

# SmartDelivery™

## Advisor Guide

# Table of Contents

---

<b>Introduction</b>	3
• Quick Steps for Advisors	4
<hr/>	
<b>Eligibility</b>	5
<hr/>	
<b>A Few eDelivery Guidelines</b>	6
<hr/>	
<b>Getting started</b>	7
• eDelivery summary	8
• eDelivery review	10
• The SmartDelivery tabs	11
• Review eDelivery package	12
<hr/>	
<b>Online eDelivery</b>	13
• Download documents for manual signing	13
• Confirm contact information and release eDelivery	14
• The eSignature Process – Delivering the Policy	17
• eSign status, document upload and submission	19
• View and Manage eSignature Status	20
• Upload manually signed documents	21
• Submitting settlement documents to BMO Insurance	23
<hr/>	
<b>OPTIONAL: Offline Delivery</b>	24
<hr/>	
<b>Status updates and notifications</b>	26
<hr/>	
<b>Rejecting an eDelivery Package</b>	27
<hr/>	
<b>eDelivery History Tab</b>	29
<hr/>	
<b>Notes for MGA &amp; National Account Office Staff</b>	31
<hr/>	
<b>Need help?</b>	32



## Introduction

SmartDelivery, BMO Insurance's electronic policy delivery solution offers 2 options to complete the e-delivery of your client's policy: **Online eDelivery** or **Offline Delivery**.

With SmartDelivery, BMO Insurance's electronic policy **online delivery (eDelivery)** option, you will be able to:

- review policies which are ready to be electronically delivered to your clients.
- **invite your clients to review and download their contract and eSign key electronic documents online.**
- manage other settlement documents that may require manual completion.

With the **offline delivery** option in SmartDelivery, you will be able to:

- review policies which are ready to be delivered to your clients.
- **download the full delivery package to deliver the policy outside of BMO's SmartDelivery solution.**
- **obtain signatures on policy and settlement documents using your preferred method.**
- manage other settlement documents that may require manual completion.

With both delivery options, completed settlement documents can be submitted to BMO Insurance via the SmartDelivery portal, for the most efficient settlement of the policy.

With SmartDelivery, you control the delivery of the policy to your clients. Your clients also have the flexibility to electronically review, confirm acceptance and download a copy of their insurance policies.

## Quick Steps for Advisors

### Online eDelivery:

1. Once you receive a confirmation email from BMO Insurance indicating that the policy is ready for eDelivery, log in to SmartDelivery via the Advisor Support site and navigate to the SmartDelivery tab.
2. From the eDelivery Summary table, select the policy to be worked on.
3. On the eDelivery Review screen, review the eDelivery package and settlement documents.
4. If necessary, navigate to the next tab to download, complete, and have your clients sign any manual documents.
5. Confirm your clients' contact information and release the package for eDelivery.
6. Collect eSignatures from your clients, via OneSpan eSignLive. Then, eSign the package yourself.
7. Where necessary, upload any manually completed documents to SmartDelivery.  
*Note: this can be done at anytime during the eDelivery process.*
8. Submit the settlement documents to BMO Insurance via SmartDelivery, after all of the above steps have been completed.

Please refer to the [Online eDelivery](#) section of this guide, for more details on these steps.

### Offline Delivery:

1. Once you receive a confirmation email from BMO Insurance indicating that the policy is ready for eDelivery, log in to SmartDelivery via the Advisor Support site and navigate to the SmartDelivery tab.
2. From the eDelivery Summary table, select the policy to be worked on.
3. On the eDelivery Review screen, review the eDelivery package and settlement documents.
4. Select "Change to Offline Delivery" method to download the policy and settlement documents. Deliver using your preferred signature approach, and complete the settlement documents outside the SmartDelivery platform.
5. Return to SmartDelivery to upload all signed and completed settlement documents.
6. Submit the settlement documents to BMO Insurance via SmartDelivery, after all of the above steps have been completed.

Refer to the [OPTIONAL: Offline Delivery](#) section of this guide, for more details on these steps.

### Need help?

If you require assistance with the SmartDelivery process, please contact our Digital Support Team (DST) at [Insurance.DST@bmo.com](mailto:Insurance.DST@bmo.com) or 1-855-208-3675 from Monday to Friday, 9:00AM - 6:00PM ET.

If you have questions about the specific delivery requirements or contract for a specific policy, please contact your MGA/National Account New Business team.



## Eligibility

SmartDelivery is the **default delivery** method for:

- new life insurance and critical illness insurance policies regardless of application type; and
- most term conversion policies.

There are a few scenarios where SmartDelivery **cannot** be used:

- if any owner and insured person does not have a unique email address and mobile phone number (these are required for authentication purposes) or;
- if any life insured is under the age of 16 (or 18 in the province of Quebec) or;
- if the policy is entity (corporate/trust) owned and the insured is not the sole signing officer of the entity or;
- Annuity or Segregated Fund policies or;
- policies issued as a result of a policy split or other change to an inforce policy.

**Note:** BMO Insurance may use its discretion to determine if a policy can be delivered via SmartDelivery. This may be based on the outstanding requirements at the time of issue. When SmartDelivery cannot be used, BMO Insurance will issue a paper policy contract and notify you accordingly.



## A Few eDelivery Guidelines

- By default, where a policy meets the eDelivery eligibility criteria, BMO Insurance will eDeliver the policy unless instructed otherwise.
- Once eDelivery is complete, the client, the advisor and the MGA can download copies of the contract and related documents for their records.
- BMO Insurance will not provide a paper copy of eDelivered policies.

## Online eDelivery Option

- With the Online eDelivery option, the SmartDelivery process must be completed end-to-end, including using the integrated OneSpan eSign process to deliver the policy and get the Delivery Receipt eSigned. Then, return the settlement documents to BMO via the SmartDelivery platform.
- Insured clients will have the ability to review and download their personal confidential disclosures (i.e. tele-interview summary, paramedical report, questionnaires) during the eSign process. They must be encouraged to review these for accuracy prior to eSigning the delivery receipt. In order to protect the privacy of each insured, other parties, including a third party owner and the advisor, will not have access to these documents.

## Offline Delivery Option

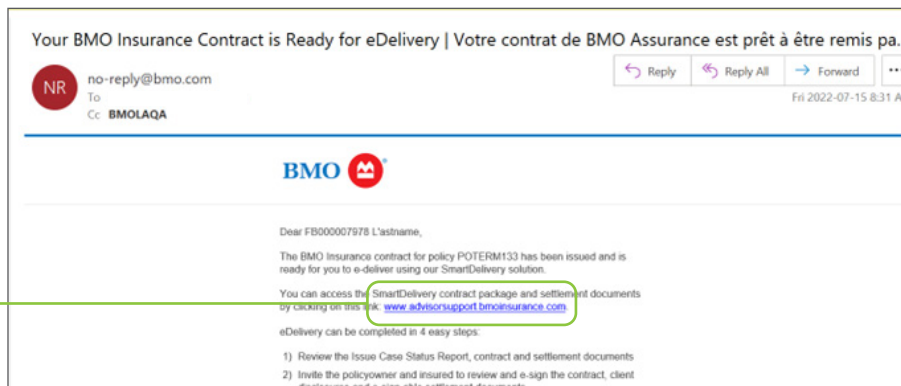
- Download the entire policy package and delivery documents to deliver and obtain client signature(s), using your preferred signature method.
- The personal, confidential disclosures for each insured will be included in the downloaded policy package. It is your responsibility to ensure that each insured is provided only with their own disclosures (i.e. insurability questionnaire, tele-interview summary, paramedical report, questionnaires... etc.) and be encouraged to review these for accuracy prior to signing the delivery receipt. In order to protect the privacy of each insured, please do not share these documents with any other parties, including third party owners. *Be sure to manage the documents with the utmost concern for the individuals' privacy.*
- Ensure necessary fields are completed by the appropriate party, and all signing parties sign where required. Ensuring the documents are in good order will result in faster policy settlement and avoid further follow up on incomplete forms.

## Getting started

When an eligible policy is ready for SmartDelivery, an email message will be sent to you (the servicing advisor) using the email address that BMO Insurance has on file. The message will include a link to the [Advisor Support site](#) from where you can log in to access the eDelivery package on our SmartDelivery portal. The servicing advisor's distributor office along with any other advisors associated with the policy will receive a copy of the same notification and will also be able to view the package.

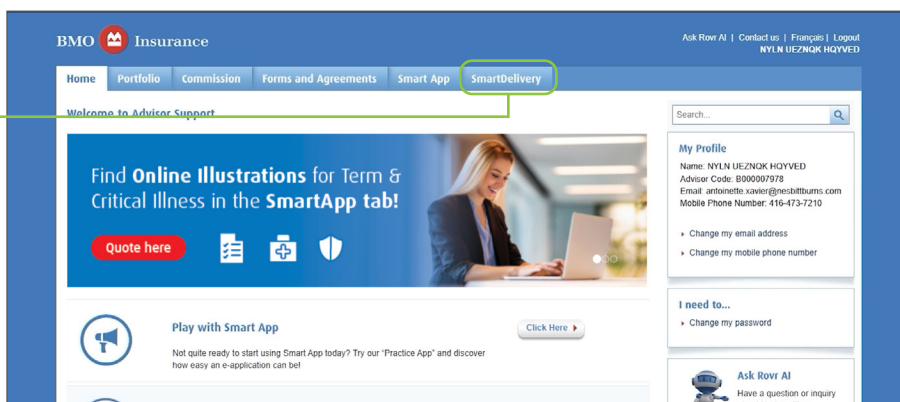
To access the [Advisor Support site](#), you need a User ID and password which you should have received when you were originally contracted with BMO Insurance. If you don't have this information, please contact our Digital Support Team (DST) at [Insurance.DST@bmo.com](mailto:Insurance.DST@bmo.com) or 1-855-208-3675 from Monday to Friday, 9:00AM - 6:00PM ET.

Look out for SmartDelivery email notifications from [no-reply@bmo.com](mailto:no-reply@bmo.com) and email notifications related to the eSign process from [signers@esign-live.ca](mailto:signers@esign-live.ca).



To view your client's eDelivery package, click on the link in the email and log in to the [Advisor Support site](#).

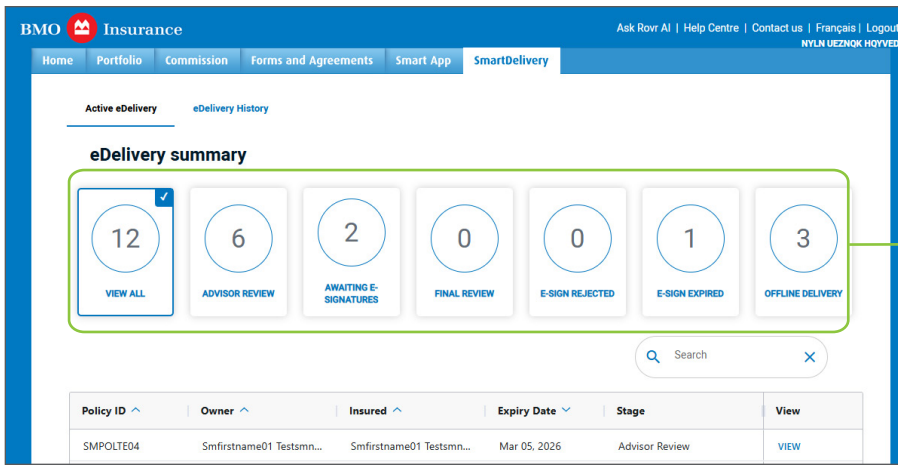
Once you log in to the [Advisor Support site](#), click here to access SmartDelivery.



## eDelivery summary

The **SmartDelivery** dashboard has two tabs:

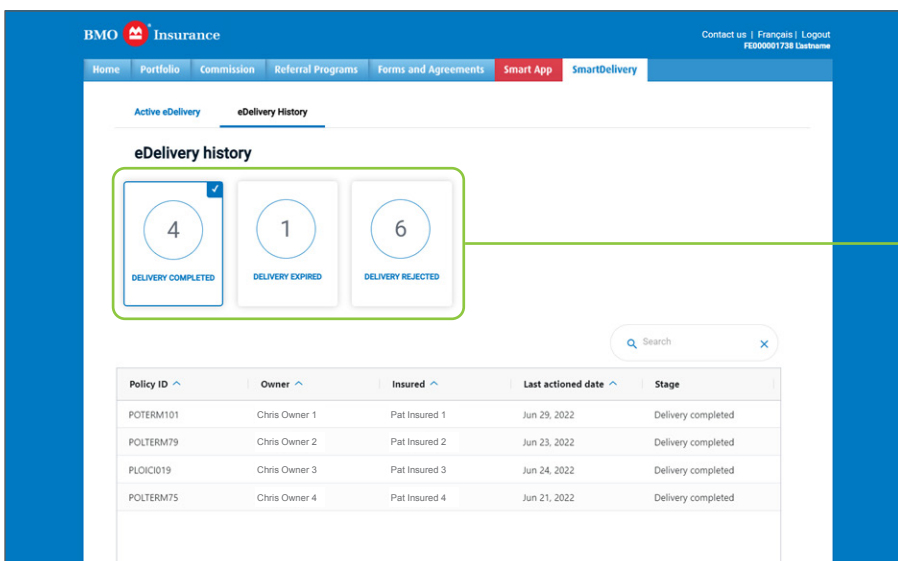
1. The **Active eDelivery** tab displays your active eDelivery packages. Here, you will see a list of policies that are ready for or already in the eDelivery process. For each policy, the following information is displayed:
  - a. **Policy ID:** the policy number
  - b. **Owner:** policy owner name(s)
  - c. **Insured:** insured name(s)
  - d. **eDelivery Expiry Date:** the date by which the eDelivery must be completed and all settlement requirements returned to BMO Insurance. In most cases, this is 45 days from the date the eDelivery package becomes available to the servicing advisor. Any policy remaining in the SmartDelivery portal without eDelivery being completed by the eDelivery Expiry Date, will be automatically rejected and BMO Insurance will initiate Not Taken processing.
  - e. **Stage:** Indicates where the contract package is at in the eDelivery process. Valid stage values are:
    - i. **Advisor Review:** the package is available for the advisor to review and share with their client
    - ii. **Awaiting eSignatures:** the package has been shared with the client(s) for review and eSignatures and is awaiting completion of the eSignature process
    - iii. **eSign Final Review:** the eSign process is complete and ready for the servicing advisor to take action to complete the eDelivery process and submit the settlement documents to BMO Insurance
    - iv. **eSign Rejected:** one of the signing parties has reviewed the package and chosen not to eSign. Action is required by the servicing advisor to address the client's concerns or reject the eDelivery package and notify BMO Insurance why this is the case
    - v. **Offline Delivery:** *If applicable*, the package has been downloaded for offline delivery to the client, and is awaiting upload of the completed settlement documents back into SmartDelivery.



Here are the number of policies you have in each stage of the eDelivery process. Click on each of the “widget” filters to view those eDelivery packages.

Click ‘Search’ beside any of the listed policies to review and work with your client’s eDelivery package. For more details, see the [eDelivery review](#) section of this Guide.

## 2. The eDelivery History tab displays the list of eDelivery packages that have reached a completed stage in the last 30 days.



Here, you will see a list of eDelivery packages that have been eDelivered, have expired or been rejected.

Refer to the [eDelivery History](#) tab section of this Guide for more information.

## eDelivery review

Once you click 'VIEW' on a record from the eDelivery Summary dashboard, the eDelivery review screen will display the eDelivery package for the policy you selected.

1. Within the eDelivery review tab, there is a Summary Information banner and, by default, four tabs that appear at the top of the screen. The summary includes:
  - a. **Policy ID:** the policy number of the case being displayed
  - b. **Owner:** owner name(s)
  - c. **Insured:** insured name(s)
  - d. **Ready for Delivery Date:** the date the package became available via the SmartDelivery portal
  - e. **eDelivery Expiry Date:** the date by which the eDelivery must be completed and all settlement requirements returned to BMO Insurance. In most cases, this is 45 days from the date the eDelivery package becomes available to you. Any policy remaining in the SmartDelivery portal without eDelivery being completed by the eDelivery Expiry Date, will be automatically rejected and BMO Insurance will initiate Not Taken processing.
  - f. **Stage:** Indicates where the contract package is at in the eDelivery process (refer to the Stage values in the [eDelivery summary](#) section of this Guide).

Review the summary displayed here for the policy you are working on.

The screenshot displays the BMO Insurance eDelivery review interface. At the top, there is a navigation bar with 'Home', 'Portfolio', 'Commission', 'Forms and Agreements', 'Smart App', and 'SmartDelivery'. Below this is a 'Back to SmartDelivery Dashboard' link. The main heading is 'eDelivery review'. A table lists the following data:

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
SMPOLTE04	Smfirstname01 Testsmnewname001	Smfirstname01 Testsmnewname001	Jan 19, 2026	Mar 5, 2026	Advisor Review

Below the table, there are four tabs: 'Review eDelivery package', 'Download documents for manual signing', 'Confirm contact information and release eDelivery', and 'eSign status, document submission'. The 'Review eDelivery package' tab is active. Below the tabs, there is a paragraph of text explaining the review process and a 'Change to Delivery Offline' button. At the bottom, there is a section for 'Issued Case Status Report' with a download button and a 'Contract package' section.

If completing delivery online, select a tab to navigate through the eDelivery process.

# The SmartDelivery tabs

Navigate through each of the tabs to complete the selected policy delivery process:

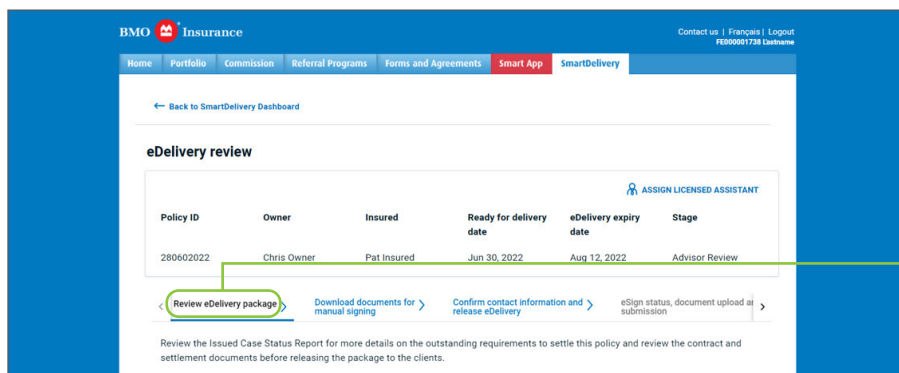
- **Review eDelivery package:** displays the 'Issue Case Status Report', the policy and the settlement documents that need to be completed to settle the policy. This section is the default view that will be displayed when an eDelivery record is opened.

## For Online eDelivery:

- **Download documents for manual signing:** if there are documents in the settlement package that cannot be included in the eSign process but that require you to manually download and complete, they can be found and downloaded here for manual completion.
- **Confirm contact information and release eDelivery:** displays each party's email address and mobile phone number that you need to validate. This information will be used to send the policy package to the owner(s) and insured(s) for review and eSignatures. Each party must have a unique email address and mobile phone number that receives SMS messages. Once validated or updated, the policy can be released to your clients using the 'RELEASE TO CLIENT' button at the bottom of the screen.
- **eSign status, document upload and submission:** displays the status of the eSign process for all signing parties, allows you to upload any manually completed documents (*if required*), add any additional documents and electronically return the settlement documents to BMO Insurance. A copy of the policy and the accompanying settlement documents can also be downloaded from this section.

## For Offline Delivery:

- Select 'CHANGE TO OFFLINE DELIVERY' button, at the bottom of the 'Review eDelivery Package' tab. The **Download documents for manual signing** and **Confirm contact information and release eDelivery** tabs will no longer be available once the Offline Delivery option is selected. The policy contract, client disclosures and all settlement documents will be downloaded to your device. Deliver using your preferred eSign or wet signature process.
- **Document upload and submission:** allows you to upload signed settlement documents and any additional documents (*if required*) and electronically return the settlement documents to BMO Insurance.

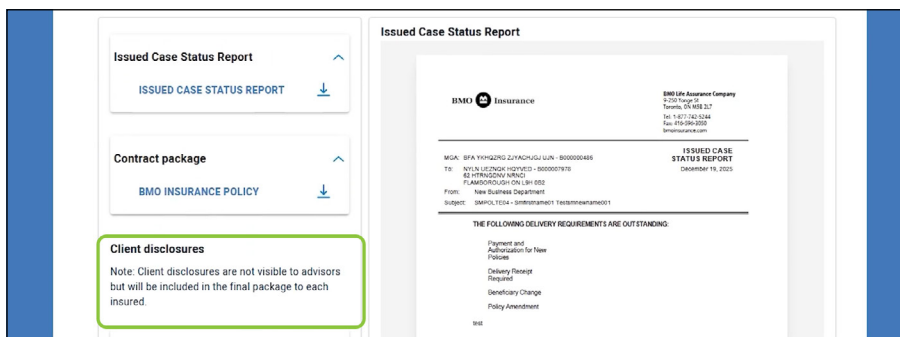


Start the process on the Review eDelivery package tab, which is the default view when you open a package for the first time.

## Review eDelivery package

This tab allows you to review the policy and the associated settlement documents before releasing the package to your client(s). Here, you will see the following sections:

- The **Issued Case Status Report** – a memo from the BMO Insurance New Business department summarizing the outstanding settlement requirements
- The **Contract package** – the policy that will be sent via OneSpan to the owner(s) and insured(s)
- The **Client Disclosures** - confidential medical and lifestyle disclosures that will be sent to each insured via OneSpan. **NOTE:** you will not be able to view these documents for privacy reasons
- The **Settlement package** – contains the documents that need to be completed and returned to BMO Insurance to settle the policy:
  - If using online eDelivery, the delivery receipt and amendment, if applicable, will be sent to the client for their eSignature together with the contract via OneSpan
  - Any additional settlement documents that must be downloaded for manual completion on the next tab. See [Download documents for manual signing](#).



To protect your client's privacy, you will not be able to view the medical and lifestyle documents in the Client disclosure section. Each insured will be able to view and validate their personal disclosures when the policy is delivered to them via OneSpan, the eSign platform.

# Online eDelivery

## Download documents for manual signing

If using the online delivery option, any settlement requirements other than the Delivery Receipt and an Amendment, must be downloaded for manual completion on the Download documents for manual signing tab. Once completed, upload them to SmartDelivery on the [eSign status, document upload and submission](#) tab before completing the eDelivery process.

If there are additional documents you wish to submit, please upload them to SmartDelivery on the [eSign status, document upload and submission](#) tab before completing the eDelivery process.

If there are no documents that need to be manually completed, a message will appear in this section stating this.

The screenshot shows the BMO Insurance SmartDelivery interface. At the top, there is a navigation bar with links for Home, Portfolio, Commission, Forms and Agreements, Smart App, and SmartDelivery. Below the navigation bar, there is a section titled 'eDelivery review' with a table of policy details. The table has columns for Policy ID, Owner, Insured, Ready for delivery date, eDelivery expiry date, and Stage. Below the table, there are navigation buttons: 'Review eDelivery package', 'Download documents for manual signing', 'Confirm contact information and release eDelivery', and 'eSign status, document submission'. The 'Download documents for manual signing' section is highlighted with a green box. It contains a list of required documents: 'PAYMENT AND AUTHORIZATION FOR NEW POLICIES 950E' and 'REQUEST TO CHANGE BENEFICIARY DESIGNATION 625E'. Below the list is a 'DOWNLOAD ALL' button. To the right of the document list is an 'Issued Case Status Report' section. The report contains the following text: 'THE FOLLOWING DELIVERY REQUIREMENTS ARE OUTSTANDING: Payment and Authorization for New Policies, Policy Amendment, Delivery Receipt Required, Beneficiary Change'. At the bottom of the interface, there are buttons for 'REJECT EDELIVERY', 'CHANGE TO DELIVERY OFFLINE', and 'SCROLL TO TOP'.

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
SMPOLTE05	Smfirstname01 Testsmnewname001	Smfirname01 Testsmnewname001	Jan 19, 2026	Mar 5, 2026	Advisor Review

**Required documents**

- PAYMENT AND AUTHORIZATION FOR NEW POLICIES 950E
- REQUEST TO CHANGE BENEFICIARY DESIGNATION 625E

**Issued Case Status Report**

THE FOLLOWING DELIVERY REQUIREMENTS ARE OUTSTANDING:

- Payment and Authorization for New Policies
- Policy Amendment
- Delivery Receipt Required
- Beneficiary Change

To view the document, select it from the left pane.

Click here to download the documents that require manual signing.

## Confirm contact information and release eDelivery

Click on this tab to validate and/or update the email addresses and mobile phone numbers of the signing parties and to release the eDelivery package to them via the OneSpan eSign platform.

< Review eDelivery package > Download documents for manual signing > **Confirm contact information and release eDelivery** > eSign status, document submission >

**Confirm contact information**

A unique email address and mobile phone number are required for each client to eSign.

**Note:** Updates made here will not be communicated to BMO.

**Owner/Insured**

Name	Email	Mobile phone
Smfirstname01 Testsmnewname001	owncr@email.com	555-555-5555

**Advisor**

Name	Email	Mobile phone
NYLN UEZNOK HOYVED	advisor@email.com	987-654-3210

Confirm and, if necessary, update your clients' email addresses and mobile phone numbers here.

! Updates made in the contact information section will not be automatically communicated to BMO Insurance. Please remember to advise BMO Insurance's New Business department of any changes to client contact details so that we can update our policy records accordingly.

**Note:** If your contact details here are not current, please update them here and ensure that you've also updated them via the Advisor Support homepage.

Once you have validated this information, you may choose to include a brief note that will be added to the email invitation that your clients receive when they are invited to review and eSign the documents.

When you are ready to share the policy and eSignable settlement documents with the owners and insureds, click on 'RELEASE TO CLIENT' at the bottom of this page.

! The OneSpan portal uses an email address and mobile phone number in its two-step user authentication process. A landline phone number cannot be used for this process.

Home Portfolio Communication Centre Commission Referral Programs Forms and Agreements Smart App SmartDelivery

← Back to SmartDelivery Dashboard

### eDelivery review

ASSIGN LICENSED ASSISTANT

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
280602022	Chris Owner	Pat Insured	Jun 30, 2022	Aug 12, 2022	Advisor Review

< Review eDelivery package > Download documents for manual signing > **Confirm contact information and release eDelivery** > eSign status, document upload and submission >

#### Confirm contact information

A unique email address and mobile phone number are required for each client to eSign.

**Note: Updates made here will not be communicated to BMO.**

**Insured**

Name	Email	Mobile phone
Chris Owner	Chris.Owner@email.com	555-555-5555

**Insured/Signing officer**

Name	Email	Mobile phone
Pat Insured	Pat.Insured@email.com	555-555-5555

**Advisor**

Name	Email	Mobile phone
Advisor Name	Advisor.Name@email.com	555-555-5555

If you have not done so already, please download the following documents on the previous page for manual completion and signatures

**Illustration**

#### Add a note to your email

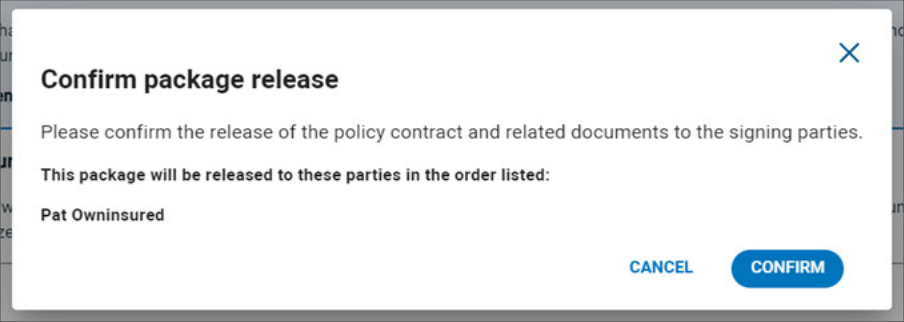
Each signing party will receive an email with instructions on how to access the OneSpan eSign portal to view the policy and eSign documents. If you like, you can add a customized message to the email, below.

REJECT POLICY SCROLL TO TOP SAVE & EXIT **RELEASE TO CLIENT**

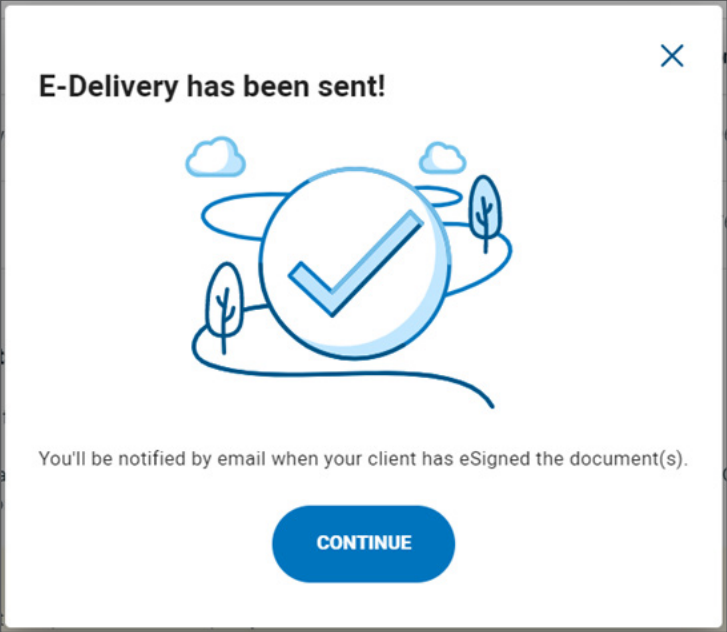
Include any notes or instructions to your clients here. This will be included in the email they receive when they are invited to review and eSign the package.

Then, click here, to release the eDelivery package.

Once 'RELEASE TO CLIENT' is selected, you will be prompted to confirm the release of a package. If you agree, click 'CONFIRM' and you will receive a confirmation that the eDelivery invitation has been sent.

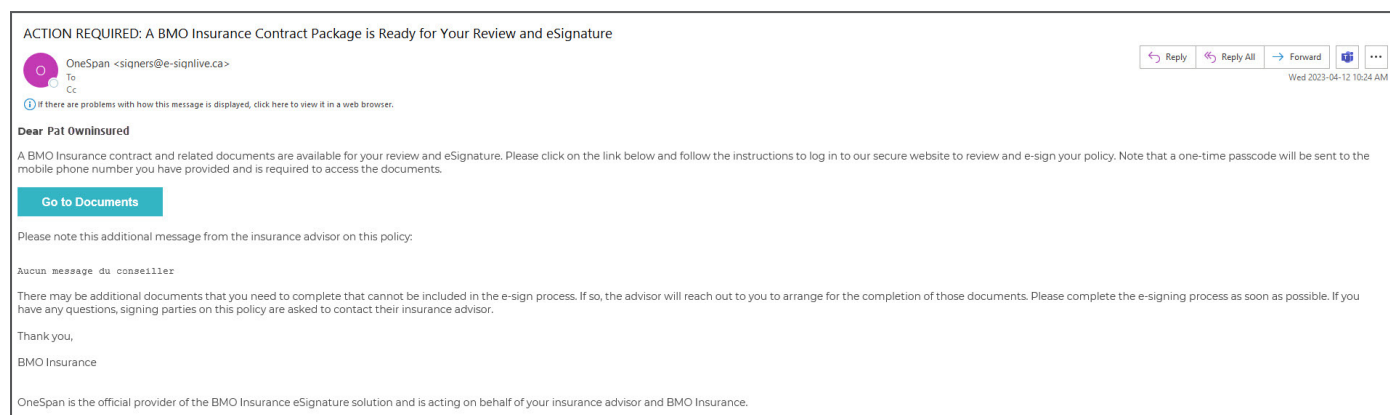


A confirmation message will appear. Click 'CONTINUE'.



## The eSignature Process – Delivering the Policy

After you release the delivery package to the owner(s) and insured(s) in SmartDelivery, the eSignature process is supported by OneSpan. OneSpan's eSignLive will send a secure link to each signing party using the email address(es) which you validated on the [Confirm contact information and release eDelivery](#) tab. These emails will be sent sequentially, first to the owner(s), then to the insured(s) and finally to you (the advisor) to eSign. Each party will have 7 days to complete the signing process.



To access their personal eDelivery package, each signing party will need to use the authentication code that will be sent via SMS to the mobile phone number which you previously validated.

Once all these individuals have eSigned the relevant documents, you, as the servicing advisor, will also receive an email invitation to eSign the delivery receipt and any amendment(s).

The table below provides a summary of what each party on the policy will have the ability to do via the OneSpan eSign portal:

	Owner(s)	Insured(s)	Servicing Advisor
View policy	✓	✓	✓
View insured medical and lifestyle disclosures	✗	✓	✗
View and eSign any amendment(s), if required	✓	✓	✓
Complete and eSign delivery receipt	✓	✓	✓
Download a copy of the documents they have access to	✓	✓	✓

! Only the insured(s) will have exclusive access to review and download their own confidential medical and lifestyle disclosures.

Once your clients complete the signing ceremony, the servicing advisor will receive an invitation to eSign the policy delivery receipt. When all parties have completed the signing ceremony, they will be reminded to download their own copy of the policy and signed documents.

As the servicing advisor, you along with the owner(s) and insured(s) will be able to review the policy and be prompted to sign the Delivery Receipt and any amendments using the OneSpan eSign portal.

Once the eSign process is complete, you will receive an email confirmation of this. You must then return to the SmartDelivery portal to complete the submission of the delivery requirements to BMO Insurance.

! The eSigned documents will be available to the client via the OneSpan portal for 90 days. It is crucial that the policy owner download a copy of the policy and store it securely for their own records.

# eSign status, document upload and submission

On this last tab of SmartDelivery, you can:

- view the status of and manage the eSignature process (for the online eDelivery option);
- upload any manually signed documents;
- add any additional documents, and finally;
- submit the settlement documents to BMO Insurance.

**eDelivery review**

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
SMPOLTE01	Smfirstname02 Testsmnewname002	Smfirstname02 Testsmnewname002	Jan 19, 2026	Mar 5, 2026	Final Review

< Package >   Download documents for manual signing >   Confirm contact information and release eDelivery >   **eSign status, document upload and submission** >

**eSign status and submission**

Check the status of your eDelivery signatures or resend any documents for signing. After clicking the RESEND button, you will have the opportunity to update the Email or Mobile Phone.

REFRESH   RE-INITIATE SIGNING

Name	Role	Status	Date Sent	Email	Mobile Phone	
Smfirstname02 Testsmnewname002	Owner/Insured	Completed	Jan 20, 2026	owner@email.com	416-522-6757	RESEND
NYL N UEZQK H QYVED	Advisor	Completed	Jan 20, 2026	advisor@email.com	647-531-9610	RESEND

**Upload manually signed documents**

Select **Upload** to attach the completed form. If a form is no longer required to settle the policy, select **Not Applicable**.

Please ensure all required documents are fully complete and attached before returning the settlement documents to BMO Insurance. Documents requiring manual signing may be signed in-person by the client or signed via other digital methods and uploaded here.

**Missing documents**  
2 manually signed documents are required to settle this policy.

Document	Status		
Payment and Authorization for New Policies 950E	Required	NOT APPLICABLE	UPLOAD
Request to Change Beneficiary Designation 625E	Required	NOT APPLICABLE	UPLOAD

ADD DOCUMENTS

**Additional documents**

Additional documents	Status
No documents to display	

REJECT EDELIVERY   SCROLL TO TOP   SAVE & EXIT   **READY TO SETTLE**

# View and Manage eSignature Status

If a signing party does not receive the eSign invitation or they fail to authenticate themselves when logging into the eSign portal, the eSign invitation can be resent to them by selecting the 'RESEND' button beside their name. If necessary, their email address and mobile phone number can be updated before it is resent.

In the event a signing party declines to eSign, the eSign ceremony will be cancelled for all signers. If you wish to re-initiate the process, this can be done by selecting 'RE-INITIATE SIGNING'.

**eDelivery review**

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
SMPOLTE01	Smfirstname02 Testsmnewname002	Smfirstname02 Testsmnewname002	Jan 19, 2026	Mar 5, 2026	Final Review

[eSign status, document upload and submission](#)

**eSign status and submission**

Check the status of your eDelivery signatures or resend any documents for signing. After clicking the RESEND button, you will have the opportunity to update the Email or Mobile Phone.

[REFRESH](#) [RE-INITIATE SIGNING](#)

Name	Role	Status	Date Sent	Email	Mobile Phone	
Smfirstname02 Testsmnewname002	Owner/Insured	Completed	Jan 20, 2026	owner@email.com	416-522-6757	<a href="#">RESEND</a>
NVLN UEZNGK HQYVED	Advisor	Completed	Jan 20, 2026	advisor@email.com	647-531-9610	<a href="#">RESEND</a>

**Upload manually signed documents**

Select **Upload** to attach the completed form. If a form is no longer required to settle the policy, select **Not Applicable**.

Please ensure all required documents are fully complete and attached before returning the settlement documents to BMO Insurance. Documents requiring manual signing may be signed in-person by the client or signed via other digital methods and uploaded here.

**Missing documents**  
2 manually signed documents are required to settle this policy.

Document	Status		
Payment and Authorization for New Policies 95DE	Required	<a href="#">NOT APPLICABLE</a>	<a href="#">UPLOAD</a>
Request to Change Beneficiary Designation 625F	Required	<a href="#">NOT APPLICABLE</a>	<a href="#">UPLOAD</a>

[ADD DOCUMENTS](#)

**Additional documents**

Additional documents	Status
No documents to display	

[REJECT EDELIVERY](#) [SCROLL TO TOP](#) [SAVE & EXIT](#) [READY TO SETTLE](#)

If the eSign process has been cancelled and needs to be restarted, click here.

If an eSign request needs to be presented to an individual signer, click here.

## Upload manually signed documents

If a delivery package includes documents that needed to be manually completed, they should be uploaded in the 'Upload manually signed documents' section.

If a manual document is no longer necessary, select the 'Not Applicable' button and provide the reason for not completing the document.

If you have additional documents to submit that aren't requested here, you can upload them by selecting "+ ADD DOCUMENTS". Uploaded files will be added to the package and returned to BMO Insurance for settlement.

The screenshot displays the 'eDelivery review' interface. At the top, a table lists policy details: Policy ID (SMPOLTE01), Owner (Smfirstname02 Testsmnewname002), Insured (Smfirstname02 Testsmnewname002), Ready for delivery date (Jan 19, 2026), eDelivery expiry date (Mar 5, 2026), and Stage (Final Review). Below this is a navigation bar with buttons for 'Package', 'Download documents for manual signing', 'Confirm contact information and release eDelivery', and 'eSign status, document upload and submission' (highlighted with a green box). The 'eSign status and submission' section includes instructions and a table of signatories. The 'Upload manually signed documents' section features a 'Missing documents' alert and a table with 'Document' and 'Status' columns. Two documents are listed: 'Payment and Authorization for New Policies 95DE' and 'Request to Change Beneficiary Designation 625E', both marked as 'Required'. For each document, there are 'NOT APPLICABLE' and 'UPLOAD' buttons (highlighted with a green box). An 'ADD DOCUMENTS' button is also present. At the bottom, there are buttons for 'REJECT EDELIVERY', 'SCROLL TO TOP', 'SAVE & EXIT', and 'READY TO SETTLE'.

Policy ID	Owner	Insured	Ready for delivery date	eDelivery expiry date	Stage
SMPOLTE01	Smfirstname02 Testsmnewname002	Smfirstname02 Testsmnewname002	Jan 19, 2026	Mar 5, 2026	Final Review

Name	Role	Status	Date Sent	Email	Mobile Phone
Smfirstname02 Testsmnewname002	Owner/Insured	Completed	Jan 20, 2026	owner@email.com	416-522-6757
NYLN UEZQK HQYVED	Advisor	Completed	Jan 20, 2026	advisor@email.com	647-531-9610

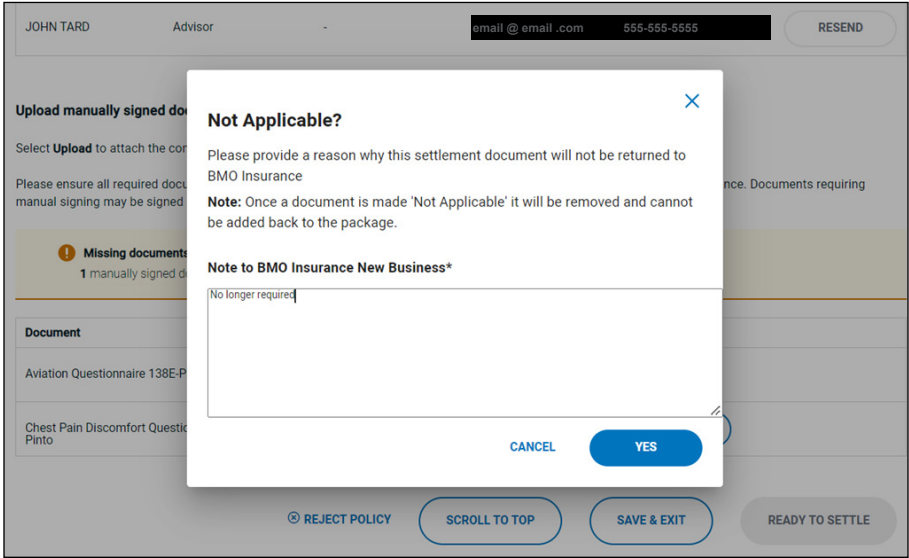
Document	Status
Payment and Authorization for New Policies 95DE	Required
Request to Change Beneficiary Designation 625E	Required

Click 'UPLOAD' to upload the corresponding manually completed document to the eDelivery package. Click 'NOT APPLICABLE' if the document will not be returned to BMO Insurance.

Click 'ADD DOCUMENTS' to upload any additional documents to be returned to BMO Insurance with the settlement documents.

If you do not intend to return any of these documents to BMO Insurance, please indicate the reasons why in the following pop-up screen:

! Once a document is made 'Not Applicable' it will be removed and cannot be added back to the package.



# Submitting settlement documents to BMO Insurance

Once eSignatures are complete, and/or any required manually signed documents are uploaded, the 'READY TO SETTLE' button will become active. You must then click on the button to complete the eDelivery process and return the settlement documents to BMO Insurance. eDelivery packages in a Final Review Status and not submitted by its expiry date will be automatically sent to BMO Insurance's New Business department for processing on that date.

The screenshot shows a web interface for eDelivery. At the top, there are 'REFRESH' and 'RE-INITIATE SIGNING' buttons. Below is a table with columns: Name, Role, Status, Date Sent, Email, and Mobile Phone. Two rows are visible, both with a 'Completed' status and a 'RESEND' button. Below the table is a section titled 'Upload manually signed documents' with instructions. A yellow warning box indicates 'Missing documents' (2 manually signed documents are required). Below this is a table of documents with columns 'Document' and 'Status'. Two documents are listed: 'Payment and Authorization for New Policies 950E' and 'Request to Change Beneficiary Designation 625E', both with a 'Required' status and 'NOT APPLICABLE' and 'UPLOAD' buttons. At the bottom, there are buttons for 'REJECT EDELIVERY', 'SCROLL TO TOP', 'SAVE & EXIT', and 'READY TO SETTLE'.

Name	Role	Status	Date Sent	Email	Mobile Phone
Smfirstname02 Testsmnewname002	Owner/Insured	Completed	Jan 20, 2026	owner@email.com	416-522-6757
NYLN UEZNRK HQYVED	Advisor	Completed	Jan 20, 2026	advisor@email.com	647-531-9610

**Missing documents**  
2 manually signed documents are required to settle this policy.

Document	Status
Payment and Authorization for New Policies 950E	Required
Request to Change Beneficiary Designation 625E	Required

Additional documents: No documents to display

Buttons: REJECT EDELIVERY, SCROLL TO TOP, SAVE & EXIT, READY TO SETTLE

## eDelivery is done!

All eSigned and/or manually completed settlement documents will be automatically submitted to BMO Insurance for processing. You will be able to view and download all, or individual components of the policy package from the eDelivery History tab for 30 days.

At this point, if the owner chooses to pay the initial premium by cheque, their payment can be sent via courier to the following address:

**BMO Insurance**  
New Business Department  
9-250 Yonge St  
Toronto, ON, M5B 2L7

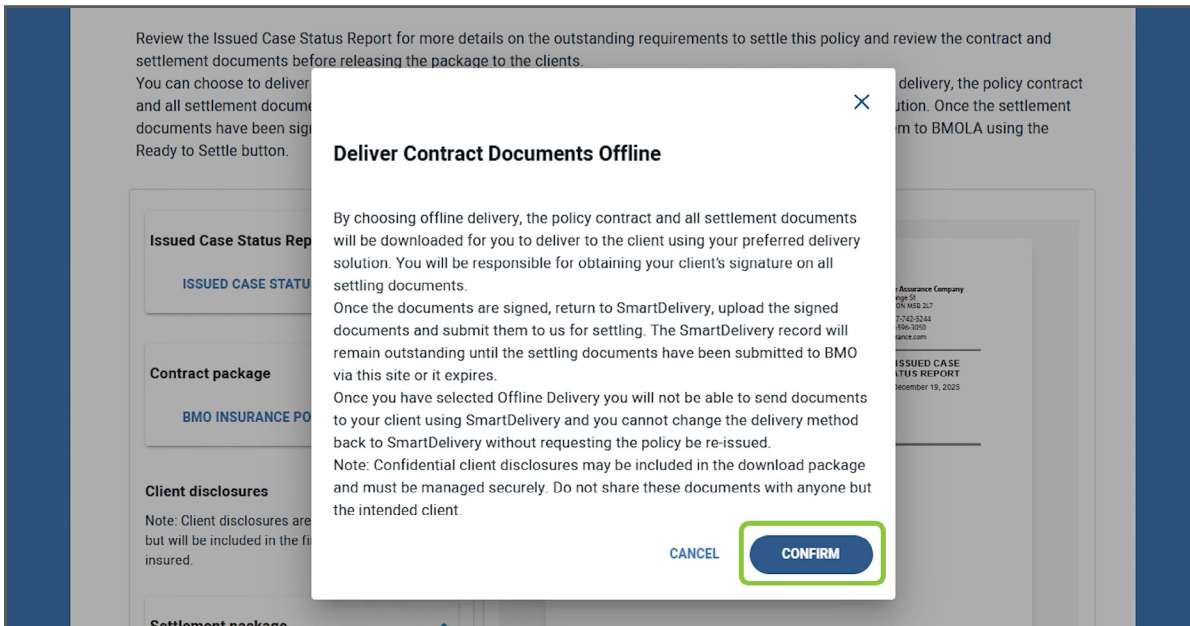
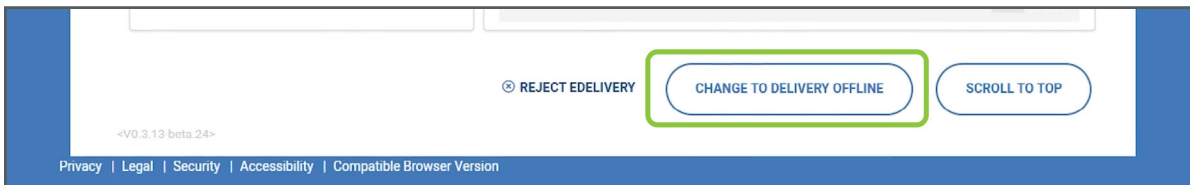
! For quicker processing, please remind your clients to indicate their policy number on their premium payment cheque.



## OPTIONAL: Offline Delivery

SmartDelivery offers an end-to-end platform for policy delivery, including an integrated OneSpan eSign process.

But if you prefer an alternative method to deliver the policy and obtain signatures on the policy documents, SmartDelivery now offers you the ability to complete the policy delivery process offline. That means you can utilize your preferred signature method, independent of the SmartDelivery platform—whether it be an alternative e-signature platform or wet signatures. Simply select **“CHANGE TO OFFLINE DELIVERY”** to use this alternate (*optional*) process.



## Offline Delivery

Select 'Change to Offline Delivery' and confirm to proceed with offline delivery.

1. Proceed with offline delivery to obtain signatures. The **Download documents for manual signing** and **Confirm contact information and release eDelivery** tabs will no longer be available once the Offline Delivery option is selected.

*NOTE:*

- i. Once offline delivery is initiated, the delivery method cannot be switched back to BMO's OneSpan eSignature solution to complete the signature process.
  - ii. Please be aware that the insured client's disclosures, which are not visible within SmartDelivery, will be downloaded with the policy contract package for you to deliver to the insured with the contract. These documents should be handled with the utmost confidentiality.
2. Once you confirm, the policy, confidential client disclosures, delivery receipt and any other settlement documents will be downloaded to your device to obtain signatures using your preferred method.  
*NOTE: You will be responsible for delivering the policy contract to the policy owner and the confidential client disclosers to the insured party that they relate to. It is your responsibility to ensure that these disclosures are only shared with the individual they relate to. Any settlement documents should be completed and signed by the appropriate parties.*
  3. After you have obtained signatures on all completed settlement documents, you must return to SmartDelivery to upload them and complete the eDelivery process. Select the 'READY TO SETTLE' button on the **Document upload and submission** tab.

*NOTE:*

- i. Settlement documents are immediately submitted to BMO Insurance's New Business department for processing.
- ii. Do not email the settlement documents back to BMO Insurance. This will result in delays in policy settlement.

### Offline Delivery is done!

All signed and/or manually completed settlement documents will be automatically submitted to BMO Insurance for processing. You will be able to view and download all, or individual components of the policy package from the eDelivery History tab for 30 days.

At this point, if the owner chooses to pay the initial premium by cheque, their payment can be sent via courier to the following address:

**BMO Insurance**  
New Business Department  
9-250 Yonge St  
Toronto, ON, M5B 2L7

*Note: If you select the Offline Delivery option in error, or wish to switch back to the integrated SmartDelivery signature solution, please contact our Digital Support Team (DST) at [Insurance.DST@bmo.com](mailto:Insurance.DST@bmo.com) or 1-855-208-3675 for assistance.*



For quicker processing, please remind your clients to indicate their policy number on their premium payment cheque.



## Status updates and notifications

As the servicing advisor, you will receive status updates via email from BMO Insurance ([no-reply@bmo.com](mailto:no-reply@bmo.com)) throughout the eDelivery process. If the Online eDelivery option is selected, you'll also receive notifications from OneSpan ([signers@e-signlive.ca](mailto:signers@e-signlive.ca)).

The table below provides a summary of the notifications that will be sent to each party:

Type of Notification	Owner(s)	Insured(s)	Servicing Advisor	Distributor Office	Other Commissionable Advisor
<b>eDelivery Package Notifications from BMO Insurance (<a href="mailto:no-reply@bmo.com">no-reply@bmo.com</a>)</b>					
Advisor eDelivery Notification: sent when a policy is ready for eDelivery and available in the SmartDelivery portal			✓	cc'd	cc'd
eDelivery Expiry Reminder: sent 15 days prior to the eDelivery expiry date, if eDelivery is not yet complete			✓	cc'd	cc'd
Delivery Expiry Notification: sent on the eDelivery package expiry date, notifying that the eDelivery package has expired.			✓	cc'd	cc'd
Delivery Rejection Notification: Confirmation that an eDelivery package has been rejected, sent when the SmartDelivery package is rejected.			✓	cc'd	cc'd
eDelivery Complete Notification: Confirmation that eDelivery is complete and the settlement documents transmitted to BMO Insurance New Business department.			✓	cc'd	cc'd
<b>Online Delivery eSign Notifications from OneSpan (<a href="mailto:signers@e-signlive.ca">signers@e-signlive.ca</a>)</b>					
Invitation to eSign: sent to each signing party (Policy owner, insured and advisor) consecutively inviting them to review the contract, client disclosures (if they are an insured) and eSign.	✓	✓	✓		
Document Download Reminder: sent to each signing party once the signing ceremony has been completed by all signing parties prompting them to download the documents.	✓	✓	✓		
eSignature Access Locked: When a signing party becomes locked-out of the signing ceremony			✓		
eSign Period Expired: When a signing party fails to eSign within the allotted 7 days			✓		
eSign Complete: When all parties have completed the eSign ceremony successfully			✓		
eSign Opt Out: When a signing party declines the eSign process			✓		
Email address invalid: If a signing parties email address is not valid, such that the OneSpan solution cannot send the invitation to eSign to that party.			✓		

# Rejecting an eDelivery Package

If at any time in the eDelivery process, you determine that the policy will not be placed or needs to be reissued, you can communicate these instructions to BMO Insurance by selecting the 'REJECT EDELIVERY' button at the bottom of the page.

After a case is rejected, it will no longer be available on the SmartDelivery dashboard. BMO Insurance's New Business department will be automatically notified of your request and will action it accordingly. These cases can be viewed on the eDelivery History screen for 30 days.

The screenshot shows the SmartDelivery dashboard interface. At the top, there are 'REFRESH' and 'RE-INITIATE SIGNING' options. Below is a table with columns: Name, Role, Status, Date Sent, Email, and Mobile Phone. Two rows are visible, both with a 'Completed' status and a 'RESEND' button. Below the table is a section for 'Upload manually signed documents' with instructions and a warning about missing documents. A table lists two documents: 'Payment and Authorization for New Policies 950E' and 'Request to Change Beneficiary Designation 625E', both marked as 'Required' with 'NOT APPLICABLE' and 'UPLOAD' buttons. At the bottom, there are buttons for 'REJECT EDELIVERY', 'SCROLL TO TOP', 'SAVE & EXIT', and 'READY TO SETTLE'. The 'REJECT EDELIVERY' button is highlighted with a green box and a callout line.

Name	Role	Status	Date Sent	Email	Mobile Phone
Smfirstname02 Testsmnewname002	Owner/Insured	Completed	Jan 20, 2026	owner@email.com	416-522-6757
NYLN UEZNGK HQYVED	Advisor	Completed	Jan 20, 2026	advisor@email.com	647-531-9610

**Missing documents**  
2 manually signed documents are required to settle this policy.

Document	Status
Payment and Authorization for New Policies 950E	Required
Request to Change Beneficiary Designation 625E	Required

**Additional documents**  
No documents to display

<v0.3.13-beta.24>

Click here if the eDelivery will not be placed or needs to be reissued.

### Reject eDelivery 123456789? ✕

To reject this eDelivery, please select the reason for rejection and add any additional notes. The eDelivery package will be cancelled and BMO Insurance's New Business department will be notified of the rejection.

**Rejection request\***      **Rejection reason\***

Select rejection request      Select rejection reason

**Note to BMO Insurance New Business\***

Additional instructions for the New Business administrator related to the rejection of this eDelivery can be provided here.

**CANCEL**      CONFIRM

In these fields, select the reason why the eDelivery is being rejected.

Add additional notes here, if necessary.



# eDelivery History Tab

Once eDelivery has been completed or rejected, refer to the eDelivery History tab for policy details or to download the contract package.

**BMO Insurance** | Contact us | Français | Logout | FE000001738 | Lastname

Home | Portfolio | Commission | Referral Programs | Forms and Agreements | Smart App | SmartDelivery

Active eDelivery | **eDelivery History**

### eDelivery history

4 DELIVERY COMPLETED | 1 DELIVERY EXPIRED | 6 DELIVERY REJECTED

Search

Policy ID	Owner	Insured	Last actioned date	Stage
POTERM101	Sandy Locky	Ramiz Patty	Jun 29, 2022	Delivery completed
POLTERM79	Ram Gudu	Ram Gudu	Jun 23, 2022	Delivery completed
PLOIC1019	Leah Tard	Leah Tard	Jun 24, 2022	Delivery completed
POLTERM75	Gudu Pinto	Gudu Pinto	Jun 21, 2022	Delivery completed

1 to 4 of 4 | Page 1 of 1

Privacy | Legal | Security | Accessibility

After eDelivery is complete, if you wish to download the policy and completed settlement documents, open the corresponding record from the eDelivery History dashboard and click on the 'DOWNLOAD' icon.

The screenshot shows the BMO Insurance SmartDelivery interface. At the top, there is a navigation bar with the BMO logo and 'Insurance' text. On the right, there are links for 'Contact us', 'Français', and 'Logout', along with a user ID 'FE00001738' and 'Lastname'. Below the navigation bar, there are tabs for 'Home', 'Portfolio', 'Commission', 'Referral Programs', 'Forms and Agreements', 'Smart App', and 'SmartDelivery'. A 'Back to SmartDelivery Dashboard' link is visible. The main content area is titled 'eDelivery review' and contains a table with the following data:

Policy ID	Owner	Insured	Issued Date	Completed Date	Stage
PLOIC1019	Chris Owner	Pat insured	Jun 24, 2022	Jun 24, 2022	Delivery completed

Below the table, there is a section titled 'Download a copy of the full package' with a 'DOWNLOAD' button. A green callout box points to this button with the text: 'Click here to download the policy and/or completed settlement documents.' The interface also features a left-hand sidebar with expandable sections: 'Issued Case Status Report' (containing 'ISSUE CASE STATUS REPORT'), 'Contract package' (containing 'BMO INSURANCE POLICY'), 'Client disclosures' (with a note: 'Note: Client disclosures are not visible to advisors but will be included in the final package to each insured.'), and 'Settlement package' (containing 'CONTRACT DELIVERY RECEIPT' and 'AVIATION QUESTIONNAIRE 138E-'). A 'BACK' button is located at the bottom right of the main content area. At the very bottom, there are links for 'Privacy', 'Legal', 'Security', and 'Accessibility'.



# Notes for MGA and National Account Office Staff

MGA and National Account staff with access to Advisor Support will also have access to SmartDelivery. These individuals can:

- view and download individual documents or the full policy packages for advisors in their organization, while eDelivery is in progress.
- view and download policies, including settlement documents, from the case record on the eDelivery History tab, once eDelivery is complete.
- reject an eDelivery package on behalf of an advisor. *Note: Aside from this action, no other steps in the eDelivery process can be actioned by the MGA staff on behalf of an advisor.*

The screenshot shows the BMO Insurance SmartDelivery interface. At the top, there is a navigation bar with links for Home, Portfolio, Commission, Forms and Agreements, Smart App, and SmartDelivery. Below this, there are tabs for Active eDelivery and eDelivery History. The main content area is titled 'eDelivery summary' and features seven status cards: '12 VIEW ALL', '6 ADVISOR REVIEW', '2 AWAITING E-SIGNATURES', '0 FINAL REVIEW', '0 E-SIGN REJECTED', '1 E-SIGN EXPIRED', and '3 OFFLINE DELIVERY'. A search bar is located below the cards. At the bottom, there is a table with columns for Policy ID, Owner, Insured, Expiry Date, Stage, and View.

Policy ID	Owner	Insured	Expiry Date	Stage	View
SMPOLTE04	Smfirstname01 Testsmn...	Smfirstname01 Testsmn...	Mar 05, 2026	Advisor Review	VIEW



## ? Need help?

If you require assistance with the SmartDelivery process, please contact our Digital Support Team (DST) at [Insurance.DST@bmo.com](mailto:Insurance.DST@bmo.com) or 1-855-208-3675 from Monday to Friday, 9:00AM - 6:00PM ET.

If you have questions about the specific delivery requirements or contract for a specific policy, please contact your MGA/National Account New Business team.

# Let's connect

To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area or call 1-877-742-5244.



Ontario Region  
1-800-608-7303

Quebec - Atlantic Region  
1-866-217-0514

Western Region  
1-877-877-1272



[bmoinsurance.com/advisor](https://bmoinsurance.com/advisor)



## For Advisor Use Only.

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 circumstances. BMO Life Assurance Company does not provide any such advice to the policyholder or to the insurance advisor.

Insurer: BMO Life Assurance Company.

958E (2026/01/23)

26-0156