigate the rest of the sections in any order up to eSignatures and Advisor Report.</p>

		<p>To navigate between sections, click Next or Back. Or, click directly on the section banner. You'll need to complete mandatory fields in order to save data in a section.</p> <p>While completing the application, your status will be tracked and displayed on this Progress Bar which is visible on all screens.</p>
5-5	 <p>Insurance.smartapp@bmo.co Or 1-855-208-3675</p>	<p>Finally, check out these useful Smart App links.</p> <p>Help Centre contains F.A.Q's, Smart App Video Tutorials and eSignature tips. Contact Us gives you email and telephone options if you need more help.</p> <p>And you can switch between English and French screen languages here. The application PDF and policy is issued in the same language used to complete the Smart App.</p> <p>You can Save and Close a partially completed app and return to it anytime from your Smart App <a href="#">Dashboard</a>.</p>

## Chapter 6 - Smart App Completion Tips

6-1	 <p><b>Insured</b></p> <p>Add Insured</p> <p><b>Personal Information</b></p> <p>First Name * Brent</p> <p>Last Name * Smith</p> <p>Date of Birth (DD/MMM/YYYY) * 01/Jan/1960</p> <p>Insurance Age ? 57 (Yrs)</p> <p>Country of Birth * Canada</p>	<p>To complete the Insured section, select an Insured from the list, or click Add Insured to reveal the input screen.</p> <p>Complete the Personal, Identification and Contact Information fields plus Financial and Employment Information. Click Save and return to the Insured table. You can Add another insured if needed.</p>
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6-2

To complete the Owner section, click Add Owner. From the drop list you can select one of the Insureds, or add another individual who may be the signatory of a business or trust.

If Company or Trust is chosen as the Owner, remember to enter the legal and trade name of the entity, date of incorporation and the owner's relationship to the proposed insured.

6-3

### Benefits/Riders

In the Benefits/Riders section, specify the desired Rider from the list, then select the Insured from the base plan and input the amount of coverage.

Riders for more than one insured can be set up - one at a time.

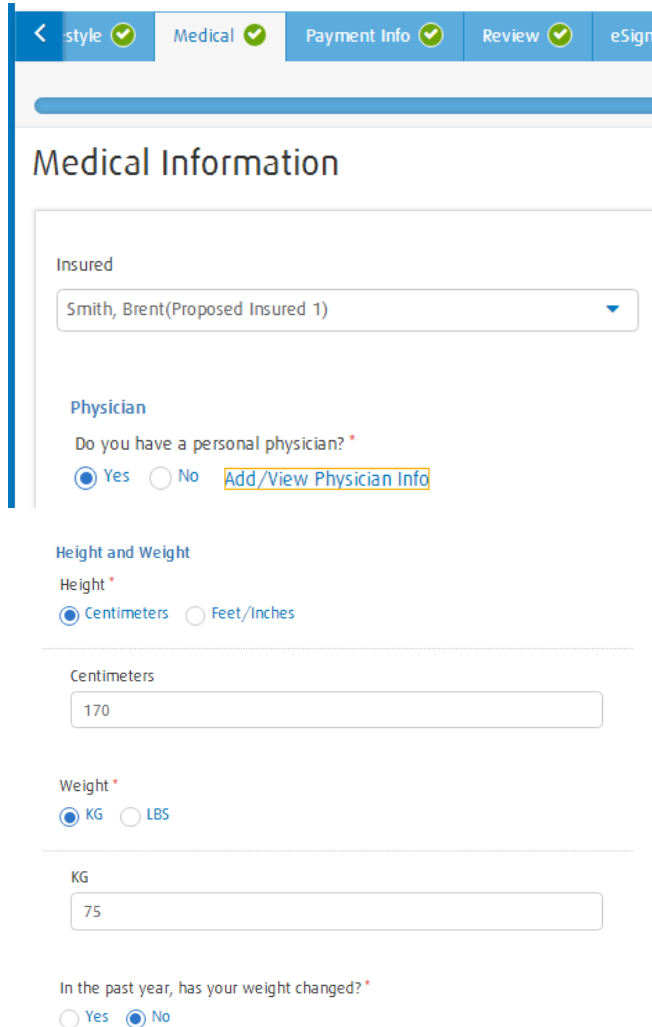
6-4

The Beneficiary Section offers tips to guide you and your clients through the beneficiary selection process.

When ready, click Add Beneficiary to reveal the input screen for individual, company, trust or estate.

	<h3>Add Beneficiary</h3> <p>Beneficiary Category</p> <div> <div>Individual</div> <div>Individual</div> <div>Company</div> <div>Estate</div> <div>Trust</div> </div> <p>First Name *</p> <input type="text"/> <p>Beneficiary Type *</p> <div> <div>Primary</div> <div>Select</div> <div>Primary</div> <div>Contingent</div> </div>	<p>You can add multiple beneficiaries including contingent beneficiaries and once saved, they will be summarized.</p> <p>Beneficiaries are set up at the “insured level”. For a single life, both primary beneficiary and contingent beneficiaries can be set up and in each case there can be multiple beneficiaries as long as the share totals 100%. For a joint-first-to-die Term policy, each insured on the policy will specify their beneficiaries and these beneficiaries could be common or different on both insureds.</p> <p>Note that for Critical Illness plans, you can add a beneficiary for the “Return of Premium on Death”.</p>
6-5	<div> <div>&lt;</div> <div>s</div> <div>Beneficiary</div> <div>Payor</div> <div>Purpose</div> <div>Insurance History</div> <div>Lifestyle</div> </div> <p>Ready to Submit</p> <h3>Non Medical Information</h3> <p>Insured</p> <p>Smith, Brent(Proposed Insured 1)</p> <p>Have you used any form of tobacco, marijuana, hash, nicotine products or nicotine substitutes:</p> <p> <input type="checkbox"/> In the past 12 months?  <input type="checkbox"/> In the past 24 months?  <input type="checkbox"/> In the past 5 years?         </p> <p>Have you within the past 5 years flown as a pilot, student pilot, crew member or intend to do so?</p> <p> <input checked="" type="radio"/> Yes <input type="radio"/> No <a href="#">Click here to enter Nature of Intended Flying</a> </p> <p>Flying Experience</p> <p>Have you ever flown as a pilot?</p> <p> <input type="radio"/> Yes <input type="radio"/> No         </p> <p>Who owns the aircraft?</p> <input type="text"/> <p>Does the owner hold an Air Operators Certificate?</p> <p> <input type="radio"/> Yes <input type="radio"/> No         </p>	<p>When completing the Lifestyle section, select the applicable insured. Answers to questions may trigger additional questions and further details.</p> <p>There are no Supplementary Health Questionnaires to complete. Smart App covers all the bases.</p> <p>The primary level Lifestyle questions are mandatory and must be completed to be able to submit the Smart App. All secondary level or supplementary health questions in Smart App should be completed for Smart App submission but can optionally be submitted later if necessary.</p>

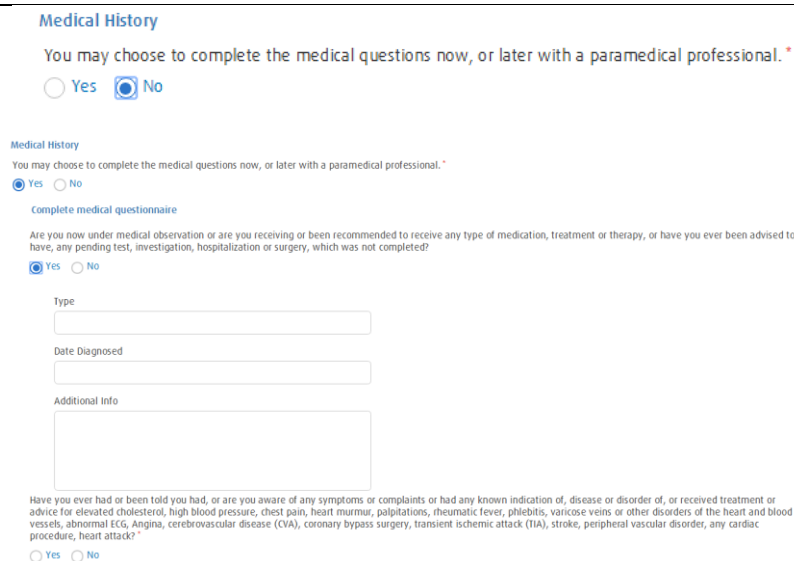
6-6



Under the Medical section select the applicable insured and complete the Physician or Specialist contact info, and results of the last consultation for each insured.

Personal Height and Weight information can be entered here.

6-7



You and your client can choose to complete the Medical History questions now, or leave them for the paramedical professional to complete after the application is submitted.

For applications with no medical testing requirements, you can even order a tele-interview in the Advisor Report.

“Yes” answers to medical questions may require further details.

The primary level medical questions are mandatory and must be completed to be able to submit the Smart App. All secondary level medical questions in Smart App should be completed for Smart App submission but can optionally be submitted later if necessary.



6-8

### Family History

Have your parents, brothers or sisters had cancer, high blood pressure, heart or kidney (Alzheimer's Disease), stroke, multiple sclerosis, motor neuron disease, Amyotrophic Lateral Sclerosis?

☒ Yes ☐ No [Provide details of Family History](#)

### Family History

Provide details of FAMILY HISTORY for both parents, brothers and sisters. If diagnosis or cause of death was cancer or cancer related, please specify the type(s) of cancer.

Add Family History

Required Fields \*

Relationship to Life Insured \*

Select

Disease or Disorder, if any

Age if living

The Family History screen is where relevant information is entered for each family member. Save and Add another family member, or Save and Close to return to the Medical Section.

6-9

### Payment Information

Initial Payment

☐ Credit Card (First ANNUAL Payment only)
 ☒ Monthly Pre-Authorized Debit (PAD)
 ☐ Add to PAD Agreement for Existing BMO Insurance Policy
 ☒ Create a New PAD Agreement using

Name of Financial Institution \*

Branch Address \*

Account Holder Name(s) \*

Transit Number \* ?

Financial Institution Number \* ?

Account Number \* ?

Show

The diagram shows a MICR line with the following labels: Account Number (67145167), Institution Number (0001), and Transit Number (0001). The line is labeled 'MICR LINE' and 'MICR LINE'.

Specify payment information for Initial and Subsequent premiums.

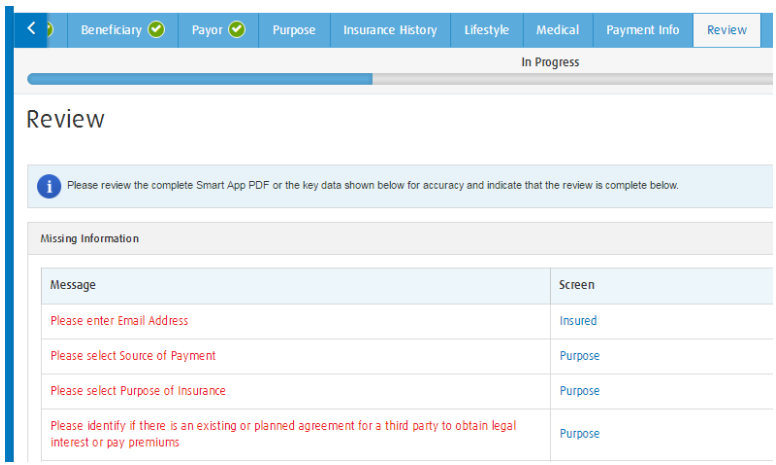
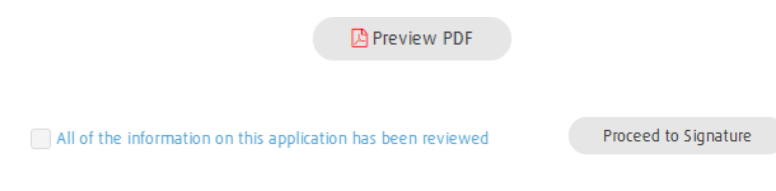
For Monthly Pre-Authorized Debit through a new PAD agreement, make sure the Payor provides accurate banking information.

There's no need to collect the first payment because every Smart App waiting for underwriting approval is covered by a no-cost, Temporary Accidental Death Benefit for the face amount (up to one million dollars).


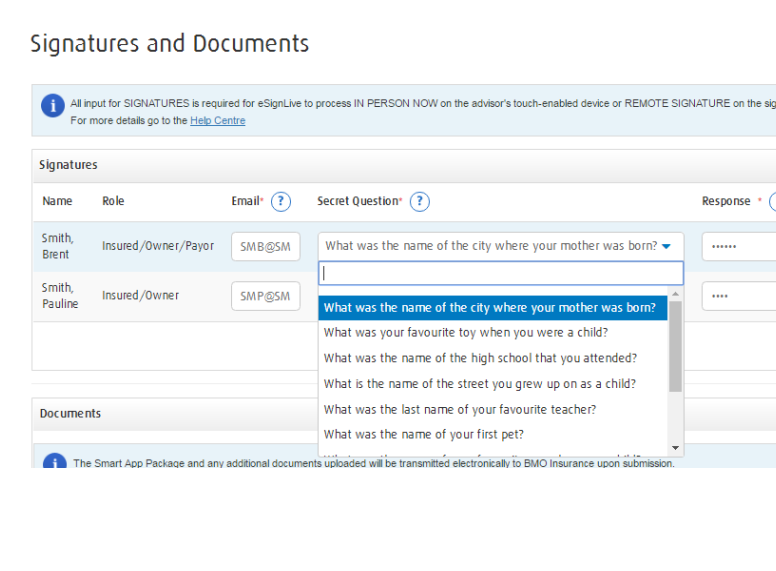
Payment will not be processed until the policy has been approved, delivered and all outstanding settle requirements have been received.

[Click here for a quick demo.](#)

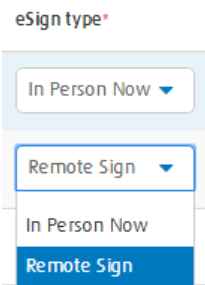
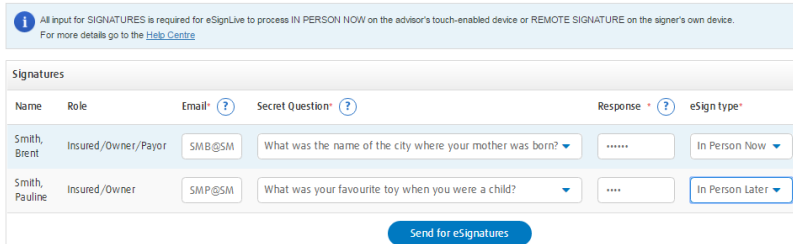
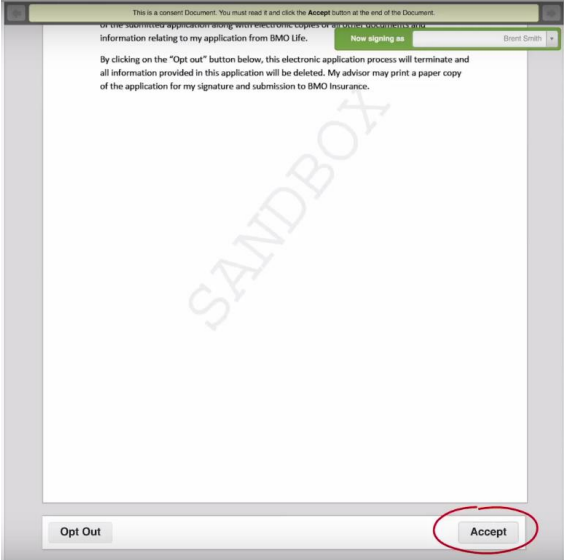
## Chapter 7 - Smart App Review

7-1	 <p>The screenshot shows the 'Review' screen of the Smart App. At the top, there is a progress bar with steps: Beneficiary (checked), Payor (checked), Purpose, Insurance History, Lifestyle, Medical, Payment Info, and Review (active). Below the progress bar, a message states: 'Please review the complete Smart App PDF or the key data shown below for accuracy and indicate that the review is complete below.' A section titled 'Missing Information' contains a table with two columns: 'Message' and 'Screen'. The messages are: 'Please enter Email Address' (linked to 'Insured'), 'Please select Source of Payment' (linked to 'Purpose'), 'Please select Purpose of Insurance' (linked to 'Purpose'), and 'Please identify if there is an existing or planned agreement for a third party to obtain legal interest or pay premiums' (linked to 'Purpose').</p>	<p>An important step before proceeding to eSignature is the Smart App Review.</p> <p>Helpful green and red indicators show the status of mandatory information.</p> <p>Even better, Smart App Review provides a list of the missing mandatory information, and a link to that section.</p>
7-2	 <p>The screenshot shows the bottom of the Smart App Review screen. There is a 'Preview PDF' button with a PDF icon. Below it, a checkbox is labeled 'All of the information on this application has been reviewed'. To the right of the checkbox is a 'Proceed to Signature' button.</p>	<p>You can also preview key data or a copy of the application in PDF.</p> <p>Once you acknowledge the application is complete without any missing information, click Proceed to set up eSignature.</p>

## Chapter 8a - eSignature Set-Up

8-1	 <p>The screenshot shows the eSignLive Guest Login screen. It features the eSignLive logo and the text 'Guest Login'. Below this, it says 'Please answer the security question(s) below' and 'What was the name of the city where your mother was born?'. There is a text input field with a masked password '*****'.</p>	<p>The privacy and security of your client's data is important. eSignatures are powered by eSignLive, the solution chosen by the world's most trusted and security-conscious organizations.</p> <p>Your clients can choose to securely esign In Person Now using your touch-enabled tablet or laptop, or by Remote eSign on the signer's device.</p>
8-4	 <p>The screenshot shows the 'Signatures and Documents' screen. At the top, a message states: 'All input for SIGNATURES is required for eSignLive to process IN PERSON NOW on the advisor's touch-enabled device or REMOTE SIGNATURE on the signer. For more details go to the Help Centre'. Below this is a table with columns: Name, Role, Email, Secret Question, and Response. The table lists two signers: Smith, Brent (Insured/Owner/Payor, SMB@SM) and Smith, Pauline (Insured/Owner, SMP@SM). A dropdown menu is open for the 'Secret Question' column, showing a list of questions: 'What was the name of the city where your mother was born?', 'What was your favourite toy when you were a child?', 'What was the name of the high school that you attended?', 'What is the name of the street you grew up on as a child?', 'What was the last name of your favourite teacher?', and 'What was the name of your first pet?'. Below the table is a 'Documents' section with a message: 'The Smart App Package and any additional documents uploaded will be transmitted electronically to BMO Insurance upon submission.'</p>	<p><a href="#">In preparation to Send for eSignature</a>, verify each signer's email address. Then ask each signer to complete one Secret Question and Answer from the list of questions provided.</p> <p>The Secret 'Q' and 'A' is essential to: verifying the signer's identity during the signing ceremony, and providing the signer with a copy of the e-signed application later.</p>

Chapter 8b – In-Person eSignature

8-5		<p><a href="#">In-Person eSignatures</a> with a touch enabled device are simple. With an iPad or tablet, select In-Person under eSign type.</p> <p>If there is more than one signer, repeat the process. Note that you can choose different signing methods for each signer.</p>
8-5(2)	<p>Signatures and Documents</p> 	<p>For example, you may have two insureds prepared to sign at different times or locations.</p> <p>In this case, select In-Person Now for the first signer and Remote Sign for the second signer.</p> <p>When you're done, click Send for eSignatures.</p>
8-6		<p>The eSignature Consent is presented to the signer for review. The signer will click Accept to proceed.</p> <p>If the signer opts out, or declines to sign at any point during the signing ceremony, the eSignLive session will close and you'll be notified by email.</p> <p>If for any reason your client / signer decides to opt out of signing the application electronically, you will be notified by email. After contacting the signer, you have a couple of options:</p> <ol style="list-style-type: none"> <li>1) Re-start the eSignature process by simply clicking "Cancel eSignature" (In Person or Remote), then "Send for eSignature". eSignatures previously provided by other signers, if any, will all become invalid. All signers need to sign the application again; or</li> <li>2) Click "Print for Wet Signature" – eSignature will be cancelled for all signers, you can print out the Smart App PDF, secure wet signatures and submit the app to your MGA as you would any paper app.</li> </ol> <p>Don't forget to keep your email address up-to-date. You can find "change your email address" after logging into BMO's Advisor Secure website.</p>

8-7

Province Signed: Ontario  
Date: [blank]  
Name of Signer / Title (if applicable): Brent Smith  
Proposed Owner Signature (indicate title of signing officers if applicable): [Click to Sign]

Province Signed: Ontario  
Date: [blank]  
Name of Signer / Title (if applicable): Pauline Smith  
Proposed Owner Signature (indicate title of signing officers if applicable): [Click to Sign]

**Insured's Signatures**

Province Signed: Ontario  
Date: [blank]  
Name of Signer / Title (if applicable): Brent Smith  
Proposed Insured 1 Signature (if other than proposed owner): [Click to Sign]

**Capture Your Signature**

[Handwritten Signature]

Clear Sign with your mobile device Cancel Ok

The application in PDF is available onscreen for the signer to scroll through and review.

When ready, the signer taps the first signature spot and signs directly on the device using a stylus or finger.

8-8

9. Acceptance of any policy issued on the Application constitutes approval of the provisions of the policy and ratification of any additions or endorsements or amendments.

By signing below I understand and agree to the statements in the section above and consent to the disclosure of my personal information as described.

**Owner's Signatures**

Province Signed: Ontario  
Date: [blank]  
Name of Signer / Title: [blank]  
Proposed Owner Signature: [Click to Sign]

**Capture Instructions**

Sign this document digitally with your touch-enabled mobile device! We'll send you an email with easy instructions to access the mobile signature pad.

If you do not have a touch-enabled mobile device please click cancel below to print and sign the documents.

Sign with Mobile Device Cancel

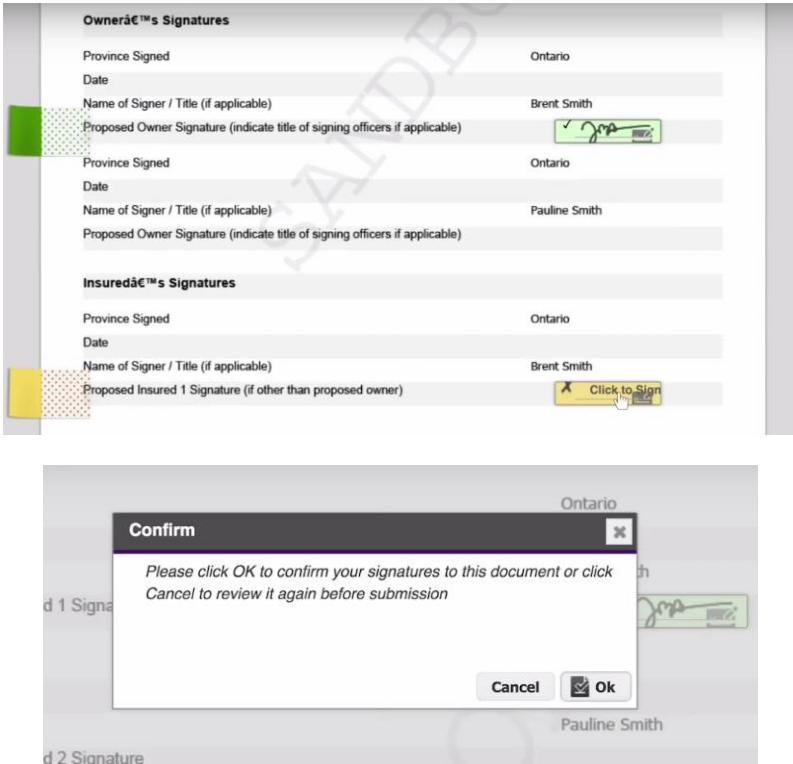


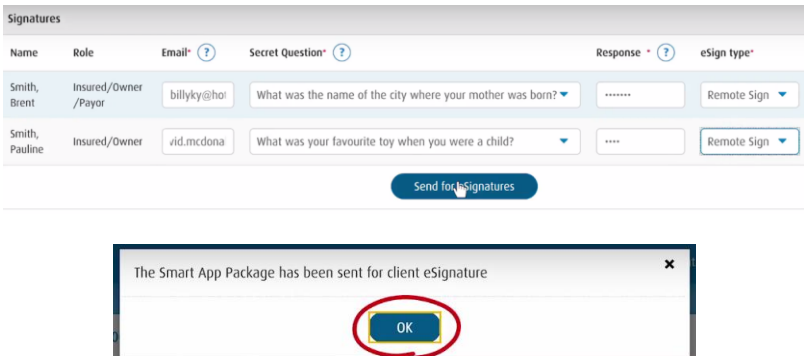
If the signing computer does not have touch-screen capability, the signer can tap the first signature box and draw their signature using a mouse.

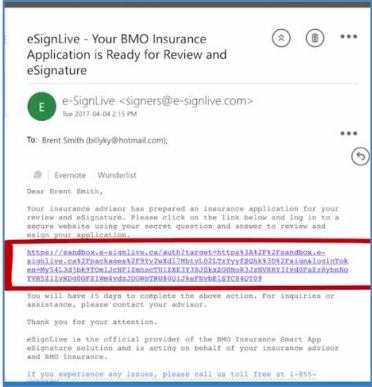
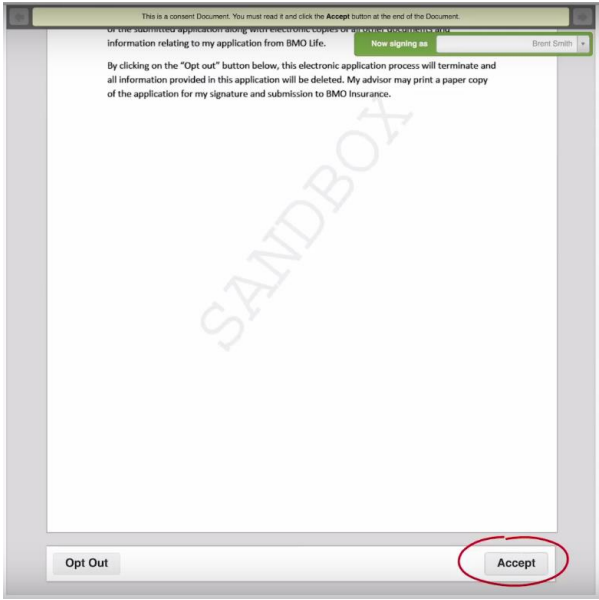
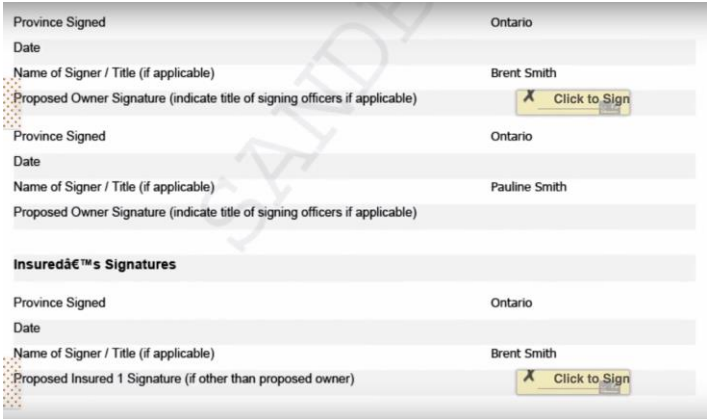
Or, to sign with a mobile device, the signer clicks on the "sign with a mobile device" button in the signature box.

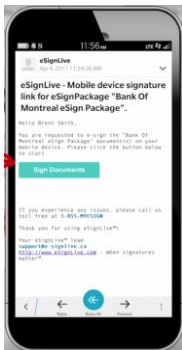
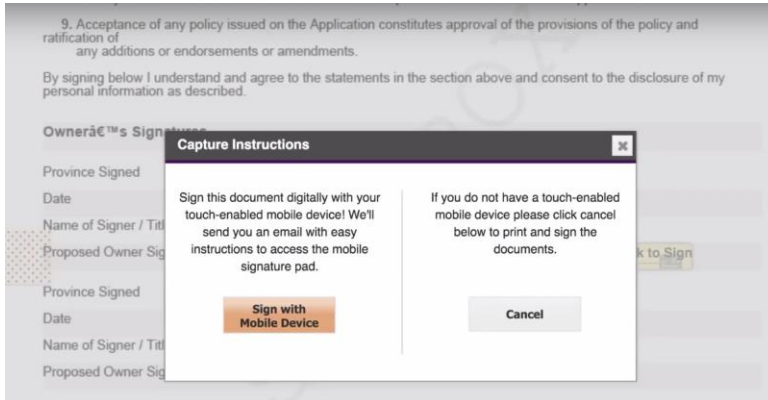


eSignLive sends an email invite to the signer instantly. When the signer opens the link on their smartphone, their device becomes a wireless signature pad using a stylus or finger.

The captured signature will automatically fill the signature box on Smart App.

8-9		<p>When the signature is captured successfully, the signer is prompted to the next signature box, where the signer Clicks to Apply their digital signature.</p> <p>When all signatures have been applied, a confirmation will appear.</p>
8-9(2)		<p>If there are multiple signers, eSignLive will proceed to the next signer. You can control the signing sequence by specifying the first signer from a drop down menu.</p>
8-10		<p>When all signatures are successfully captured, the signing ceremony is complete. Each signer will receive a personal email with a link to access and download a copy of the signed application using their secret Q &amp; A.</p> <p>Refer to eSignature Tips in HELP for more information on e-signature status.</p>
Chapter 8c – Remote eSignature		
8-11		<p>If your client chooses <a href="#">Remote eSign</a> on their personal device, you'll need to verify their personal email address, and ensure the Secret Q &amp; A has been completed.</p> <p>Select Remote eSign under eSign Type and click Send for eSignatures.</p> <p>All signers will have to esign within a total of 14 days.</p>

<p>8-12</p>		<p>The signer receives and opens the email and link and logs into eSignLive using their Secret Q &amp; A.</p>
<p>8-13</p>		<p>The eSignature Consent is presented to the signer for review. The signer will click Accept to proceed.</p> <p>If the signer opts out, or declines to sign at any point during the signing ceremony, the eSignLive session will close and you'll be notified by email.</p> <p>If for any reason your client / signer decides to opt out of signing the application electronically, you will be notified by email. After contacting the signer, you have a couple of options:</p> <ol style="list-style-type: none"> <li>1) Re-start the eSignature process by simply clicking "Cancel eSignature" (In Person or Remote), then "Send for eSignature". eSignatures previously provided by other signers, if any, will all become invalid. All signers need to sign the application again; or</li> <li>2) Click "Print for Wet Signature" – eSignature will be cancelled for all signers, you can print out the Smart App PDF, secure wet signatures and submit the app to your MGA as you would any paper app.</li> </ol>
<p>8-14</p>		<p>The application in PDF is available onscreen for the signer to scroll through and review.</p> <p>When ready, the signer taps the first signature spot and signs directly on the device using a stylus or finger.</p>



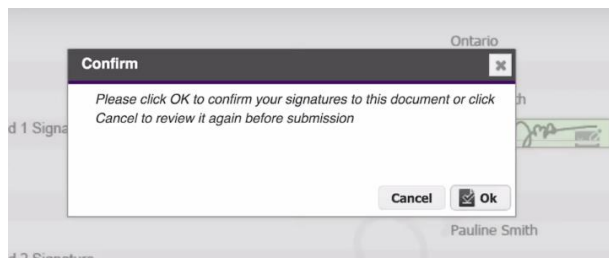
If the signer does not have a computer with touch-screen capability, the signer can click the first signature box and draw their signature using a mouse.

Or, to sign with a mobile device, the signer clicks on the "sign with a mobile device" button in the signature box.

eSignLive sends an email invite to the signer instantly. When the signer opens the link on their smartphone, their device becomes a wireless signature pad using a stylus or finger.

The captured signature will automatically fill the signature box on Smart App.






8-15



When the signature is captured successfully, the signer is prompted to the next signature box, where the signer Clicks to Apply their digital signature.

When all signatures are complete, a confirmation will appear.

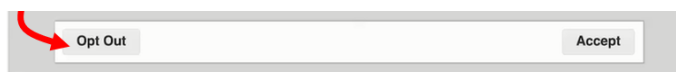


8-16		<p>If there are multiple signers each signer will need their own personal email address. Each will receive email invitations to review and eSign the application in a predefined sequence (Insured 1, Insured 2, Owner).</p> <p>The second signer will receive their invite only after the first signer has completed the ceremony.</p> <p>All signers must esign within a total of 14 days or you will need to cancel and restart the Send for eSignature process again.</p> <p>You can check eSignature status for a Smart App in the eSignature section. Refer to eSignature Tips in HELP for definitions of these status messages and how to resolve.</p>
	<b>Email Notices to Clients and Advisor</b>	
8-17	 	<p>When all signatures are successfully captured, the signing ceremony is complete. Each signer will receive a personal email with a link to access and download a copy of the signed application using their secret Q &amp; A.</p>
8-18	 	<p>With Remote eSign, eSignLive will email reminders to signers who forget to act on the invite. As the advisor, you will receive all status updates via email.</p>

## Chapter 8d – Managing eSignature Statuses

### Opt out

- During the eSignature authorization (the first step of the eSignature process), the signer may decide to opt out rather than accept the eSignature process



- When a signer opts out, the entire eSignature process terminates. eSignatures previously provided by other signers, if any, will also become invalid. To restart the eSignature process for all signers, you can return to the eSignature section, “Cancel eSignature” and “Send for eSignatures” again; OR



- You can choose to “print for wet signature” and submit to MGA (note: eSignature is cancelled for all signers and all signers must wet sign the PDF application)

## Signatures and Documents

**i** All input for SIGNATURES is required for eSignLive to process IN PERSON NOW on the advisor's touch-enabled device or REMOTE SIGNATURE on the signer's own device.  
For more details go to the [Help Centre](#)

Name	Role	Email*	Secret Question*	Response *	eSign type*	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	*****	Remote Sign	Opt out	Unlock
Smith, Pauline	Insured/Owner	randy.woolli	What was your favourite toy when you were a child?	****	Remote Sign	In progress	Unlock

[Send for eSignatures](#)
[Cancel eSignatures](#)
[Print for Wet Signatures](#)

## Declined

- During the PDF application review, the signer may wish to change the content of the application but cannot do so (the application is locked and only the advisor can make changes)
- The signer can “decline” to eSign

**eSignLive**

For assistance, call 1-800-MYBESIGN

Opt Out Decline Confirm Language

Please review and sign this document by clicking and dragging in the "Click to Sign" or "Click to Initial" boxes as indicated by the yellow stickies.

**BMO Insurance**  
We're here to help: **SmartApp**

**Face-to-Face Application for Life Insurance and Critical Illness Insurance**

We use the information in this application to determine whether or not you are eligible for the coverage and to establish the premium rates for the coverage you are applying for. If you misrepresent any facts on the information you provide in this contract, contract and complete, we can cancel any policy we have issued on the basis of the information you provided.

Section 1 Information about the form to be signed  
Section 2 Policy Overview  
Section 3 Plan Details  
Section 4 Beneficiary Information  
Section 5 Payment of Insurance  
Section 6 Source of Payment  
Section 7 Insurance History  
Section 8 Personal Information  
Section 9 Medical Information  
Section 10 Payment and Authorization  
Section 11 Representations, Acknowledgements, Authorizations and Signatures  
Section 12 Authorizations to release information  
Section 13  
Section 14

Opt Out Decline Confirm Language

\*Click to Initial\* boxes as indicated by the yellow stickies.

Now signing as Brent Smith

- If a change is required to the application contents, the advisor can return to the Smart App input screens and “cancel eSignature”, then make revisions to create a revised PDF application package and again “send for eSignature” to all signers for resigning
- If no change to the application contents is required, the advisor can “send for eSignature” to re-send the eSignature package to the signer without affecting other signers

## Signatures and Documents

**i** All input for SIGNATURES is required for eSignLive to process IN PERSON NOW on the advisor's touch-enabled device or REMOTE SIGNATURE on the signer's own device.  
For more details go to the [Help Centre](#)

Name	Role	Email*	Secret Question*	Response *	eSign type*	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	*****	Remote Sign	Declined	Unlock
Smith, Pauline	Insured/Owner	randy.woolli	What was your favourite toy when you were a child?	****	Remote Sign	In progress	Unlock

[Send for eSignatures](#)
[Cancel eSignatures](#)
[Print for Wet Signatures](#)

## Locked

- The signer failed to log in to the eSignLive link after 3 tries and is locked out
- You can “unlock” the signer who is locked and “send for eSignature” to re-start the eSignature process again for the signer without affecting other signers

### Signatures and Documents

**Signatures**

All input for SIGNATURES is required for eSignLive to process IN PERSON NOW on the advisor's touch-enabled device or REMOTE SIGNATURE on the signer's own device. For more details go to the [Help Centre](#)

Name	Role	Email*	Secret Question*	Response *	eSign type*	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	*****	Remote Sign	Locked	Unlock
Smith, Pauline	Insured/Owner	randy.woolli	What was your favourite toy when you were a child?	***	Remote Sign	In progress	Unlock

[Send for eSignatures](#)
[Cancel eSignatures](#)
[Print for Wet Signatures](#)

## Expired

- All signers did not complete the eSignature process within a total of 14 days of starting the e-signature process
- You can “send for eSignature” to re-send a new eSignature package to all signers (all signers must re-sign or sign within a total of 14 days)

### Signatures and Documents

**Signatures**

All input for SIGNATURES is required for eSignLive to process IN PERSON NOW on the advisor's touch-enabled device or REMOTE SIGNATURE on the signer's own device. For more details go to the [Help Centre](#)

Name	Role	Email*	Secret Question*	Response *	eSign type*	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	*****	Remote Sign	Expired	Unlock
Smith, Pauline	Insured/Owner	randy.woolli	What was your favourite toy when you were a child?	***	Remote Sign	In progress	Unlock

[Send for eSignatures](#)
[Cancel eSignatures](#)
[Print for Wet Signatures](#)

[Click here for a quick demo.](#)

## Chapter 9 – Smart App Submission

9-1

Application ID Search

1 Ready to Submit

10 Submitted - Last 90 days

Delete Clone Application

All insureds and owners must complete the eSignature before you can submit the Smart App electronically to BMO Insurance.

Once eSignatures have been completed by all signers, you will receive an email notification from BMO Insurance.

The status of this application on your personal dashboard will read “Ready to Submit”.

9-2

eSign type\*

In Person Now ▾

Status

Completed

In Person Now ▾

Completed

Documents

i

The Smart App Package and any additional documents uploaded will be transmitted electronically to BMO Insurance upon submission.

Smart App Package

Form/File Name

Document type

☐

Plan Illustration

Illustration

☐

Smart App

Application

Total Records:2

Upload Additional Documents

Document Type\*

Select ▾

Choose File

No file chosen

Add

Attached Documents

Form/File Name

Document type

View Documents

Delete Documents

In the eSignature section, the status for each signer will show Completed.

The Smart App package, illustration, and your Advisor Report will be available in Documents for submission.

You can upload additional documents for submission at any time, for example, financial reports and replacement forms.

9-3

<

style ✓

Medical ✓

Payment Info ✓

Review ✓

eSignatures ✓

Ready

Advisor Report

General Information

How well do you know the proposed life insured? \*

Know Well ▾

Relationship to the Proposed Life Insured(s)? \*

Other ▾

Finally, be sure to complete your Advisor Report and let us know what medical requirements you (or your MGA) will be ordering.

	<div>Age and Amount Requirements ordered by*</div> <div><div><div>Select</div><div>Select</div><div>Advisor</div><div>MGA</div></div><div>Medical</div></div> <div><div><input type="checkbox"/> Urine-HIV</div><div><input type="checkbox"/> Resting E.C.G.</div><div><input type="checkbox"/> Blood Profile</div><div><input type="checkbox"/> Stress E.C.G.</div><div><input type="checkbox"/> Saliva-HIV</div><div><input type="checkbox"/> Doctor's Medical</div></div> <div>Name of Paramedical facility or Medical Examiner</div> <div></div>	
9-4	<div><div>Advisor Certification</div><div>The foregoing answers are correct to the best of my knowledge. By signing here I confirm that:</div><div><div><div><div>▶ I am the soliciting Advisor and I am duly licensed to write this Application in the jurisdiction where the transaction occurred, and</div><div>▶ at the time of the application I met with Proposed Insured 1, Proposed Insured 2 (if applicable) and the Owner(s), and</div><div>▶ I have seen the original valid government issued document presented by Proposed Insured 1, Proposed Insured 2 (if applicable) and the Owner(s), for identification purposes.</div><div>▶ I used reasonable efforts to determine if the policy owner(s) is/are acting on behalf of a third party, and</div><div>▶ I have provided an Advisor Disclosure Statement to the Owner(s), advising:<div><div>• about the company(ies) that I currently represent;</div><div>• that I receive compensation (such as commissions) for the sale of life and health insurance products;</div><div>• that I may receive additional compensation in the form of bonuses, conference programs or other incentives; or</div><div>• of any conflicts of interest I may have with respect to this transaction.</div></div></div></div></div><div><div><input checked="" type="checkbox"/> I agree</div><div>Advisor Name</div><div>Date (DD/MMM/YYYY)</div><div>Temp Temp</div><div>18/Apr/2017</div></div></div></div>	<p>Review the Advisor Certification, click I Agree and enter your name. Verify prefilled Advisor and MGA information and you are good to go!</p>
9-5	<div><div><div>Help Centre   Contact Us   Français   Save and Close App</div><div>Submit</div><div>Requirements   Notes</div></div></div>	<p>The Submit button will now be activated. Click Submit and your application will be electronically transmitted to BMO Insurance instantly!</p> <p>We'll automatically update your MGA with a copy of the application.</p>
9-6	<div><div><div>SmartApp®</div><div>Home   Smart App</div><div>Dashboard   Submitted</div><div>Submitted</div><div>Submitted Smart Apps</div><div><div>Insured</div><div>Application ID</div><div><div><div></div></div>Smith, BrentAA2000771</div></div></div></div>	<p>Back at the Smart App <a href="#">Dashboard</a>, your application will be labeled as Submitted.</p> <p>The submitted application will be available for viewing on the <a href="#">Dashboard</a> for 90 days with contents locked.</p> <p>To track the pending status of the submitted application, you can sign in to Advisor Support for inquiries.</p> <p><a href="#">Click here for a quick demo.</a></p>