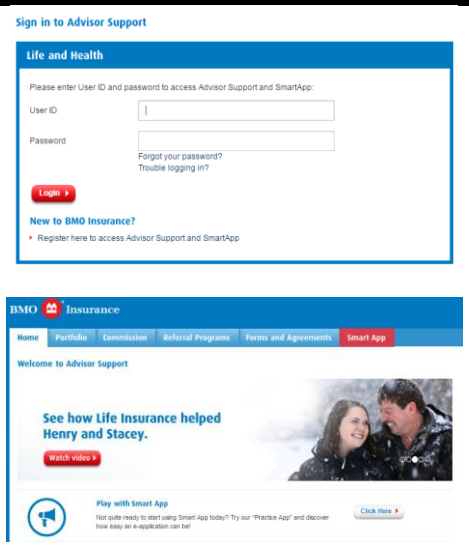
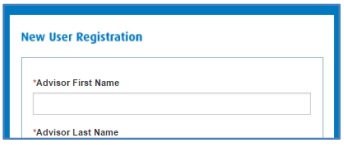
SmartApp® By BMO Insurance

Video Tutorial Notes – How to complete Smart App

Chapter 1 - The Benefits of Smart App

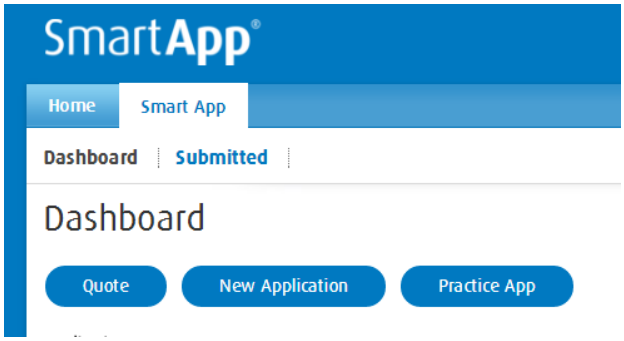
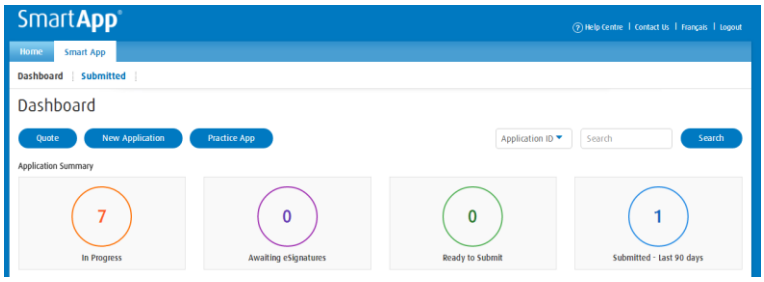
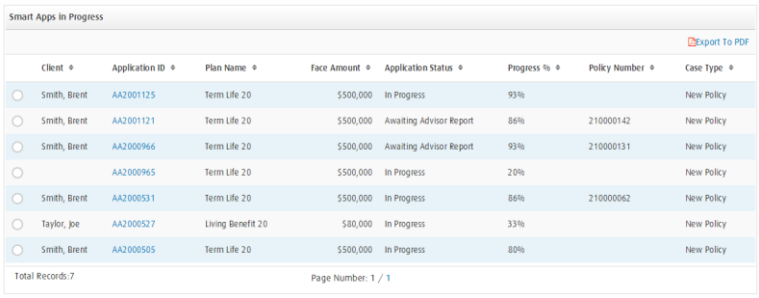
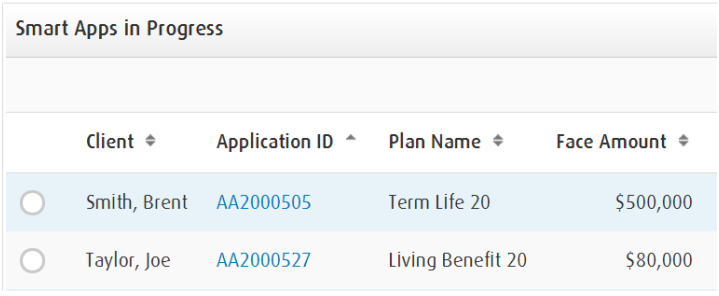
1-1		Welcome to BMO Insurance Smart App, a secure, easy and fast way to submit insurance applications directly to BMO. With Smart App, you can prepare quotes, and complete and submit applications for select BMO insurance products online - using any personal computer or tablet device. Complete Smart App with your Clients In-Person or remotely Non Face-to-Face. 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. 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!

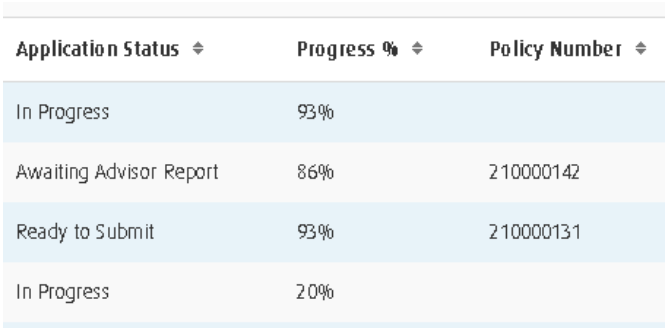
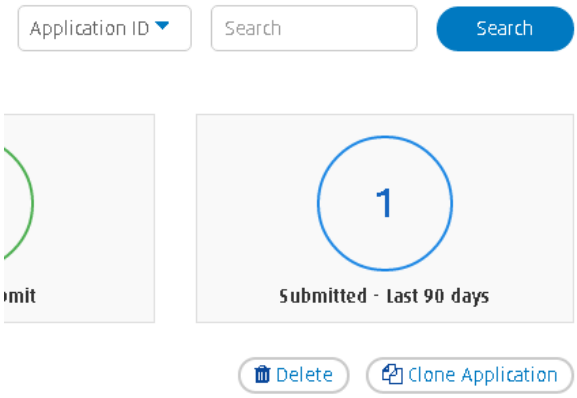
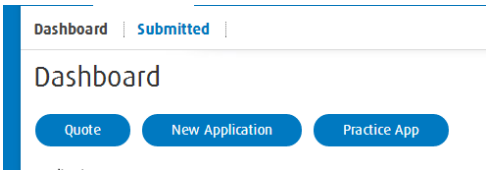
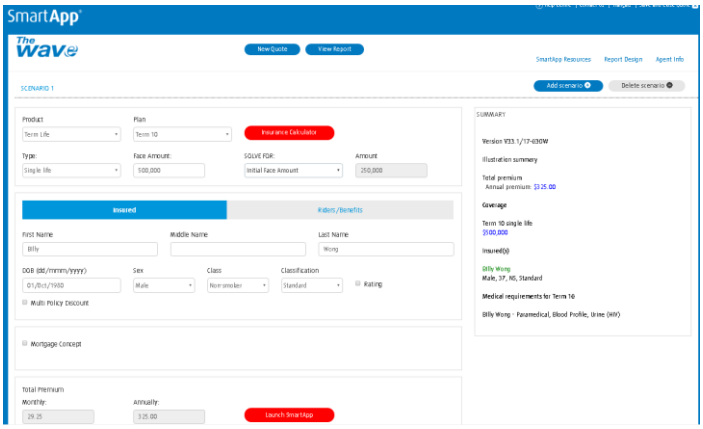
Chapter 2 - Launching Smart App

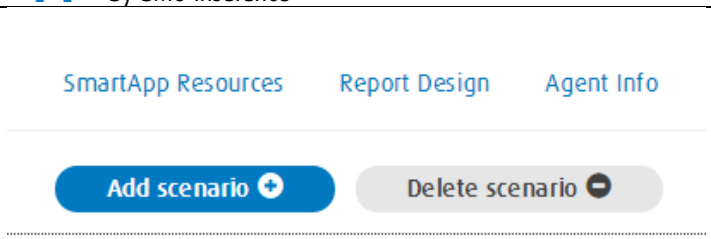
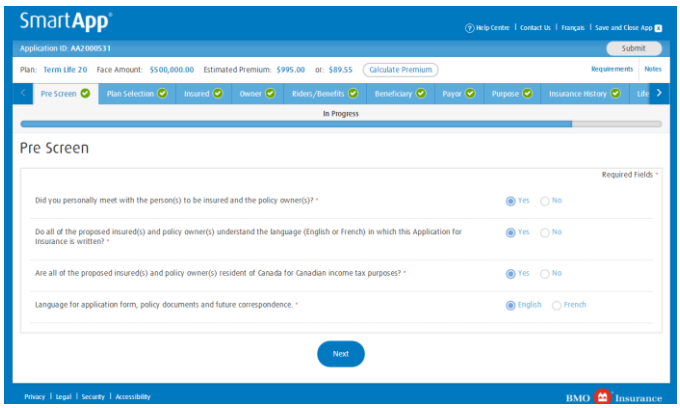
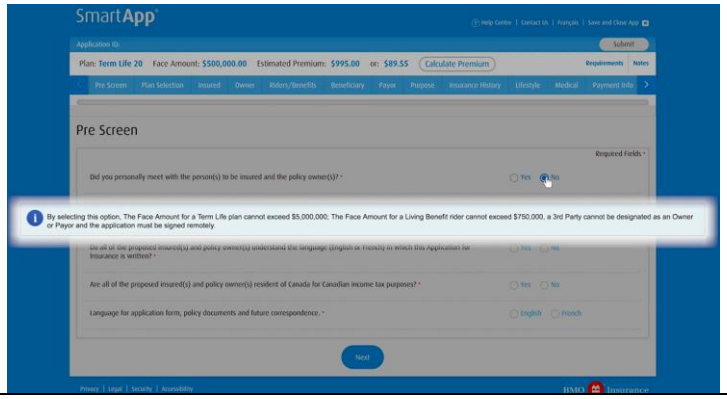
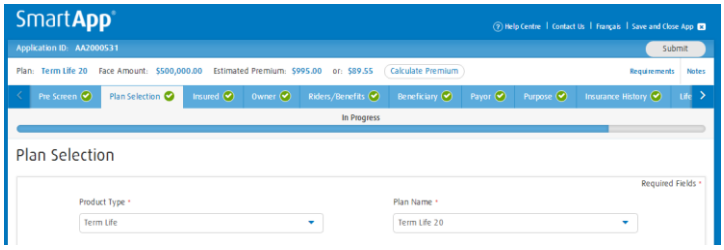
2-1		To use Smart App, sign in to Advisor Support, BMO Insurance's secure web site for advisors. Enter your User ID and password to log in. Here, you can track the status on submitted cases, make 'inforce' policy and commission inquiries, and now, access your Smart App Dashboard.
2-2		If you're not yet contracted with BMO Insurance, no problem. You can instantly get a temporary ID and Password to explore Smart App and submit a new application.

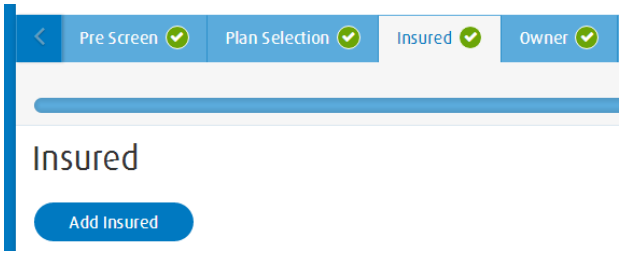
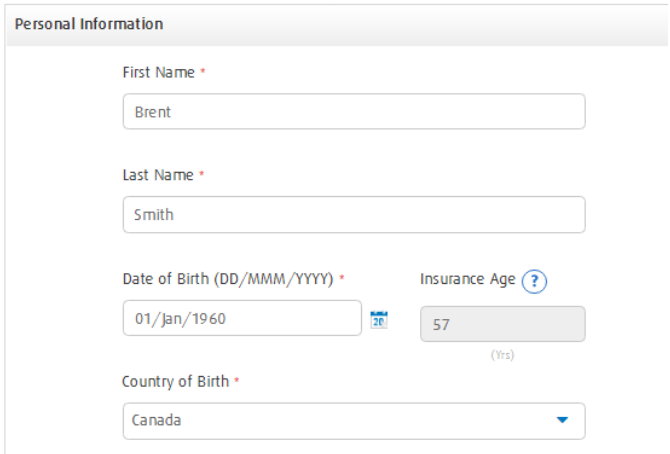
BMO Insurance

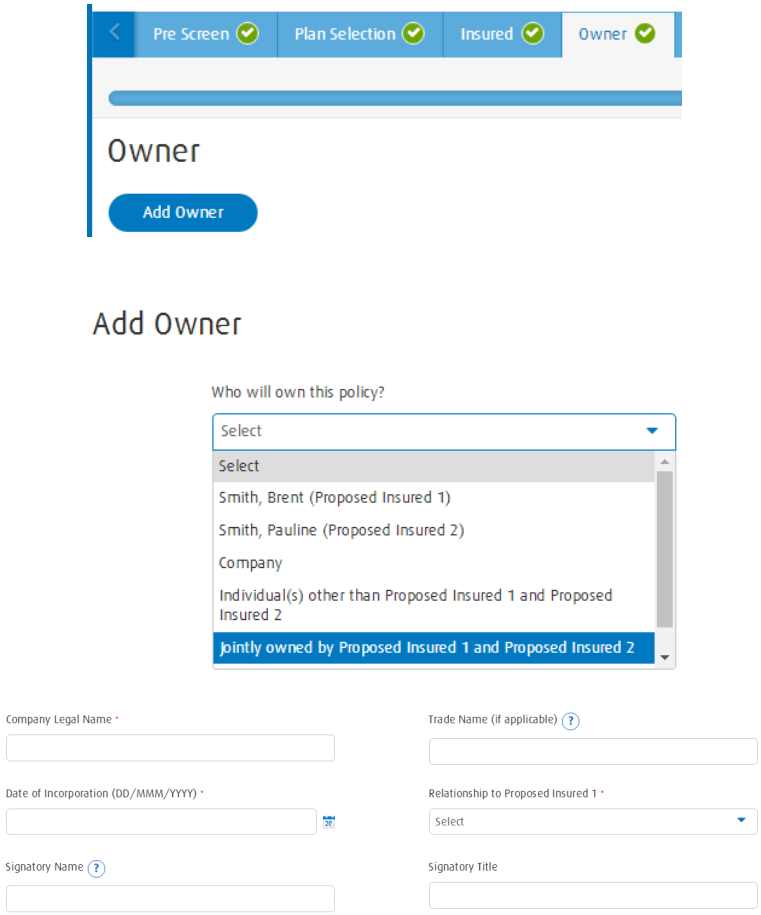
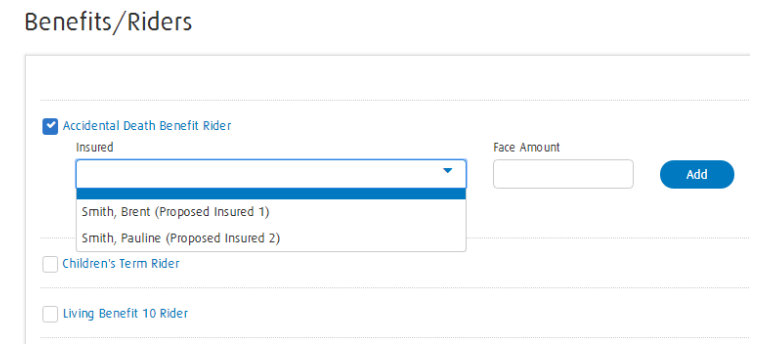
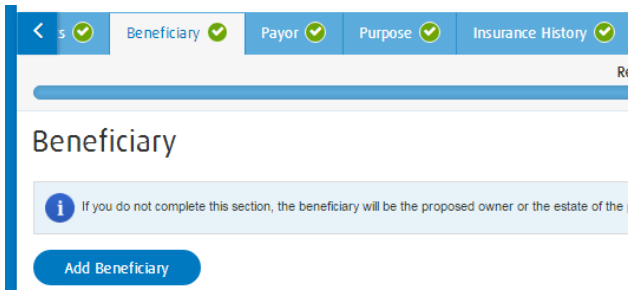
Chapter 3 – Smart App Dashboard

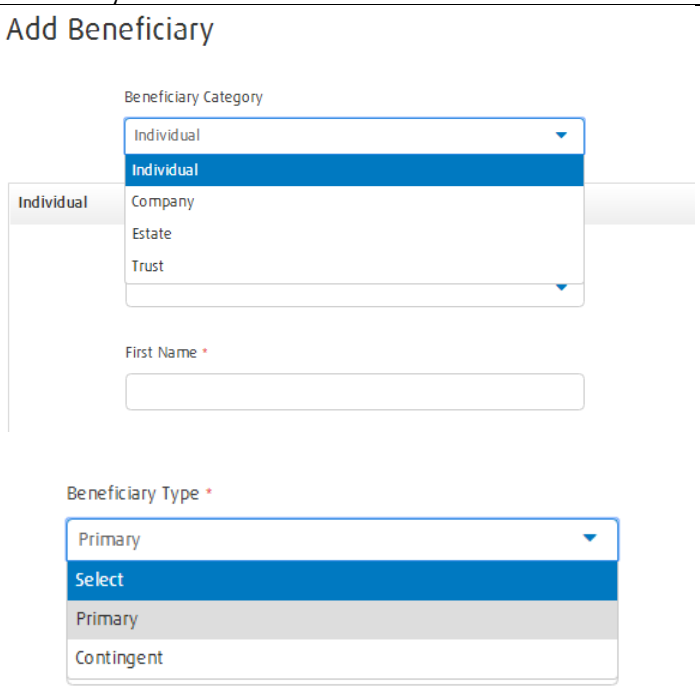
3-1		Key actions all start from the Smart App Dashboard. You can run a quote, start an App, or play with a Practice App. The Practice App was designed to give you, the advisor, every opportunity to explore the features of Smart App and get you comfortable completing a practice application on say, your 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		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		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		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		Application Status tells you exactly where things are at. For example, Awaiting eSignature or Ready to Submit. Policy Number is assigned and displayed when applications are complete and sent out for eSignature.
3-7 3-8 3-9		Other handy tools include a Search bar, Delete button and Clone Application button. To Delete an application, simply check the radio button and click Delete. 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. 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.
Chapter 4 – Smart App Quote		
4-1		Sometimes, the best place to start is with Quote. (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.
4-2		In Quote, 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. You can view the illustration report in PDF or download a copy to share with your client.

4-3 4-4		Run multiple quotes for the same client by clicking Add Scenario. (Scenarios can be deleted too.) Pick just one scenario based on your client's wishes and then launch Smart App. Other useful links in Quote 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.
4-5		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.
Chapter 5 - Navigating Smart App		
5-1	 	We kick off the Smart App process with a few eligibility questions such as: Did you personally meet with your clients? If 'Yes', proceed to the next question. If 'No', note the coverage limits of a Non Face-to-Face application: The Face Amount for a Term Life Plan cannot exceed $5,000,000; the Face Amount for a Living Benefit rider cannot exceed $750,000, a 3rd Party cannot be designated as an Owner or Payor and the application must be signed remotely Do the clients understand the language in which the application is written?
5-2 5-3 5-4		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. Note that Pre Screen, Insured and Plan Selection *must* be completed before an application can be

		saved. You can navigate the rest of the sections in any order up to eSignatures and Advisor Report. 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. While completing the application, your status will be tracked and displayed on this Progress Bar which is visible on all screens.
5-5	 Insurance.smartapp@bmo.co Or 1-855-208-3675	Finally, check out these useful Smart App links. 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. 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. You can Save and Close a partially completed app and return to it anytime from your Smart App Dashboard.
Chapter 6 - Smart App Completion Tips		
6-1	 	To complete the Insured section, select an Insured from the list, or click Add Insured to reveal the input screen. 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.

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		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.

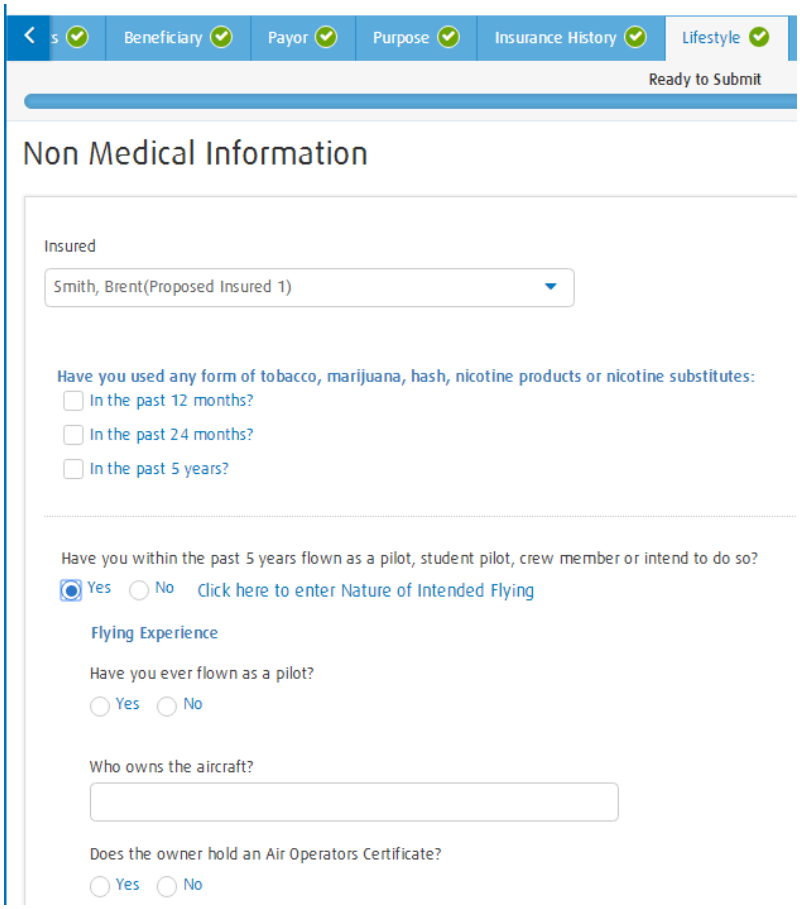


You can add multiple beneficiaries including contingent beneficiaries and once saved, they will be summarized.

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.

Note that for Critical Illness plans, you can add a beneficiary for the "Return of Premium on Death".

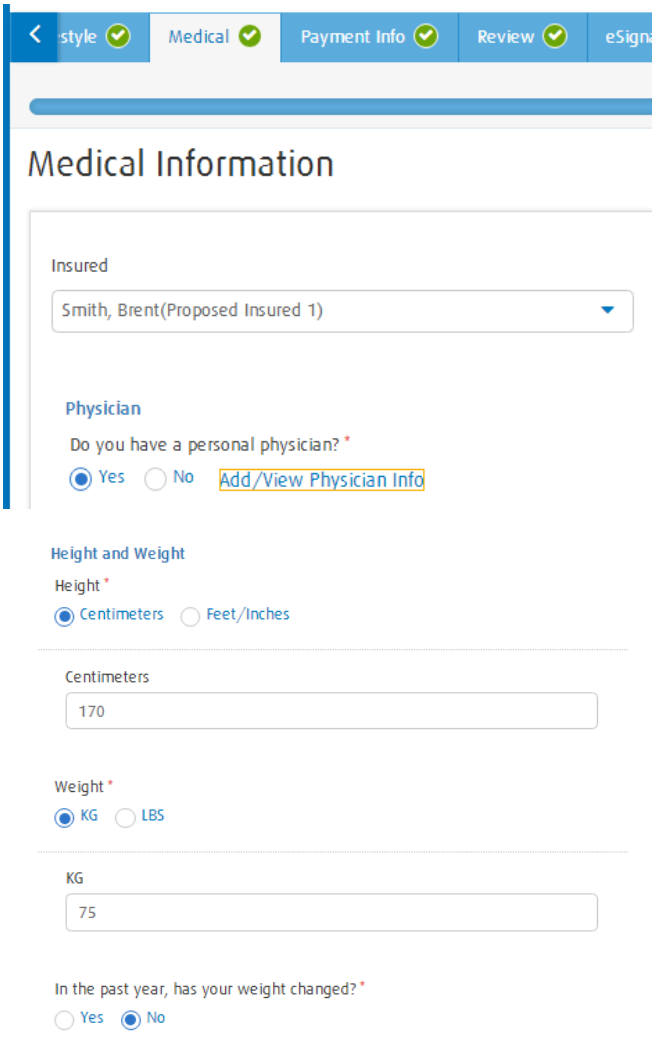
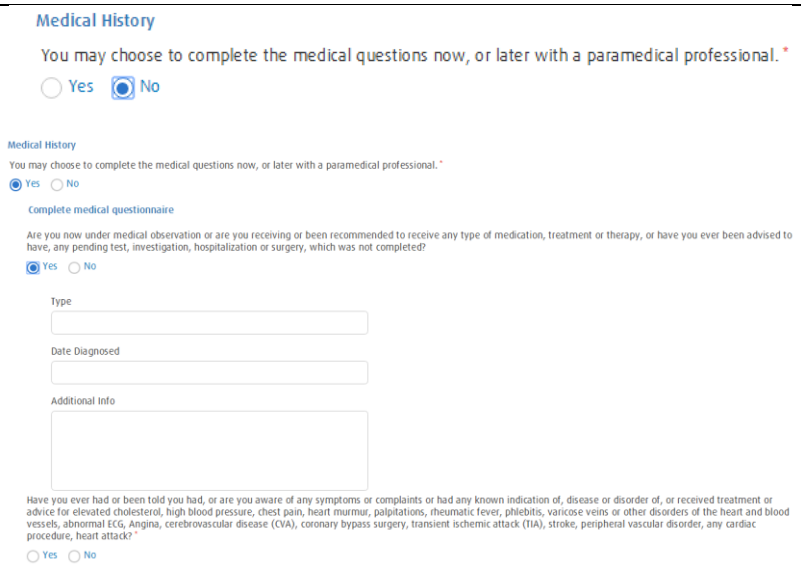
6-5

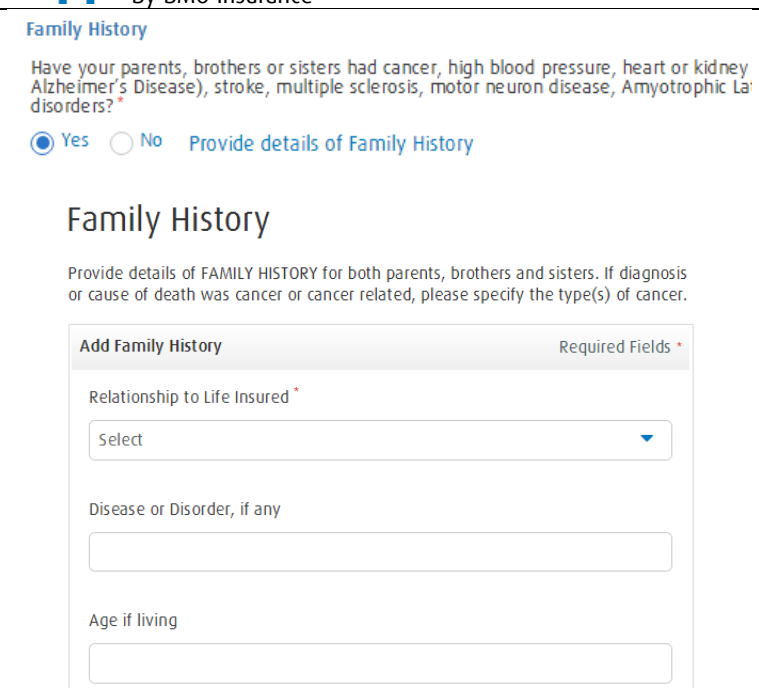
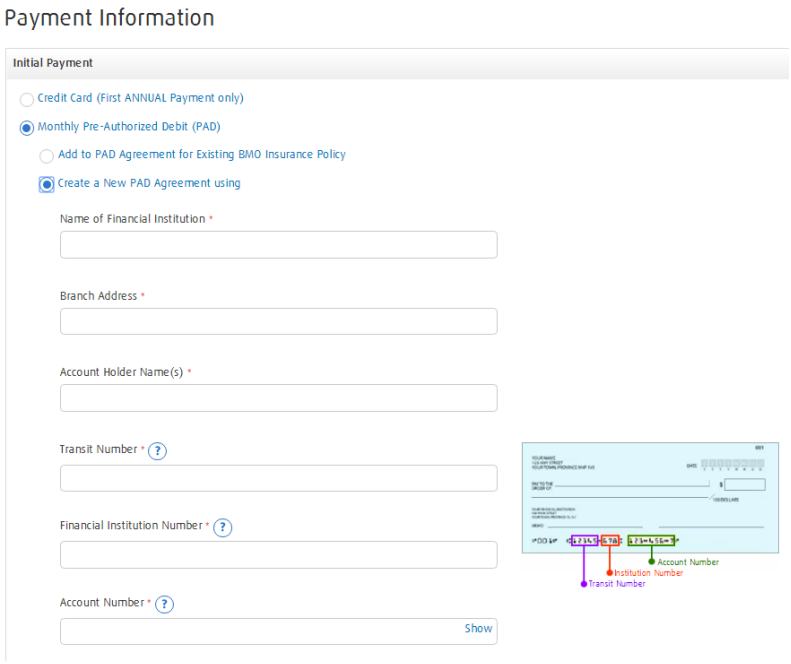


When completing the Lifestyle section, select the applicable insured. Answers to questions may trigger additional questions and further details.

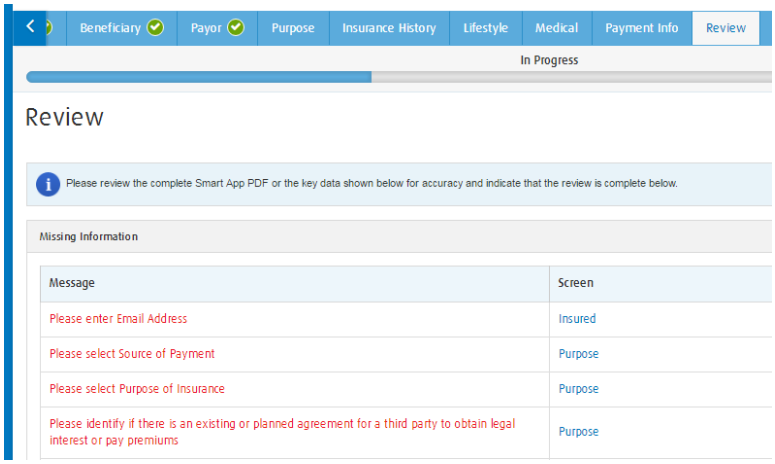
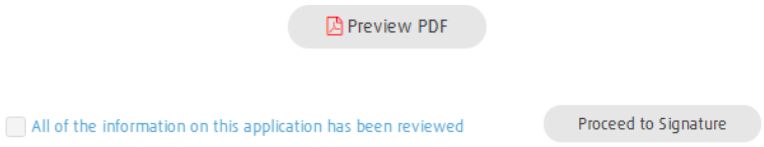
There are no Supplementary Health Questionnaires to complete. Smart App covers all the bases.

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.

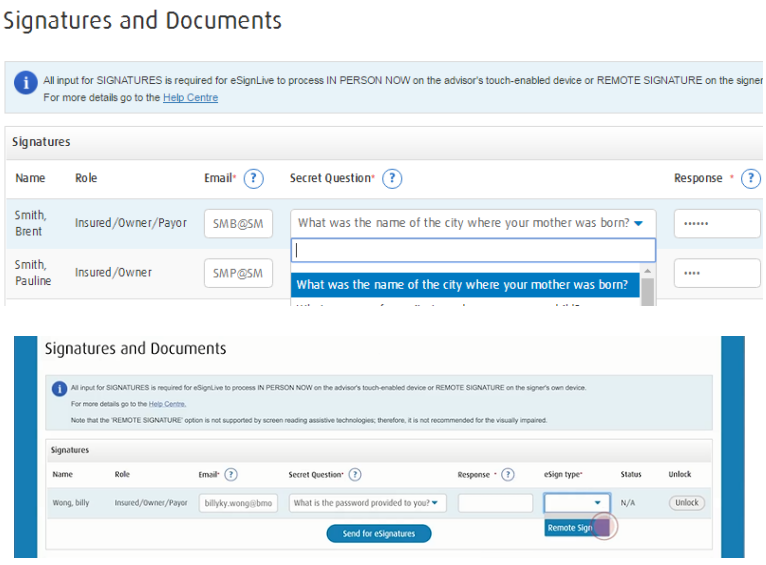
6-6		Under the Medical section select the applicable insured and complete the Physician or Specialist contact info, and results of the last consultation for each insured. Personal Height and Weight information can be entered here.
6-7		You and your client can choose to complete the Medical History questions 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		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		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.

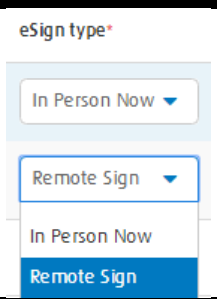
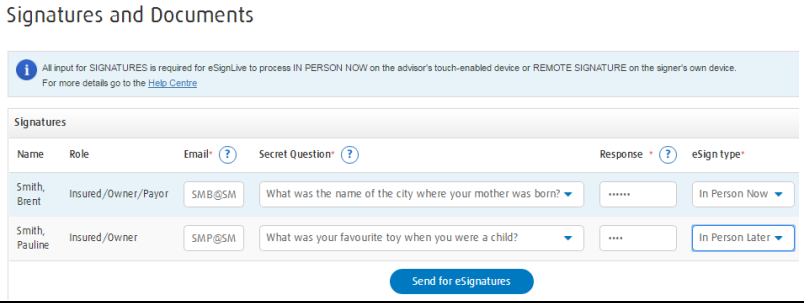
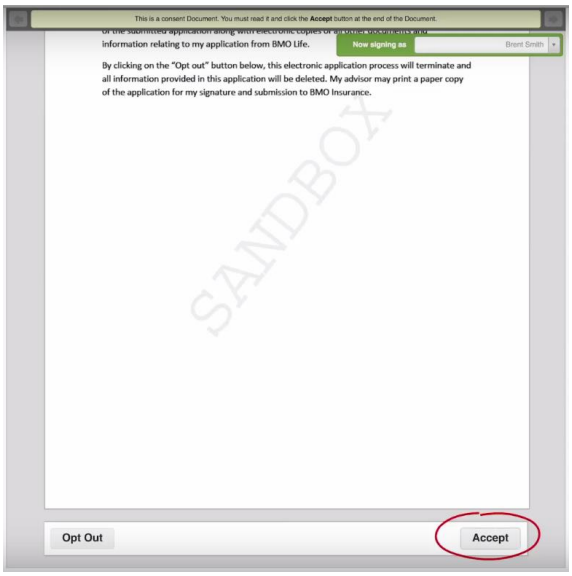
Chapter 7 - Smart App Review

7-1		An important step before proceeding to eSignature is the Smart App Review. Helpful green and red indicators show the status of mandatory information. Even better, Smart App Review provides a list of the missing mandatory information, and a link to that section.
7-2		You can also preview key data or a copy of the application in PDF. Once you acknowledge the application is complete without any missing information, click Proceed to set up eSignature.

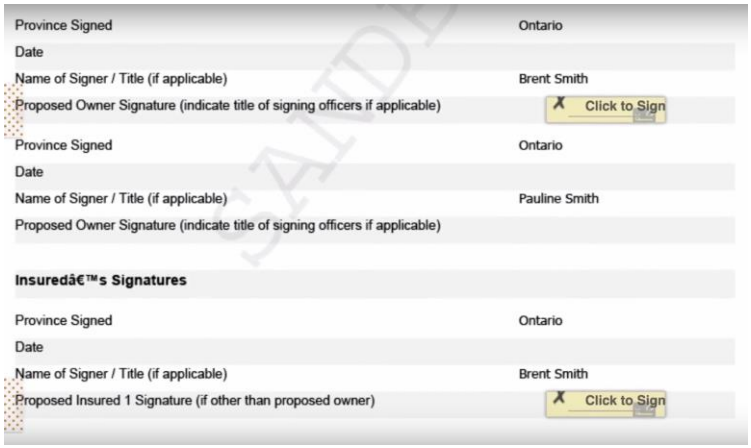
Chapter 8a - eSignature Set-Up

8-1		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. 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.
8-4		In preparation to Send for eSignature, verify each signer's email address. If you complete the application with your clients In-Person, ask each signer to complete one Secret Question and Answer from the list of questions provided. If you complete the application Non Face-to-Face with your clients, Remote eSign will become the only option. The Secret Question will pre-set to 'What is the password provided to you?' Ask each signer to provide a password of their choice. 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.

Chapter 8b – In-Person eSignature

8-5		In-Person eSignatures with a touch enabled device are simple. With an iPad or tablet, select In-Person under eSign type. If there is more than one signer, repeat the process. Note that you can choose different signing methods for each signer.
8-5(2)		For example, you may have two insureds prepared to sign at different times or locations. In this case, select In-Person Now for the first signer and Remote Sign for the second signer. When you're done, click Send for eSignatures.
8-6		The eSignature Consent is presented to the signer for review. The signer will click Accept to proceed. 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. 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: 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 esign the application again; or 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. 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.

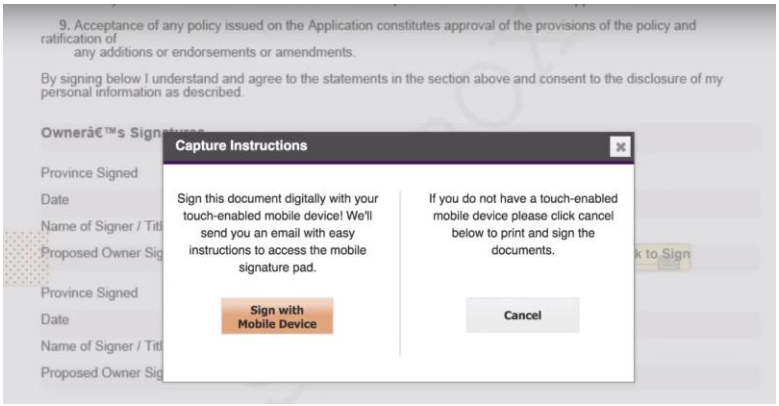
8-7

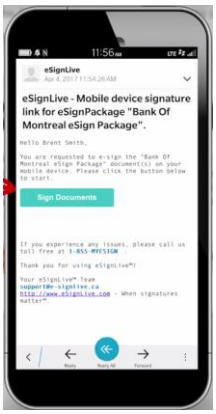


The application in PDF is available onscreen for the signer to scroll through and review.

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

8-8



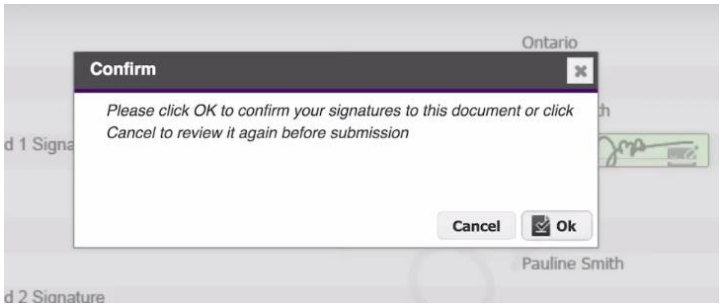
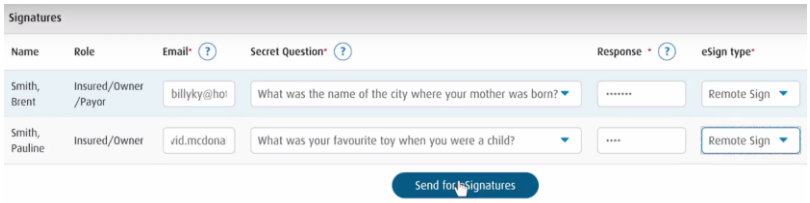


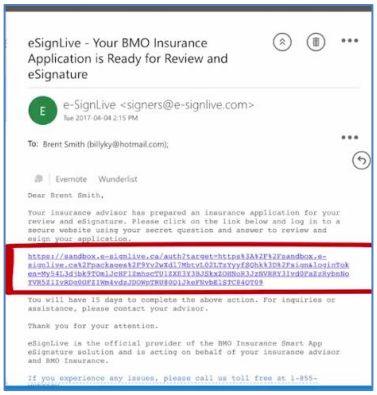
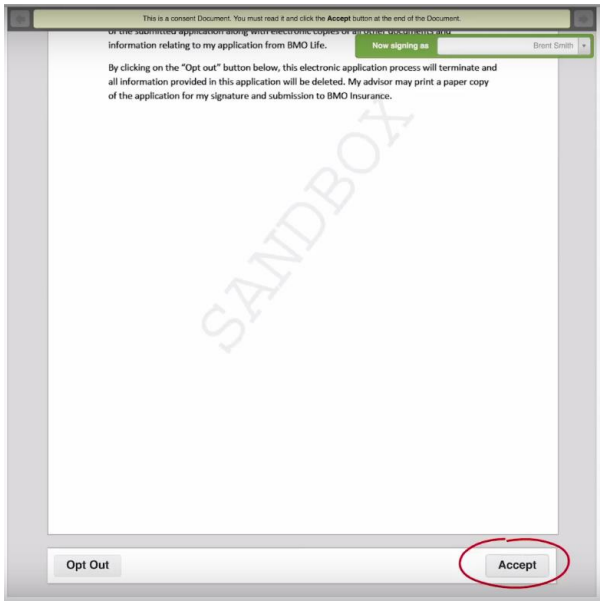
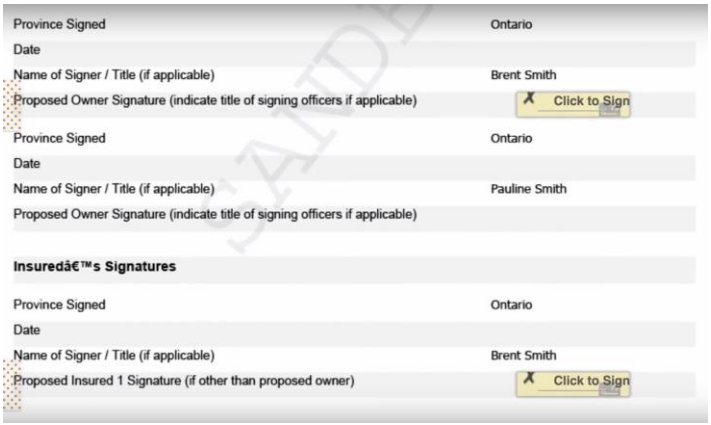
If the signing computer does not have touch-screen capability, the signer can tap the first signature box and draw their signature using a mouse.

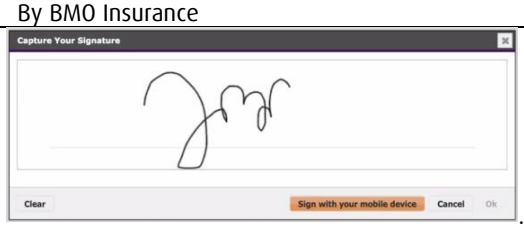
Or, to sign with a mobile device, the signer clicks on the "sign with a mobile device" button in the signature box.

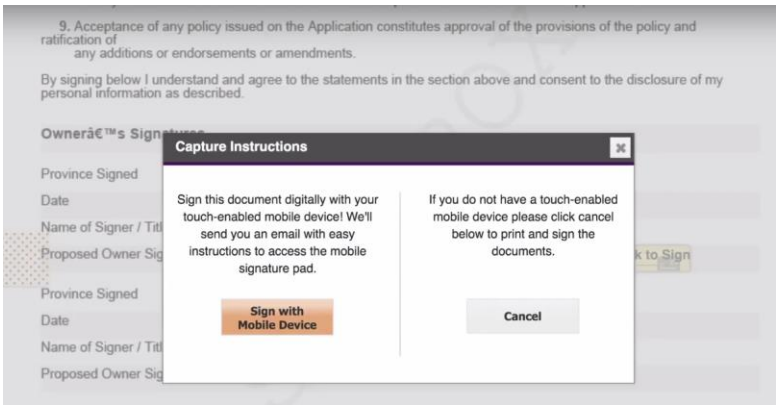
eSignLive sends an email invite to the signer instantly. When the signer opens the link on their smartphone, their device becomes a wireless signature pad using a stylus or finger.

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

8-9	 	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 have been applied, a confirmation will appear.
8-9(2)		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.
8-10		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 & A. Refer to eSignature Tips in HELP for more information on e-signature status.
Chapter 8c – Remote eSignature		
8-11	 	If your client chooses Remote eSign on their personal device, you'll need to verify their personal email address, and ensure the Secret Q & A has been completed. Remote eSign is the only option allowed for Non Face-to-Face applications. For Face-to-Face applications, you can select either In-Person or Remote eSign. Select Remote eSign under eSign Type and click Send for eSignatures. All signers will have to esign within a total of 14 days.

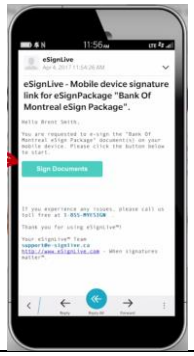
8-12		The signer receives and opens the email and link and logs into eSignLive using their Secret Q & A.
8-13		The eSignature Consent is presented to the signer for review. The signer will click Accept to proceed. If the signer opts out, or declines to sign at any point during the signing ceremony, the eSignLive session will close and you'll be notified by email. 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: 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 esign the application again; or 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.
8-14		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.





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.

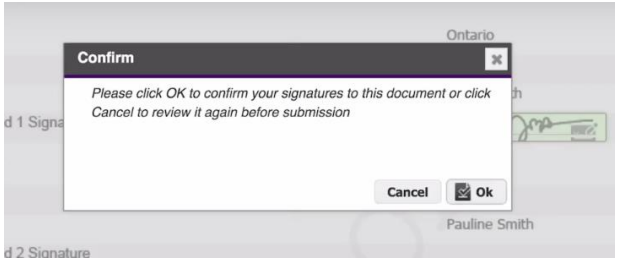
Or, to sign with a mobile device, the signer clicks on the "sign with a mobile device" button in the signature box.



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.

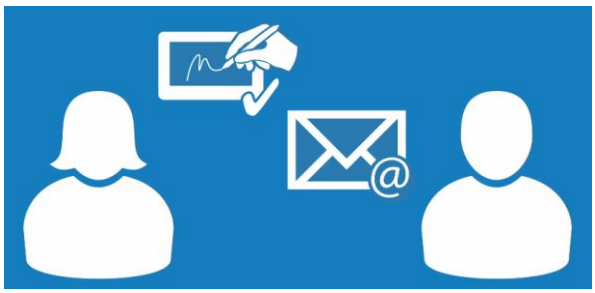
The captured signature will automatically fill the signature box on Smart App.

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		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). The second signer will receive their invite only after the first signer has completed the ceremony. All signers must esign within a total of 14 days or you will need to cancel and restart the Send for eSignature process again. 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.
	Email Notices to Clients and Advisor	
8-17		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 & A.
8-18		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.

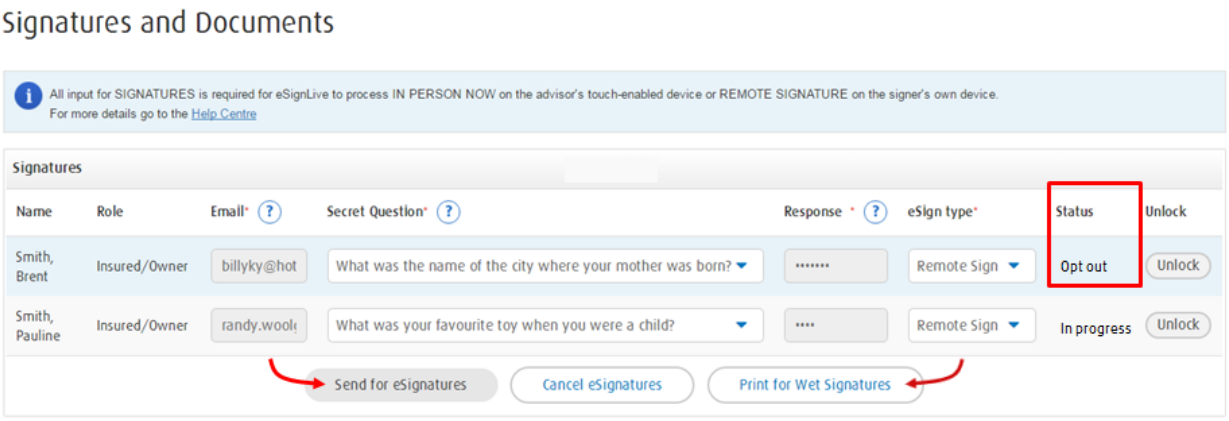
Chapter 8d – Managing eSignature Statuses

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

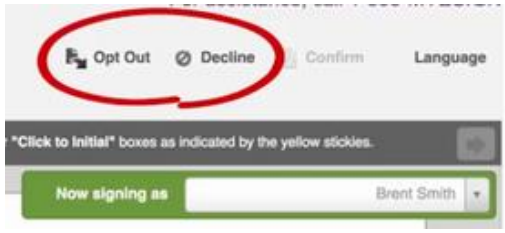
- When a signer opts out, the entire eSignature process terminates. eSignatures previously provided by other signers, if any, will also become invalid. To restart the eSignature process for all signers, you can return to the eSignature section, "Cancel eSignature" and "Send for eSignatures" again; OR

- 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)

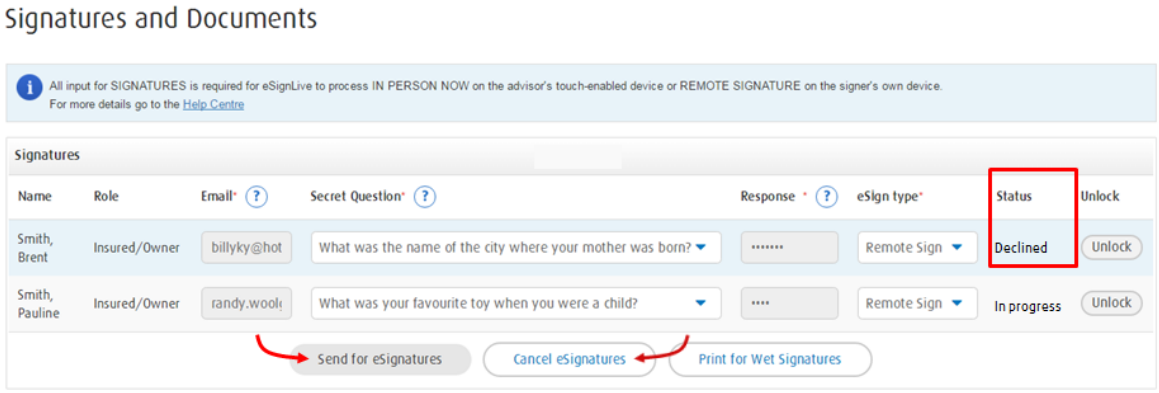


Declined

- 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

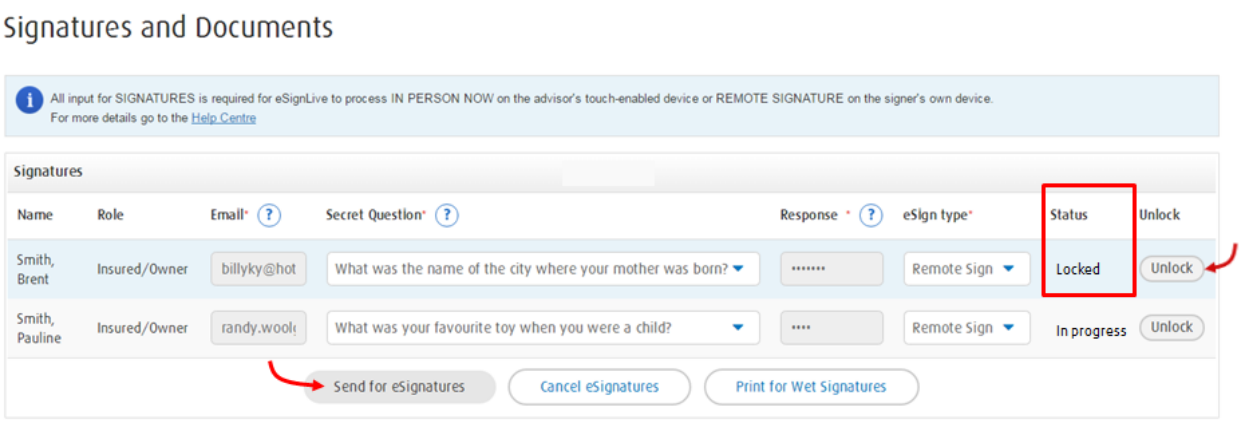


- If a change is required to the application contents, the advisor can return to the Smart App input screens and "cancel eSignature", then make revisions to create a revised PDF application package and again "send for eSignature" to all signers for resigning
- If no change to the application contents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



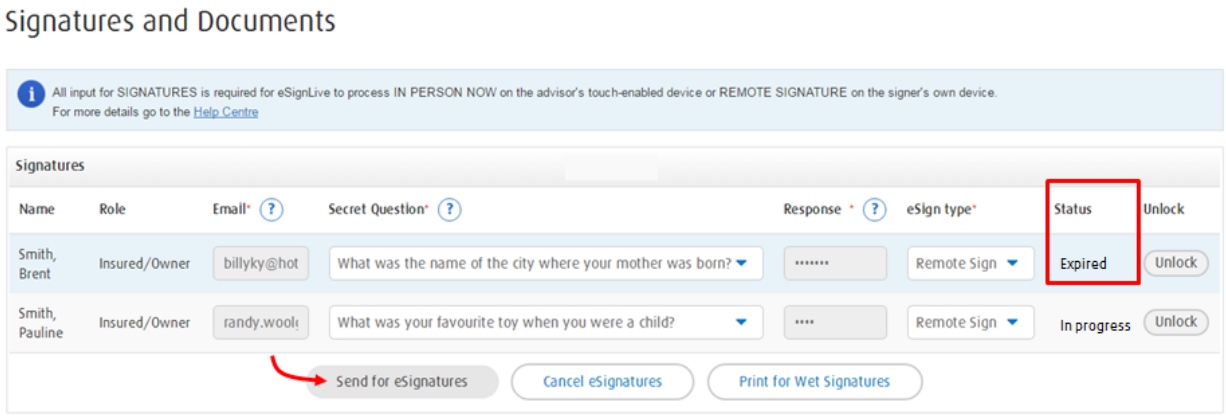
Locked

- 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

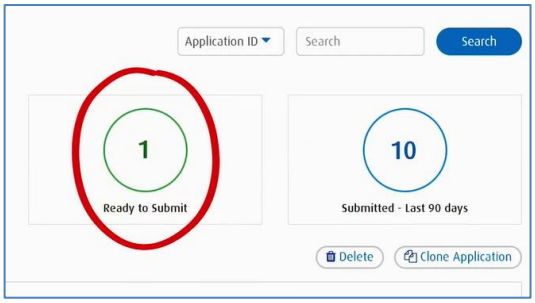


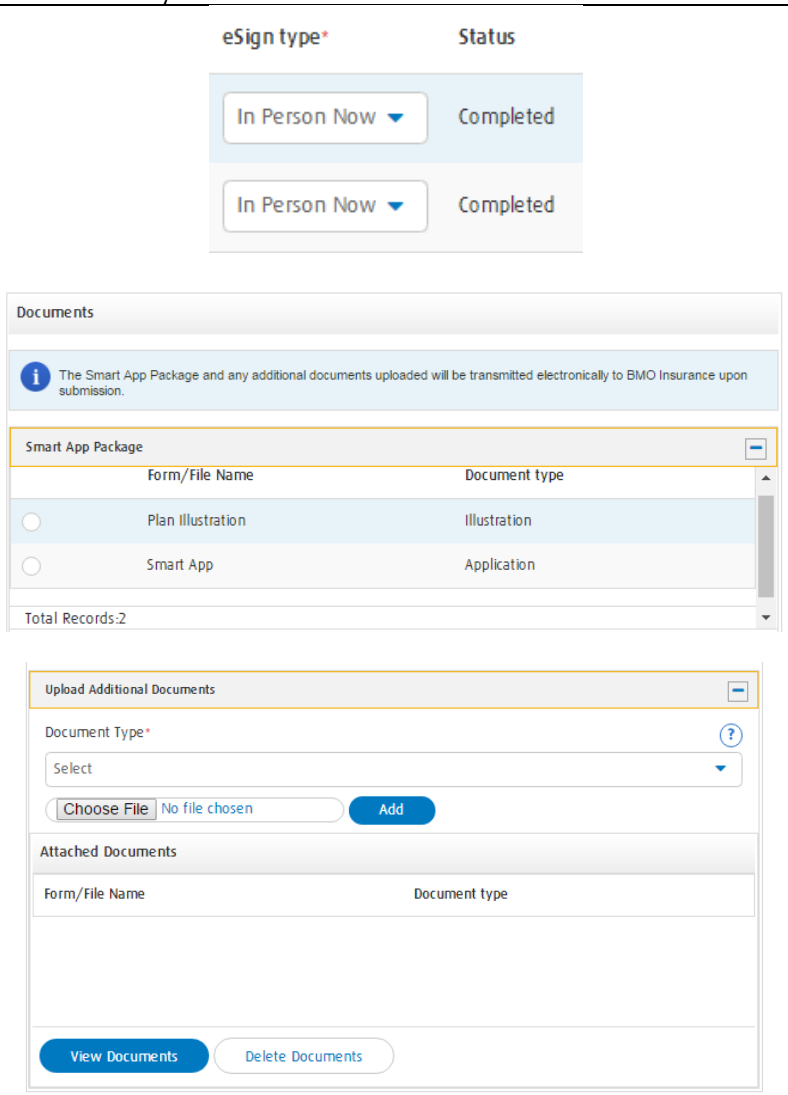
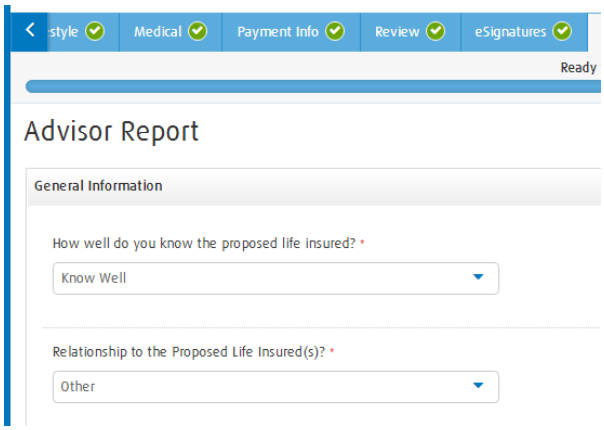
Expired

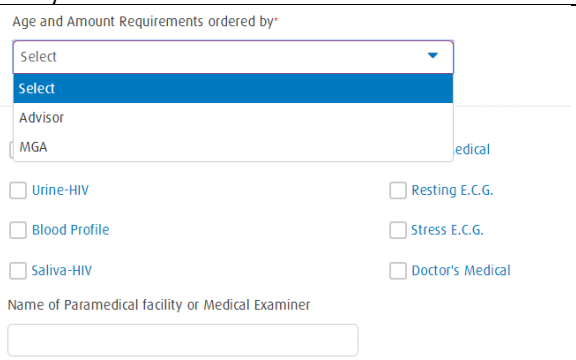
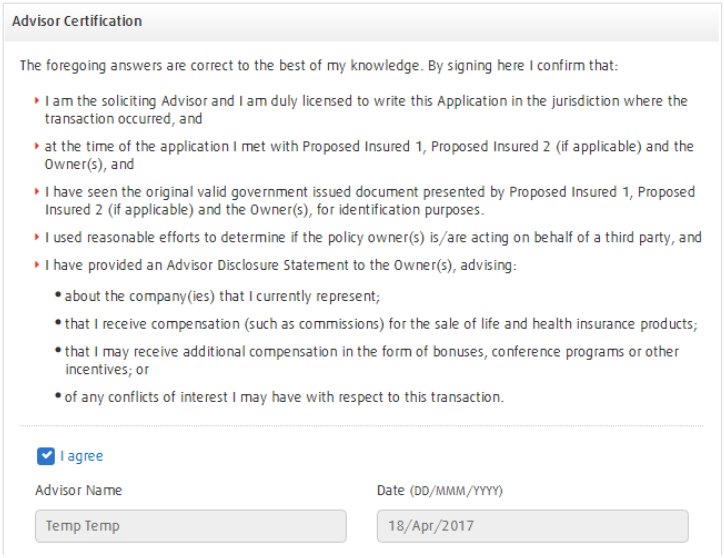
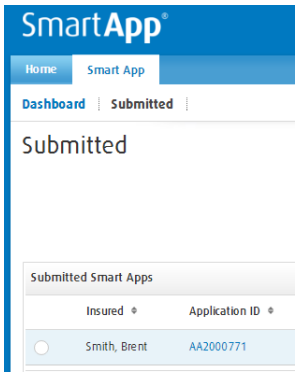
- All signers did not complete the eSignature process within a total of 14 days of starting the e-signature process
- You can "send for eSignature" to re-send a new eSignature package to all signers (all signers must re-14sign or sign within a total of 14 days)



Click here for a quick demo.

Chapter 9 – Smart App Submission		
9-1		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		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		Finally, be sure to complete your Advisor Report and let us know what medical requirements you (or your MGA) will be ordering.

		
9-4		Review the Advisor Certification, click I Agree and enter your name. Verify prefilled Advisor and MGA information and you are good to go!
9-5		The Submit button will now be activated. Click Submit and your application will be electronically transmitted to BMO Insurance instantly! We'll automatically update your MGA with a copy of the application.
9-6		Back at the Smart App Dashboard, your application will be labeled as Submitted. The submitted application will be available for viewing on the Dashboard for 90 days with contents locked. To track the pending status of the submitted application, you can sign in to Advisor Support for inquiries. Click here for a quick demo.