

## Video Tutorial Notes – How to complete Smart App

### Chapter 1 - The Benefits of Smart App

1-1



Welcome to [BMO Insurance SmartApp](#), 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.

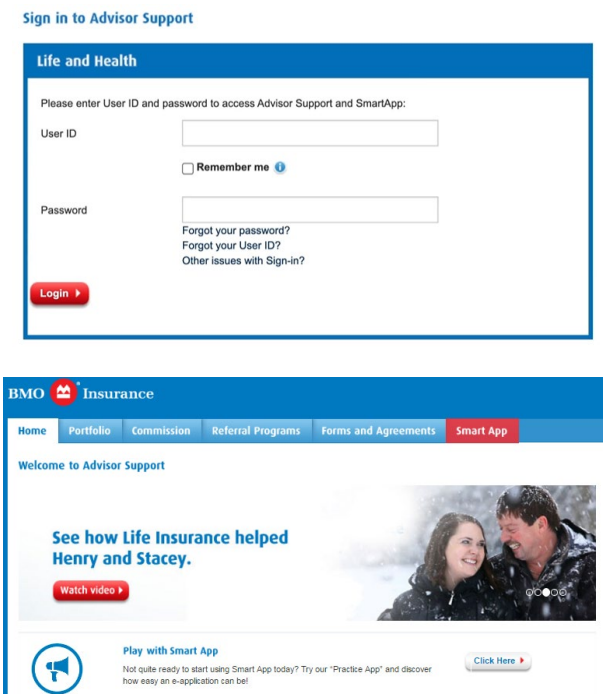
Complete Smart App with your Clients In-Person or remotely Non Face-to-Face.

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 'in force' policy and commission inquiries, and now, access your Smart App [Dashboard](#).

2-2		<p>Forgot your User ID or password? No problem! Use one of the self-serve options to have these changed automatically.</p>
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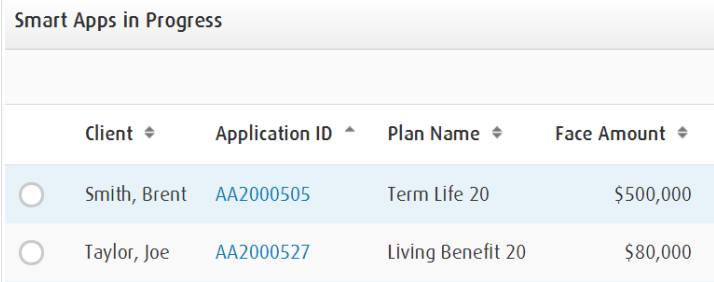
**Chapter 3 – Smart App Dashboard**

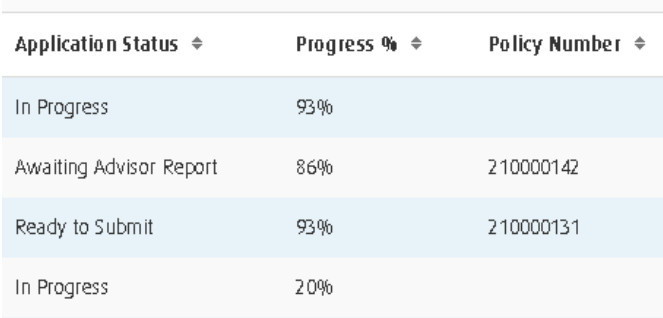
3-1		<p>Key actions all start from the Smart App <a href="#">Dashboard</a>. You can run a quote, start an App, or play with a Practice App.</p> <p>The Practice App was designed to give you, the advisor, every opportunity to explore the features of Smart App and get you comfortable completing a practice 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.</p>
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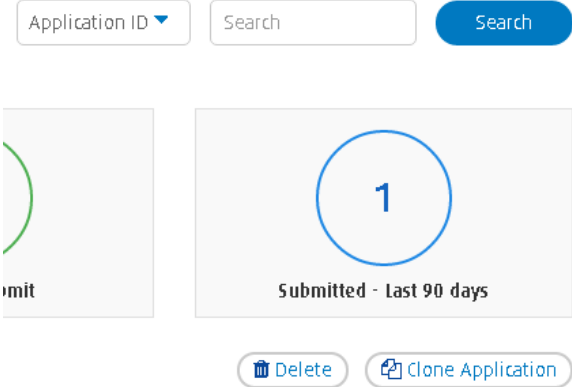
3-2		<p>Application Summary sorts applications by status. In Progress, Awaiting eSignature, Ready to Submit, and Submitted in the last 90 days help you prioritize workflow when managing multiple applications.</p>
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3-3	<table border="1"> <thead> <tr> <th>Client</th> <th>Application ID</th> <th>Plan Name</th> <th>Face Amount</th> <th>Application Status</th> <th>Progress %</th> <th>Policy Number</th> <th>Case Type</th> </tr> </thead> <tbody> <tr> <td>Smith, Brent</td> <td>AA2001125</td> <td>Term Life 20</td> <td>\$500,000</td> <td>In Progress</td> <td>93%</td> <td></td> <td>New Policy</td> </tr> <tr> <td>Smith, Brent</td> <td>AA2001121</td> <td>Term Life 20</td> <td>\$500,000</td> <td>Awaiting Advisor Report</td> <td>86%</td> <td>210000142</td> <td>New Policy</td> </tr> <tr> <td>Smith, Brent</td> <td>AA2000966</td> <td>Term Life 20</td> <td>\$500,000</td> <td>Awaiting Advisor Report</td> <td>93%</td> <td>210000131</td> <td>New Policy</td> </tr> <tr> <td></td> <td>AA2000965</td> <td>Term Life 20</td> <td>\$500,000</td> <td>In Progress</td> <td>20%</td> <td></td> <td>New Policy</td> </tr> <tr> <td>Smith, Brent</td> <td>AA2000531</td> <td>Term Life 20</td> <td>\$500,000</td> <td>In Progress</td> <td>86%</td> <td>210000062</td> <td>New Policy</td> </tr> <tr> <td>Taylor, Joe</td> <td>AA2000527</td> <td>Living Benefit 20</td> <td>\$80,000</td> <td>In Progress</td> <td>33%</td> <td></td> <td>New Policy</td> </tr> <tr> <td>Smith, Brent</td> <td>AA2000505</td> <td>Term Life 20</td> <td>\$500,000</td> <td>In Progress</td> <td>80%</td> <td></td> <td>New Policy</td> </tr> </tbody> </table>	Client	Application ID	Plan Name	Face Amount	Application Status	Progress %	Policy Number	Case Type	Smith, Brent	AA2001125	Term Life 20	\$500,000	In Progress	93%		New Policy	Smith, Brent	AA2001121	Term Life 20	\$500,000	Awaiting Advisor Report	86%	210000142	New Policy	Smith, Brent	AA2000966	Term Life 20	\$500,000	Awaiting Advisor Report	93%	210000131	New Policy		AA2000965	Term Life 20	\$500,000	In Progress	20%		New Policy	Smith, Brent	AA2000531	Term Life 20	\$500,000	In Progress	86%	210000062	New Policy	Taylor, Joe	AA2000527	Living Benefit 20	\$80,000	In Progress	33%		New Policy	Smith, Brent	AA2000505	Term Life 20	\$500,000	In Progress	80%		New Policy	<p>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.</p>
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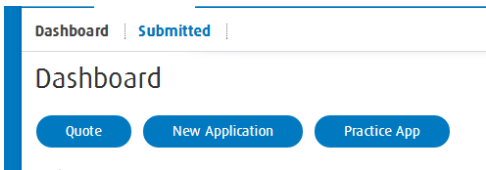
3-4		<p>Click on Application ID to open a previously saved application. All in progress applications are displayed in the dashboard until submitted.</p>
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		<p>Note that these Application ID's are only for Smart App and don't refer to applications being processed and underwritten.</p>
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<p>3-5 3-6</p>		<p>Application Status tells you exactly where things are at. For example, Awaiting eSignature or Ready to Submit.</p> <p>Policy Number is assigned and displayed when applications are complete and sent out for eSignature.</p>
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<p>3-7 3-8 3-9</p>		<p>Other handy tools include a Search bar, Delete button and Clone Application button.</p> <p>To Delete an application, simply check the radio button and click Delete.</p> <p>If you want to copy information from one application to another, check the radio button and click Clone Application. A new application with a new Application ID will be created.</p> <p>This function is handy if you're creating a Term Life and Critical Illness policy for one insured - or policies for 2 insureds that share common information. For example, husband and wife. Once a new application has been cloned, make appropriate changes as needed to fit the specific client context, complete the rest of the application through eSignature and submit it for processing.</p>
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**Chapter 4 – Smart App Quote**

<p>4-1</p>		<p>Sometimes, the best place to start is with <a href="#">Quote</a>. (Of course, you can also start a New Application without running a quote.) The plan details and premium amount will be validated while you are completing the application.</p>
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<p>4-2</p>		<p>In <a href="#">Quote</a>, you can enter client information, plan, coverage and rider details to calculate both annual and monthly premiums. Key information including</p>
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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.

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.

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**

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.

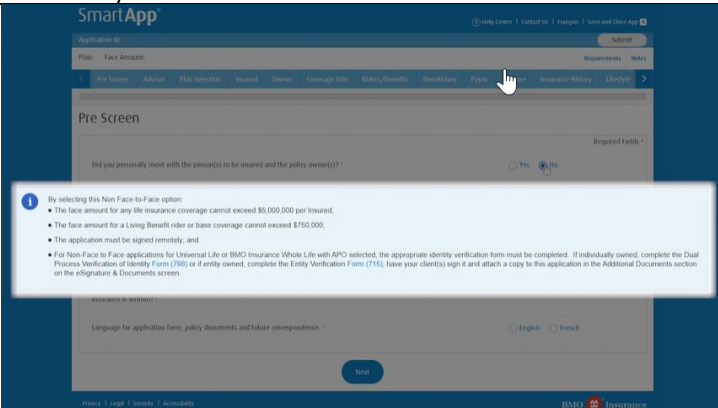
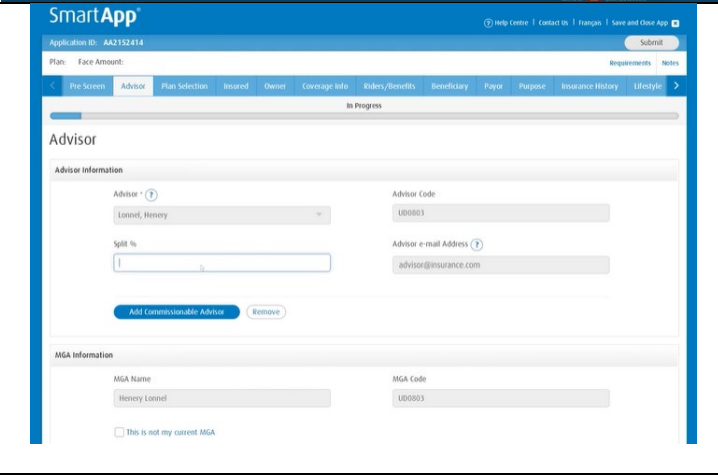
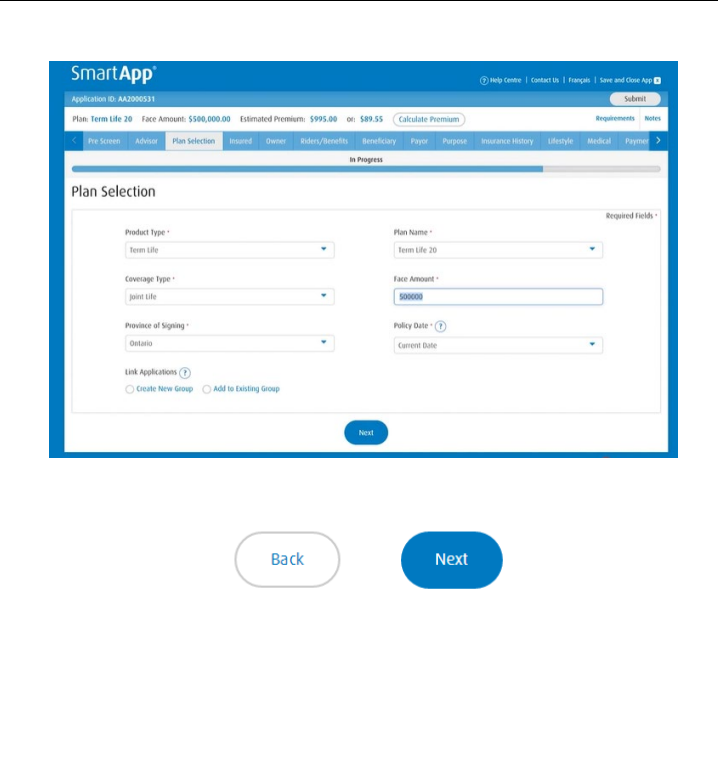
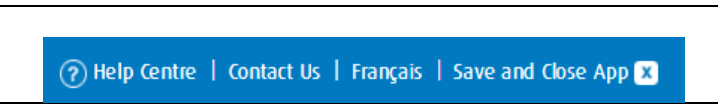
If ‘No’, note the coverage limits of a Non Face-to-Face application:

The face amount for any life insurance coverage cannot exceed \$5,000,000 per Insured;

The face amount for a Living Benefit rider or base coverage cannot exceed \$750,000;

The application must be signed remotely; and

For Non-Face to Face applications for Universal Life or BMO Insurance Whole Life with APO selected, the appropriate identity verification form must be completed. If individually owned, complete the Dual Process Verification of Identity [Form \(798\)](#) or if

	 <p>The screenshot shows the 'Pre Screen' section of the SmartApp. A pop-up box contains instructions: 'By selecting this Non Face-to-Face option...'. The main form has a 'Did you personally meet with the person(s) to be insured and the policy owner(s)?' question with 'Yes' and 'No' radio buttons. There are also fields for 'Language for application form, policy documents and future correspondence' with 'English' and 'French' options.</p>	<p>entity owned, complete the Entity Verification <a href="#">Form (715)</a>, have your client(s) sign it and attach a copy to this application in the Additional Documents section on the eSignature &amp; Documents screen.</p>
5-2	 <p>The screenshot shows the 'Advisor' section of the SmartApp. It includes 'Advisor information' with fields for 'Advisor' (dropdown), 'Advisor Code' (text), 'Split %' (text), and 'Advisor e-mail Address' (text). Below this is 'MGA Information' with fields for 'MGA Name' (dropdown) and 'MGA Code' (text). There are 'Add Commissionable Advisor' and 'Remove' buttons.</p>	<p>Verify and complete the advisor and MGA information on the Advisor tab.</p>
5-3 5-4	 <p>The screenshot shows the 'Plan Selection' section of the SmartApp. It includes fields for 'Product Type' (dropdown), 'Coverage Type' (dropdown), 'Province of Signing' (dropdown), 'Plan Name' (dropdown), 'Face Amount' (text), 'Policy Date' (dropdown), and 'Current Date' (dropdown). There are 'Link Applications' options: 'Create New Group' and 'Add to Existing Group'. Below the form are 'Back' and 'Next' buttons.</p>	<p>Under Plan Selection, most fields will be pre-filled with information from your quote. You can change plan details and coverage amount on this screen and recalculate the premium. Be sure to select the province where your client is going to sign the application.</p> <p>Note that Pre Screen, Advisor, Insured and Plan Selection <i>must</i> be completed before an application can be saved.</p> <p>You can navigate the rest of the sections in any order up to Signatures and Documents and Advisor Report.</p> <p>To navigate between sections, click Next or Back. Or, click directly on the section banner. You'll need to complete mandatory fields in order to save data in a section.</p> <p>While completing the application, your status will be tracked and displayed on this Progress Bar which is visible on all screens.</p>
5-5	 <p>The screenshot shows the footer navigation bar with links: 'Help Centre', 'Contact Us', 'Français', and 'Save and Close App'.</p>	<p>Finally, check out these useful Smart App links.</p>

insurance.dst@bmo.com  
Or  
1-855-208-3675

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.

### Add Owner

Who will own this policy?

Select

Select

Smith, Brent (Proposed Insured 1)

Smith, Pauline (Proposed Insured 2)

Company

Individual(s) other than Proposed Insured 1 and Proposed Insured 2

Jointly owned by Proposed Insured 1 and Proposed Insured 2

Company Legal Name \*

Trade Name (if applicable) ?

Date of Incorporation (DD/MMM/YYYY) \*

Relationship to Proposed Insured 1 \*

Signatory Name ?

Signatory Title

6-3

### Benefits/Riders

**Accidental Death Benefit Rider**

Insured  Face Amount  Add

Smith, Brent (Proposed Insured 1)

Smith, Pauline (Proposed Insured 2)

Children's Term Rider

Living Benefit 10 Rider

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

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Beneficiary
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Insurance History
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## Beneficiary

i If you do not complete this section, the beneficiary will be the proposed owner or the estate of the

Add Beneficiary

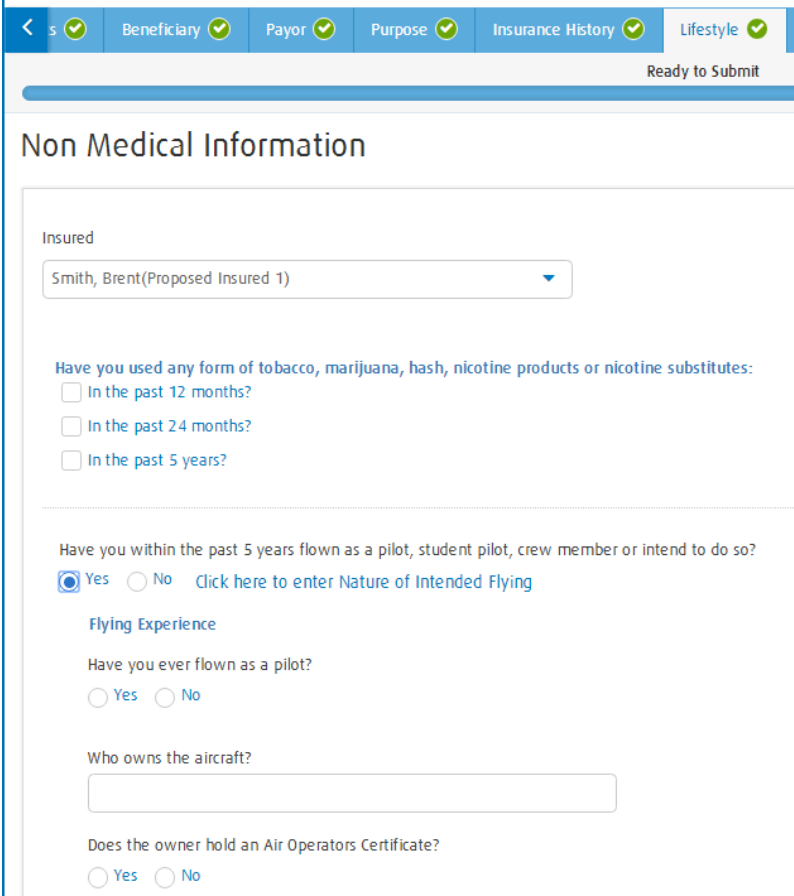
The Beneficiary Section offers tips to guide you and your clients through the beneficiary selection process.

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.

	<p><b>Add Beneficiary</b></p> <p>Beneficiary Category</p> <p>Individual</p> <p>Individual</p> <p>Company</p> <p>Estate</p> <p>Trust</p> <p>First Name *</p> <p>Beneficiary Type *</p> <p>Primary</p> <p>Select</p> <p>Primary</p> <p>Contingent</p>	<p>For applications with Critical Illness riders, you will see the Beneficiary for CI tab. Here, you can complete the same process to add a beneficiary for each insured under any Critical Illness riders.</p>
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6-5	 <p>When completing the Lifestyle section, select the applicable insured. Answers to questions may trigger additional questions and further details.</p> <p>There are no Supplementary Health Questionnaires to complete. Smart App covers all the bases.</p> <p>The primary level Lifestyle questions are mandatory and must be completed to be able to submit the Smart App. All secondary level or supplementary health questions in Smart App should be completed for Smart App submission but can optionally be submitted later if necessary.</p>	
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6-6	
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		<p>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.</p> <p>Personal Height and Weight information can be entered here.</p>
<p>6-7</p>	<p><b>Medical History</b></p> <p>You may choose to complete the medical questions now, or later with a paramedical professional. *</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p><small>Medical History</small></p> <p>You may choose to complete the medical questions now, or later with a paramedical professional. *</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p><small>Complete medical questionnaire</small></p> <p>Are you now under medical observation or are you receiving or been recommended to receive any type of medication, treatment or therapy, or have you ever been advised to have, any pending test, investigation, hospitalization or surgery, which was not completed?</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>Type <input type="text"/></p> <p>Date Diagnosed <input type="text"/></p> <p>Additional Info <input type="text"/></p> <p><small>Have you ever had or been told you had, or are you aware of any symptoms or complaints or had any known indication of, disease or disorder of, or received treatment or advice for elevated cholesterol, high blood pressure, chest pain, heart murmur, palpitations, rheumatic fever, phlebitis, varicose veins or other disorders of the heart and blood vessels, abnormal ECG, Angina, cerebrovascular disease (CVA), coronary bypass surgery, transient ischemic attack (TIA), stroke, peripheral vascular disorder, any cardiac procedure, heart attack?</small></p> <p><input type="radio"/> Yes <input type="radio"/> No</p>	<p>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.</p> <p>For applications with no medical testing requirements, you can even order a tele-interview in the Advisor Report.</p> <p>“Yes” answers to medical questions may require further details.</p> <p>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.</p>

6-8

Family History

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

Yes  No Provide details of Family History

Family History

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

**Add Family History** Required Fields \*

Relationship to Life Insured \*

Select ▼

Disease or Disorder, if any

Age if living

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

6-9

Payment Information

**Initial Payment**

Credit Card (First ANNUAL Payment only)

Monthly Pre-Authorized Debit (PAD)

Add to PAD Agreement for Existing BMO Insurance Policy

Create a New PAD Agreement using

Name of Financial Institution \*

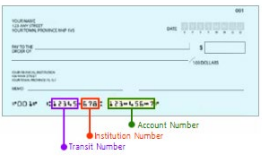
Branch Address \*

Account Holder Name(s) \*

Transit Number \* (?)

Financial Institution Number \* (?)

Account Number \* (?) Show



Specify payment information for Initial and Subsequent premiums.

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

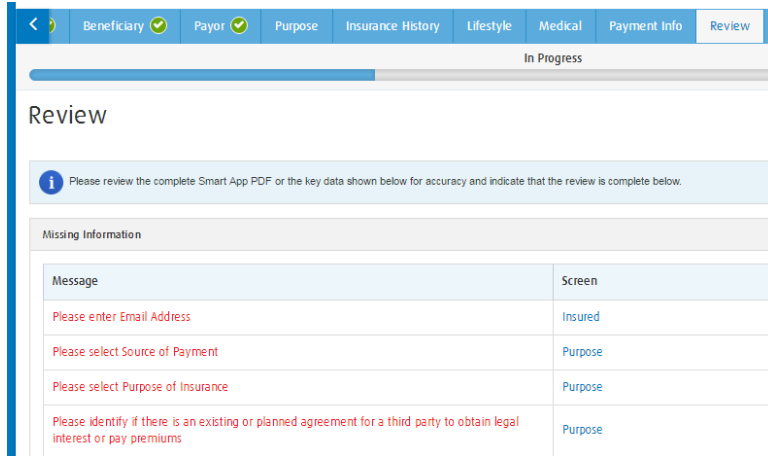
There's no need to collect the first payment because every Smart App waiting for underwriting approval is covered by a no-cost, Temporary Accidental Death Benefit for the face amount (up to one million dollars).

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

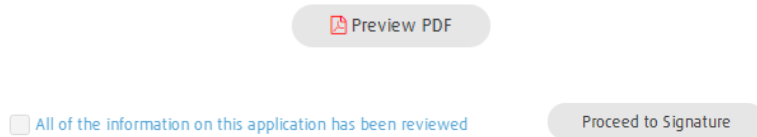


An important step before proceeding to eSignature is the Smart App Review.

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

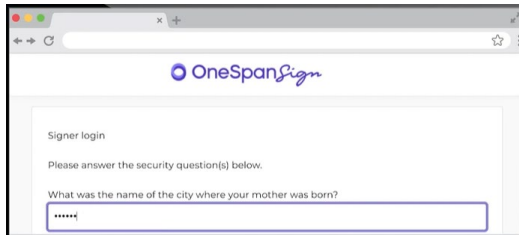


You can also preview key data or a copy of the application in PDF.

Once you acknowledge the application is complete without any missing information, click Proceed to set up eSignature.

Chapter 8a - eSignature Set-Up

8-1

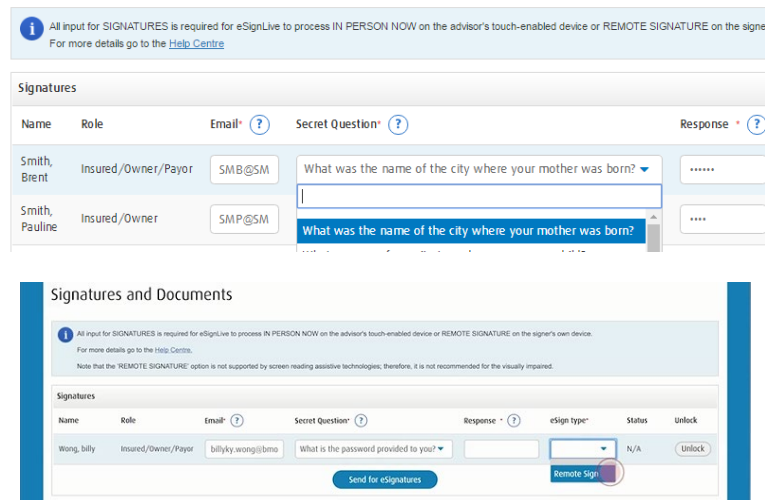


The privacy and security of your client’s data is important. eSignatures are powered by [OneSpan](#), the solution chosen by the world’s most trusted and security-conscious organizations.

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

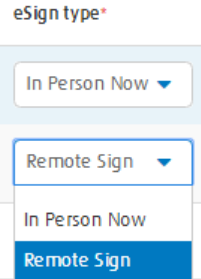
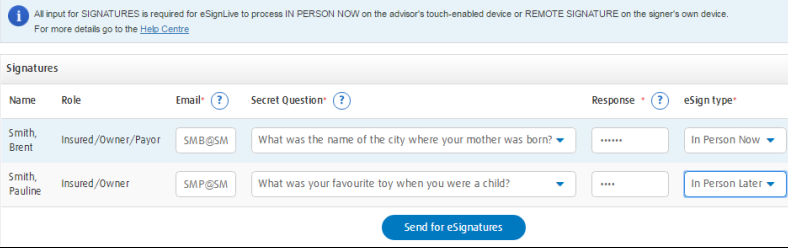
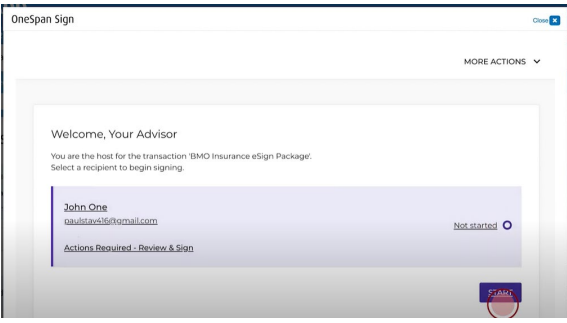
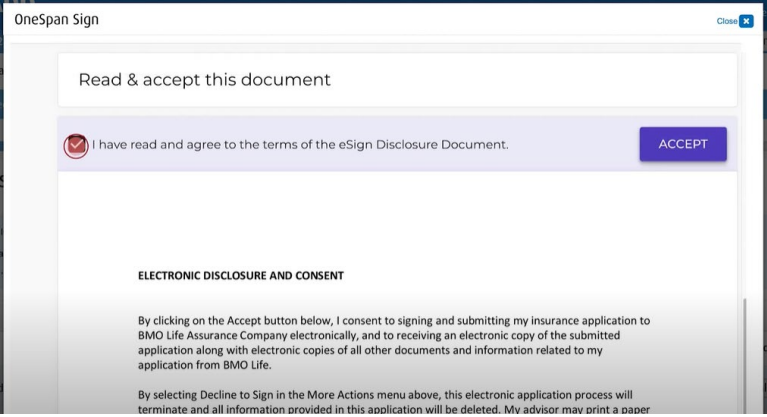
Signatures and Documents



[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.

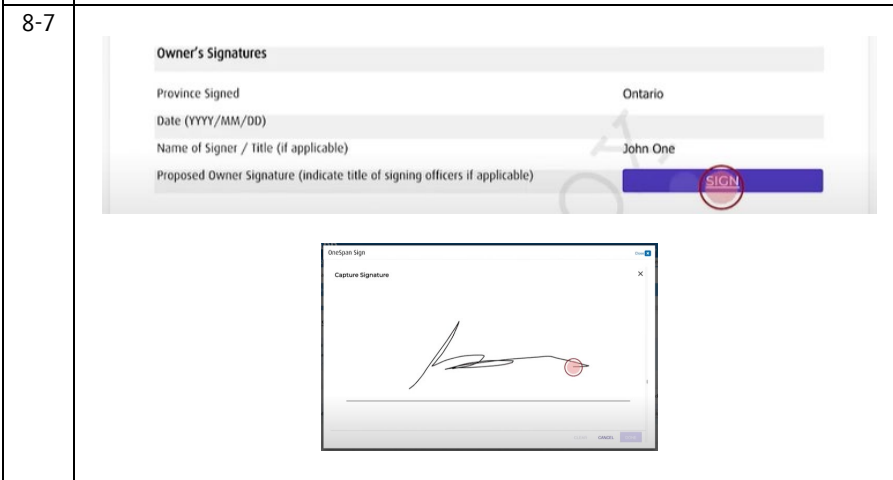
If you complete the application Non Face-to-Face with your clients, Remote eSign will become the only option. The Secret Question will pre-set to ‘What is the password provided to you?’ Ask each signer to provide a password of their choice. The Secret ‘Q’ and ‘A’ is essential to: verifying the signer’s identity during the signing ceremony, and providing the signer with a copy of the e-signed application later.

Chapter 8b – In-Person eSignature

<p>8-5</p>		<p><u>In-Person eSignatures</u> with a touch enabled device are simple. With an iPad or tablet, select In-Person under eSign type.</p> <p>If there is more than one signer, repeat the process. Note that you can choose different signing methods for each signer.</p>
<p>8-5(2)</p>	<p>Signatures and Documents</p> 	<p>For example, you may have two insureds prepared to sign at different times or locations.</p> <p>In this case, select In-Person Now for the first signer and Remote Sign for the second signer.</p> <p>When you're done, click Send for eSignatures.</p>
<p>8-5(3)</p>		<p>On the welcome screen, if there is only one signer, click their name then Start to proceed.</p> <p>If there are multiple signers, select which signer will start the signing ceremony.</p> <p>And then click Start to begin.</p>
<p>8-6</p>		<p>The eSignature Consent is presented to the signer for review. The signer will click Accept to proceed.</p> <p>If the signer declines to sign at any point during the signing ceremony, the OneSpan session will close and you'll be notified by email.</p> <p>If for any reason your client / signer decides to decline signing the application electronically, you will be notified by email. After contacting the signer, you have a couple of options:</p> <ol style="list-style-type: none"> <li>1) Re-start the eSignature process by simply clicking "Cancel eSignature" (In Person or Remote), then "Send for eSignature". eSignatures previously provided by other signers, if any, will all become invalid. All signers need to esign the application again; or</li> <li>2) Click "Print for Wet Signature" – eSignature will be cancelled for all signers, you can print out the Smart App PDF, secure wet</li> </ol>

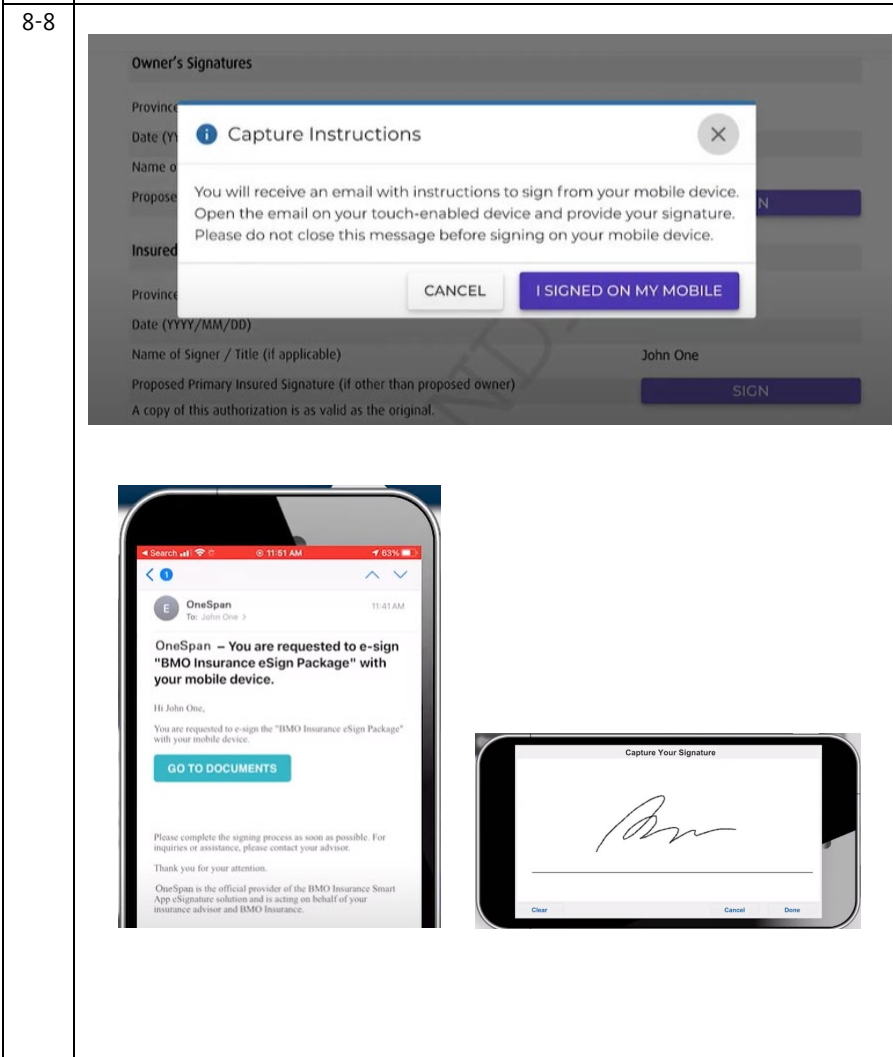
signatures and submit the app to your MGA as you would any paper app.

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.



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.

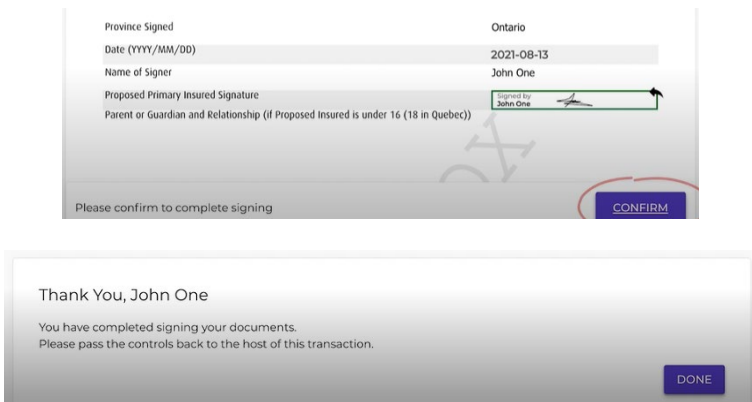


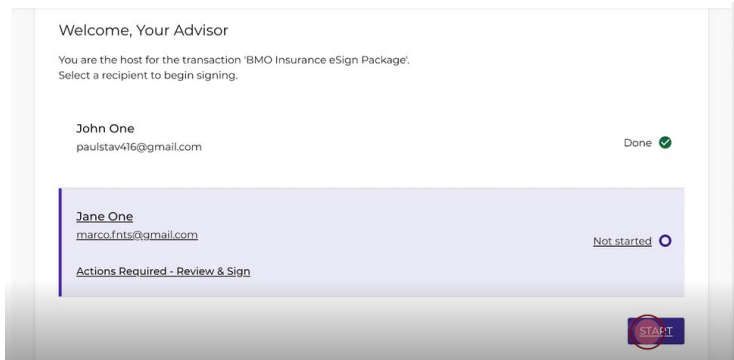
If the signing computer does not have touch-screen capability, the signer can tap the first signature box and draw their signature using a mouse.

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

OneSpan 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.

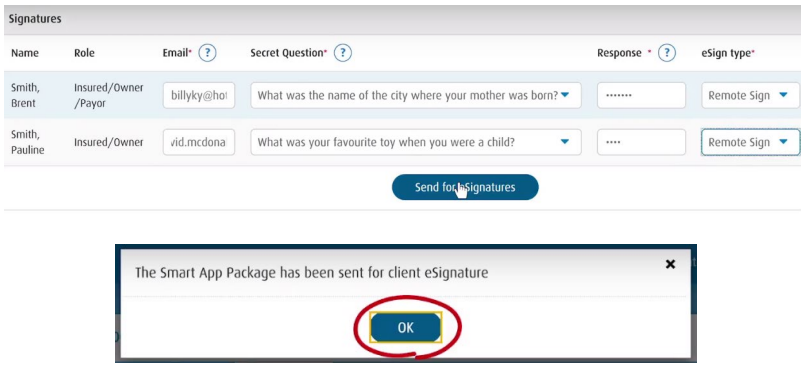
The captured signature will automatically fill the signature box on Smart App.

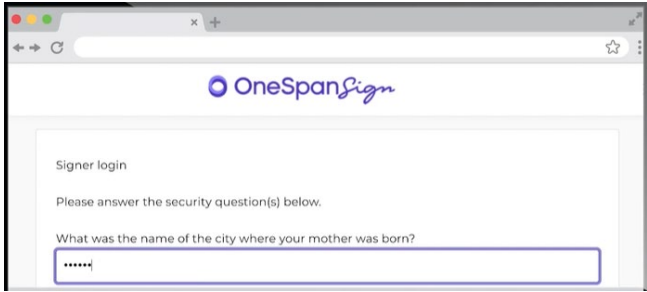
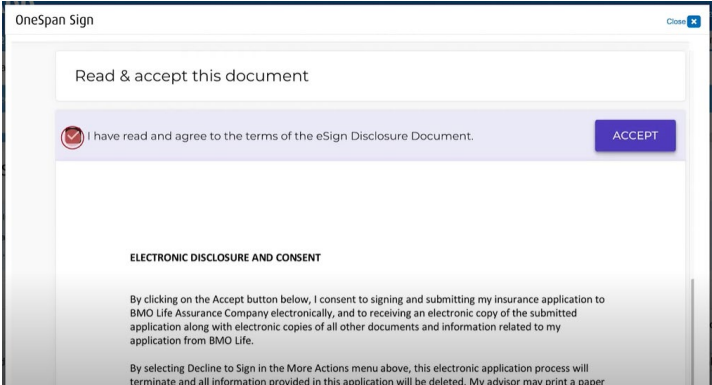
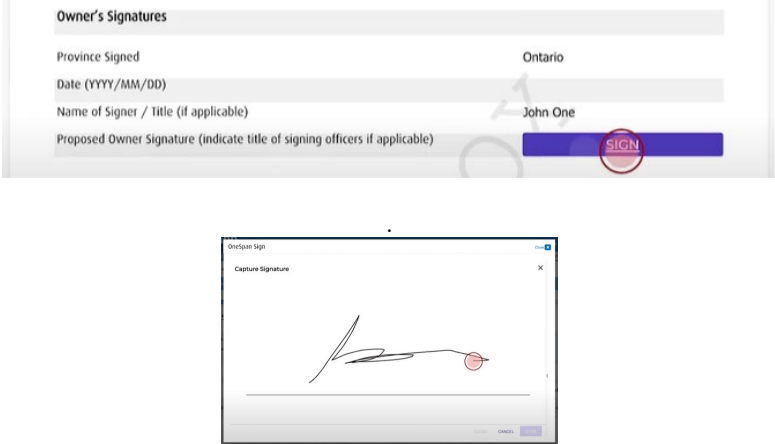
<p>8-9</p>		<p>When the signature is captured successfully, the signer is prompted to the next signature box, where the signer Clicks to Apply their digital signature.</p> <p>When all signatures have been applied, a confirmation will appear.</p>
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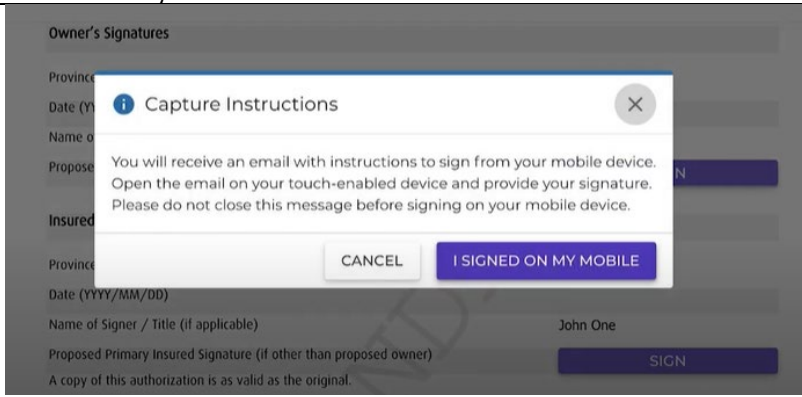
<p>8-9(2)</p>		<p>If there are multiple signers, choose the next signer to continue the signing.</p>
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<p>8-10</p>		<p>When all signatures are successfully captured, the signing ceremony is complete. Each signer will receive a personal email with a link to access and download a copy of the signed application using their secret Q &amp; A.</p> <p>Refer to eSignature Tips in HELP for more information on e-signature status.</p>
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**Chapter 8c – Remote eSignature**

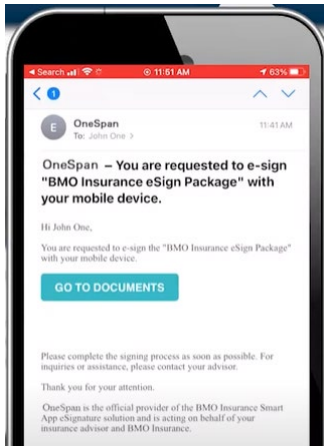
<p>8-11</p>		<p>If your client chooses <a href="#">Remote eSign</a> on their personal device, you'll need to verify their personal email address, and ensure the Secret Q &amp; A has been completed.</p> <p>Remote eSign is the only option allowed for Non Face-to-Face applications. For Face-to-Face applications, you can select either In-Person or Remote eSign.</p> <p>Select Remote eSign under eSign Type and click Send for eSignatures. OneSpan will send the first signer an email invite instantly. All signers will have to esign within a total of 14 days.</p>
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<p>8-12</p>		<p>The signer receives and opens the email and link and logs into OneSpan using their Secret Q &amp; A.</p>
<p>8-13</p>		<p>The eSignature Consent is presented to the signer for review. The signer will click Accept to proceed.</p> <p>If the signer declines to sign at any point during the signing ceremony, the OneSpan session will close and you'll be notified by email.</p> <p>If for any reason your client / signer decides to decline signing the application electronically, you will be notified by email. After contacting the signer, you have a couple of options:</p> <ol style="list-style-type: none"> <li>1) Re-start the eSignature process by simply clicking "Cancel eSignature" (In Person or Remote), then "Send for eSignature". eSignatures previously provided by other signers, if any, will all become invalid. All signers need to sign the application again; or</li> <li>2) Click "Print for Wet Signature" - eSignature will be cancelled for all signers, you can print out the Smart App PDF, secure wet signatures and submit the app to your MGA as you would any paper app.</li> </ol>
<p>8-14</p>		<p>The application in PDF is available onscreen for the signer to scroll through and review.</p> <p>When ready, the signer taps the first signature spot and signs directly on the device using a stylus or finger.</p>



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

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



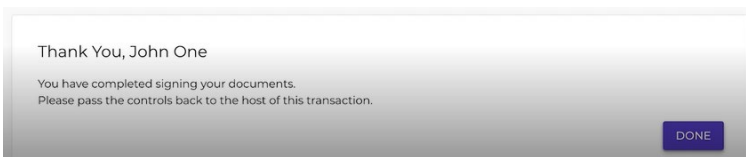
OneSpan sends an email invite to the signer instantly. When the signer opens the link on their smartphone, their device becomes a wireless signature pad using a stylus or finger.

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

8-15

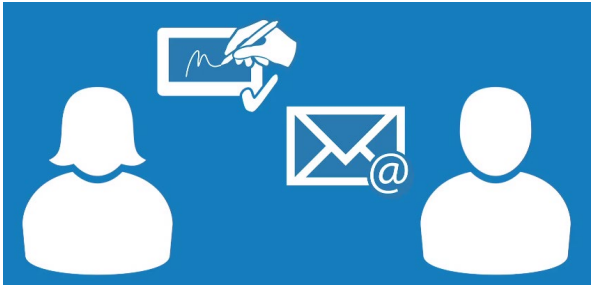
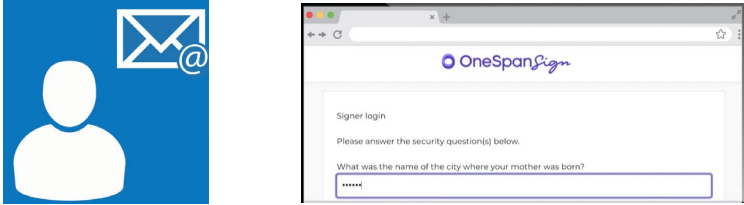



When the signature is captured successfully, the signer is prompted to the next signature box, where the signer clicks to Apply their digital signature.



When all signatures are complete, a confirmation will appear.

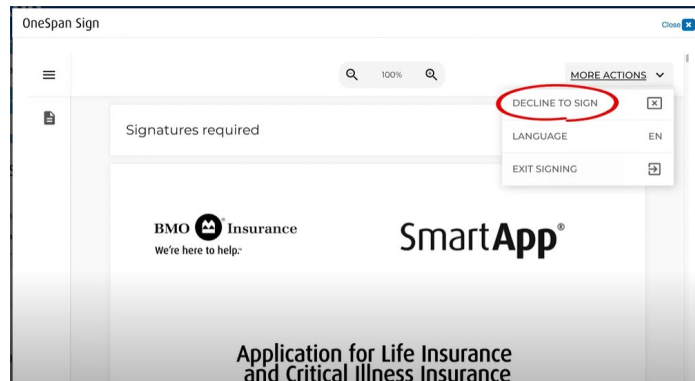


<p>8-16</p>		<p>If there are multiple signers each signer will need their own personal email address. Each will receive email invitations to review and eSign the application in a predefined sequence (Insured 1, Insured 2, Owner).</p> <p>The second signer will receive their invite only after the first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

## Chapter 8d – Managing eSignature Statuses

### 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 e-signature” to all signers for resigning
- If no change to the application contents is required, the advisor can “send for e-signature” to re-send the eSignature package to the signer without affecting other signers

### Signatures and Documents

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

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

Send for eSignatures    Cancel eSignatures    Print for Wet Signatures

**Locked**

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

Signatures and Documents

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

Name	Role	Email* <sup>?</sup>	Secret Question* <sup>?</sup>	Response * <sup>?</sup>	eSign type*	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	*****	Remote Sign	Locked	Unlock
Smith, Pauline	Insured/Owner	randy.wool1	What was your favourite toy when you were a child?	***	Remote Sign	In progress	Unlock

Buttons: Send for eSignatures, Cancel eSignatures, Print for Wet Signatures

**Expired**

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

Signatures and Documents

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

Name	Role	Email* <sup>?</sup>	Secret Question* <sup>?</sup>	Response * <sup>?</sup>	eSign type*	Status	Unlock
Smith, Brent	Insured/Owner	billyky@hotmail.com	What was the name of the city where your mother was born?	*****	Remote Sign	Expired	Unlock
Smith, Pauline	Insured/Owner	randy.wool1	What was your favourite toy when you were a child?	***	Remote Sign	In progress	Unlock

Buttons: Send for eSignatures, Cancel eSignatures, Print for Wet Signatures

**Chapter 9 – Smart App Submission**

9-1

Smart Apps in Progress

Client	Application ID	Plan Name	Face Amount	Application Status
Test, Cli	AA2172813	Life Dimensions	\$1,000,000	Documents Required
Sured, In	AA2172724	Term 30	\$1,000,000	In Progress

Total Records: 2 Page Number: 1 / 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.

On your personal Dashboard, the Application Status will be displayed within the “Smart Apps in Progress” section.

9-2

**eSign type\***

In Person Now ▼

**Status**

Completed

In Person Now ▼    Completed

In Person Now ▼    Completed

**Documents**

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

Smart App Package	
Form/File Name	Document type
<input type="radio"/> Plan Illustration	Illustration
<input type="radio"/> Smart App	Application

Total Records:2

**Upload Additional Documents**

Document Type\* ?

Select ▼

No file chosen   

**Attached Documents**

Form/File Name	Document type

Face Amount: \$1,000,000.00

Review     Signatures & Documents    Advisor Report

Documents Required

**nd Documents**

In the Signatures and Documents 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.

If the status of the application reads "Documents Required" on the Progress Bar, a signed illustration must be uploaded as an Additional Document before the application will be 'Ready to Submit'.

9-3

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

9-4

**Advisor Certification**

The foregoing answers are correct to the best of my knowledge. By signing here I confirm that:

- I am the soliciting Advisor and I am duly licensed to write this Application in the jurisdiction where the transaction occurred, and
- at the time of the application I met with Proposed Insured 1, Proposed Insured 2 (if applicable) and the Owner(s), and
- I have seen the original valid government issued document presented by Proposed Insured 1, Proposed Insured 2 (if applicable) and the Owner(s), for identification purposes.
- I used reasonable efforts to determine if the policy owner(s) is/are acting on behalf of a third party, and
- I have provided an Advisor Disclosure Statement to the Owner(s), advising:
  - about the company(ies) that I currently represent;
  - that I receive compensation (such as commissions) for the sale of life and health insurance products;
  - that I may receive additional compensation in the form of bonuses, conference programs or other incentives; or
  - of any conflicts of interest I may have with respect to this transaction.

I agree

Advisor Name:  Date (DD/MMM/YYYY):

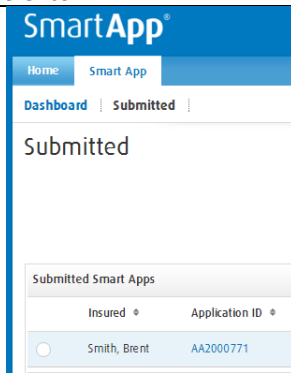
Review the Advisor Certification and click I Agree. You're good to go!

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.](#)