Your Smart App with BMO Insurance…A few important notes for our valued Client.

Thank you for choosing BMO Insurance to provide you and your loved ones with insurance coverage. Here are some important next steps in completing your Smart App:

Actions	Need to know…
App completion	• We use the information in this application to determine whether or not you are eligible for coverage and to establish the premium rates for the coverage you are applying for. It is important that the information you provide is current, correct and complete.
eSignature 	**[eSignature In Person]** • Remember your Secret Q&A that you set up for eSignature. You will receive an email with a link to login to eSignLive, review and sign the application and later download a copy of your signed application. • Next step – you will receive a phone call from a paramedical company to collect further information or they may meet you in person to complete a medical exam. **[Remote eSignature] (All signers will have a total of 14 days to eSign)** • You will receive an email from eSignLive with a link to review and esign the application. Open the mail link using the Secret Q&A you set up for eSignature and complete the process as follows: • **For iPad, tablet or touch-screen laptops:** ○ Review and accept the eConsent Authorization ○ Review the completed application and ensure that all information is correct ○ Tap on the 1st signature box and sign directly on the device with your finger or a stylus ○ You can click on the subsequent signature boxes, one at a time, to apply your captured signature to the rest of the application ○ Once all signatures are provided, the application will be sealed and cannot be tampered ○ Exit the signing screen. You will receive an email notification to download a signed copy

- **For laptops without touch-screen capability:**
  - Review and accept the eConsent Authorization
  - Review the completed application and ensure that all information is correct
  - Click on the 1st signature box and:
    - Use a **mouse** to draw your signature; **or**
    - Use a **smart phone** to sign by clicking on "Sign with a mobile device" in the signature box. You will receive an email instantly. Open up the email with your smartphone and click on the link to turn it into a wireless signature pad.
  - You can click on the subsequent signature boxes, one at a time, to apply your captured signature to the rest of the application
  - Once all signatures are provided, the application will be sealed and cannot be changed.
  - Exit the signing screen. You will receive an email notification to download a copy of your signed application.
  - Next step – you will receive a phone call from a paramedical company to collect further information or they may meet you in person to complete a medical exam.

Download a copy of the signed Smart App

- Once the eSignature process is successfully completed, you will receive an email from eSignLive with a link to download your signed application using the Secrete Q&A set up for eSignature.
- You will have 7 days to download the copy. If you miss that window, you can still have your insurance advisor to provide you with a copy for retention.

Additional telephone interview or personal visit to collect medical information

- Depending on the type and amount of insurance coverage you are applying for, you may be required to complete:
  - a telephone interview with an underwriter; **or**
  - a paramedical questionnaire during a personal visit by a paramedical profession at a place and time of your preference.

Preparing for your paramedical visit

If a paramedical visit is required, knowing the purpose and what to expect can help you prepare for the visit.

Why do I need to undergo a medical exam?
The medical exam helps to provide a clear picture of your health. A simple blood test and urine sample measure cholesterol levels and screen for medical conditions that could be important in determining your insurance premium. Understanding your health allows us to assess the appropriate rate class for you.

Medically underwritten preferred term life insurance policies can offer lower rates because the insurance company can assign you a rate based on your health class: Standard, Preferred, and Preferred Plus. Without a medical exam, the insurance company would have to average the costs of lower-risk and higher-risk individuals in one class.

This routine medical exam typically takes less than 30 minutes and does not require undressing. It covers your medical history, height, weight, urinalysis, blood pressure and pulse and other tests if necessary. **For your convenience, a qualified paramedical professional comes to your home or office.** Your medical results are kept strictly confidential.

	What does the exam cover?
	Your medical history, height and weight, urinalysis, blood pressure, blood test, pulse and an ECG/EKG if necessary.
	
	What does BMO Insurance do with the information?
	The information is strictly confidential and is sent to our underwriting department.
	
	Is there anything else I need to know?
	You will need to show a photo ID such as a driver's license or passport to the paramedical examiner to verify your identity.
	
	How do I prepare for the medical exam?
	Preparing for a life insurance medical exam is easy. Here are a few suggestions on what you should do.
	• The day before your exam:
	  ○ Avoid strenuous exercise for 24 hours. Get a good night's rest.
	• 12 hours before:
	  ○ Avoid alcoholic beverages, nasal decongestants, decongestants and pain medication such as aspirin, acetaminophen and ibuprofen. Medications can give a skewed reading. You might also want to avoid high-cholesterol foods such as eggs, red meat, shrimp and fried foods as you prepare for the medical exam.
	• 8 hours before:
	  ○ Avoid caffeine, including coffee, tea and soft drinks. If possible, we recommend that you fast for the best results (drinking water is OK).
	• 1 hour before:
	  ○ Drink a glass of water to facilitate providing a urine sample.

We hope the above information was helpful and look forward to reviewing and approving your complete application for insurance soon. Should you have any questions, you can always reach out to your insurance advisor for assistance.

We're here to help.