BMO Insurance

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Dual Process Verification of Identity (Non Face to Face)

When to complete this form

New application or Death Claim for:

☐ Universal Life Insurance ☐ BMO Insurance Whole Life with Additional Payment Option (APO) elected

☐ Non-Registered Single Premium Immediate Annuity ☐ Non-Registered Guaranteed Investment Funds

Use this form when you are required to provide proof of personal identity to BMO Life Assurance Company (BMO Insurance), in situations where an advisor is not physically present to verify the identification.

Instructions for Application, Policy Owner, Beneficiary or Third Party Payor:

1. Complete Section 1 and provide two types of personal identification documents from a reliable source as shown in the tables below.
2. We require 1 document from each Document Type in below two tables. Documents must be:
   a) Valid and current
   b) From two different, reliable sources, such as the federal, provincial, territorial or municipal levels of government, Crown corporations, federally regulated financial institutions, or utility providers.
   c) An original, fax, photocopy, scan or electronic image of the document, which can include government-issued photo identification
   d) An electronic document received or downloaded from the issuer in original format (e.g., PDF, XPS)
      - Electronic documents should be downloaded and printed
      - Electronic documents cannot be modified in any way
      - Electronic documents should be unaltered, with no information or account/reference numbers being redacted or truncated
3. Sign and date the declaration in Section 3.
4. If an advisor is present, send the completed form along with supporting identification documents to your advisor.

Instructions for Advisor:

1. Record and/or verify in Section 2 the information shown on the original copy of two types of personal identification documents from a reliable source as shown in the tables below.
2. Validate the documents:
   - Are current
   - Are the most recent received by the client (e.g., last issued utility bill)
   - Come from two different sources
   - Contain name, address date of birth or confirmation of a deposit account, credit card or other loan account must match the information that was provided by the individual.
3. Confirm the client has completed and signed the declaration in Section 3.
4. Complete Section 4 to attest to the completion of the identity verification.
5. Send this form as follows:
   With two types of personal identification documents, one from each of the tables shown below.
   - If you are applying using Smart App, please upload the completed form in the eSignatures tab.

Acceptable types of personal identification documents

Reliable sources of information include, but not limited to, the personal identification documents listed in the tables below. These documents must be provided by the client to verify their personal identity under the dual ID method as required by legislation.

BMO Insurance cannot rely on information issued by a single source even if it confirms an account and contains the name, address and date of birth. The same document, or source of document, cannot be used more than once. The client must show one original personal identification document from each table below:

Documents confirming name and address, Or Documents to confirm name and a financial account

Documents showing name and address

A fax, photocopy, scan or electronic image of a government-issued photo identification document (e.g. Driver's license, Provincial/Territorial ID Card or Secure Certificate of Indian Status)

Any statement issued by a **Canadian government body** (federal, provincial, territorial or municipal):

- Canada Pension Plan (CPP) statement
- Property tax assessment issued by a municipality
- Provincially issued vehicle registration
- Federal, provincial, territorial and municipal benefits statement

Issued by **other Canadian sources**

- Utility bill (e.g., electricity, water, telecommunications)
- Record of Employment
- For a currently enrolled student, a transcript or documentation issued by a school that contains a unique reference number

Documents to verify name and confirm a financial account (specifically, a deposit account, prepaid payment product account,credit card account or loan account)

- Registered investment account statements (e.g., RRSP, TFSA)
- Credit Card Statement
- Bank Statement or loan account statement

Documents confirming name and date of birth

A fax, photocopy, scan or electronic image of a government-issued photo identification document (e.g. Driver's license, Passport, Provincial/Territorial ID Card or Secure Certificate of Indian Status)

Any statement issued by a **Canadian government body** (federal, provincial, territorial or municipal):

- Birth Certificate
- Long form Marriage certificate which includes your date of birth
- Divorce document which includes your date of birth
- Permanent Resident card
- Citizenship certificate

Section 1 - The person whose identity is to be verified (the Policy owner, Beneficiary, Third Party Payor)

Name (first, middle, last)	Application number / Policy number

Section 2 - Verification of Identity on Policy Owner, Beneficiary, Third Party Payor. Please provide copies of documentation.

First piece of personal ID (name and address)	Second piece of personal ID (name and date of birth)
Name of the issuing company/institution	Name of the issuing company/institution
Type of document	Type of document
Account or reference number	Account or reference number
Date of document (dd/mmm/yyyy)	Date of document (dd/mmm/yyyy)
Date the information was verified (dd/mmm/yyyy)	Date the information was verified (dd/mmm/yyyy)

Section 3 - Declaration of Policy owner, Beneficiary or Third Party Payor

By signing below, you confirm that:

You declare to the best of your knowledge that the original documents containing personal identification and/or financial account information are valid and current at the time that you provided them to the advisor for verification.

We have measures in place to protect your personal information. Please refer to the BMO Insurance Privacy Code and a copy of your application for more information about how we collect, store, use and disclose your personal information.

You understand that we must collect this information in order to verify your identity in accordance with the law. We keep your information confidential at our BMO Insurance offices.

You acknowledge that you have reviewed the list of acceptable documents and have not provided a copy of any government-issued photo identification or sensitive personal information that is not required.

******Important Note:*** To help expedite the underwriting process this form can be submitted without the signature of the Policy owner-insured. Signatures must be provided at time of policy delivery and will be a settling requirement.

Signature of policy owner, Beneficiary or Third Party Payor	Date (dd/mmm/yyyy)
X	

Section 4 - Signature of Advisor

By signing below, you confirm that:

You have reviewed the personal identification documents from the client and confirmed they appear to be original, valid and current at the time that you reviewed them.

Application number / Policy number	
Advisor name (please print)	Advisor code number
Signature X	Date (dd/mmm/yyyy)