

Accepting new business applications and associated documents in PDF format by email

Effective Monday November 25, 2019, BMO Life Assurance will accept PDF copies of new business applications and associated new business documents, transmitted via secure email using Transport Layer Security (TLS) protocol from MGAs, without the need to forward the original documents. This applies to all face to face applications and related documents for all product lines including: Life, Critical Illness, Segregated Funds (GIF), and Annuities (SPIA).

MGA procedure

Prior to submitting PDF copies of applications

PDF copies of paper applications and supporting documents must be submitted from an email domain using Transport Layer Security (TLS). If your office has not already set up to communicate with us securely using TLS, you can sign up by completing a TLS request form. Please reach out to insurance.transformation@bmo.com for further information.

Procedure to submit PDF copies of applications

1. Scan completed and signed original applications and associated new business documents to PDF format.
 - a. Ensure that scans are **high resolution** and **high quality**.
 - b. Quality check scanned documents to ensure legibility and completeness of all pages.
 - c. Multiple original documents for the same application can be combined into one PDF document. Documents for different applications must not be combined into a single PDF document.
2. Attach scanned documents to an email with an email domain set up to transmit emails to BMO Insurance using TLS protocol.
 - a. Provide only delivery instructions within the body of the email.
 - b. Do not include information in the email body that should be included in the application or other relevant documentation, as the email will not form part of the insurance policy.

3. Email the application packages to the email address for the related product line noted below:

Product Lines	Email Address
Guaranteed Investment Funds	applications.bmolifegif@bmo.com
Life and Critical illness	applications.newbusiness@bmo.com
Single Premium Immediate Annuities (SPIA)	Insurance.annuities@bmo.com

- a. A confirmation reply will be sent by return email to acknowledge receipt of your email.
4. Life and Critical Illness settlement documents being submitted after the application form, should be emailed to: Insurance.IndividualNewBusiness@bmo.com
- a. Multiple original documents for the same application can be combined into one PDF document. Documents for different applications must not be combined into a single PDF document.
5. Original documents must be kept for a minimum of 90 days from the date they are sent to BMO Insurance or the settlement date of the related policy, whichever is longer. After this period, original documents that were sent to BMO Insurance as a PDF copy can be destroyed in a secure and privacy conscious way.
6. Original Documents and initial premium payments via cheque can continue to be sent to:

Guaranteed Investment Funds (GIF)	BMO GIF Administrative and Services Office 250 Yonge St., 7 th Floor Toronto, ON M5B 2M8
Life and Critical illness Single Premium Immediate Annuities (SPIA)	BMO Life Assurance Company 60 Yonge Street Toronto, ON M5E 1H5

Acceptable Documents

The following documents can be sent via this digital process.

Document Title	Document ID
Guaranteed Investment Funds	
BMO GIF Application Form	592
BMO GIF Application Form - Nominee	589
GIF TFSA Application Form	642
Verification of Identity and Third Party Determination	576
Declaration of Tax Residence for Individuals	RC518
Declaration of Tax Residence for Entities	RC519
Politically Exposed Persons Questionnaire	420
Various Locked-in Endorsements (LIRA, LRRSP, RLSP, LIF, RLIF, PRRIF, LRIF)	653 - 671, 675, 676, 679 - 681
GIF - Corporate Contribution to an Individual RRSP/TFSA Authorization Form	699
Life and Critical Illness New Business	
1. Application for Life and Critical Illness	126
2. Various Underwriting Questionnaires	135 - 160, 313, 577, 643, 824
3. Declaration of Insurability	166
4. Long Form Health Certificate	167
5. Children's Term Rider Payor Waiver Questionnaire	341
6. Change of Policy Ownership	409
7. Politically Exposed Persons Questionnaire	420
8. Credit Card Authorization	464
9. Authorization to Disclose Information to Advisor	562
10. Declaration of Source of Funds	568
11. Verification of Identity and Third-Party Determination	576
12. Request for Term Conversion to a Permanent Plan	639
13. Entity Verification	715
14. Dual Process Verification of Identity	798
15. Declaration of Tax Residency for Individuals	RC518
16. Declaration of Tax Residency for Entities	RC519
17. Wave Illustration	
18. Delivery Receipt	
19. Amendment	
Single Premium Immediate Annuities	
20. Application for Single Premium Immediate Annuity	348

21. Politically Exposed Persons Questionnaire	420
22. Verification of Identity and Third Party Determination	576
23. Single Premium Immediate Annuity (SPIA) - Additional Information Form for RPP Funds	778
24. Declaration of Tax Residence for Individuals	RC518
25. Declaration of Tax Residence for Entities	RC519
26. Wave Illustration	

Important:

The SmartApp remains the most efficient and recommended way for an Advisor to submit a Life or Critical Illness application to BMO. SmartApps must not be submitted via email.

Documents sent to BMO Insurance through unsecure email will NOT be accepted. If you are not registered with TLS, the existing process of sending original documents by courier is required.

The Non-Face-to-Face Application for Life and Critical Illness Insurance (Form 431) must still be submitted via the Watermark portal and will not be accepted via email or courier directly to BMO Insurance.

Change of Beneficiary requests (forms 612, 625, 626 and 630) must be sent by courier to BMO Insurance in original paper format.

Original transfer forms received by BMO Insurance will be redirected to the transferring institution. No action will be taken if a copy of a transfer form is received by email unless otherwise instructed. We assume the original transfer form was sent to the transferring institution from the MGA office.

Your Distribution Agreement

Taking part in this digital application and new business process is to be done according to the details of this communication. This communication forms part of your Distribution Agreement with BMO Insurance.

Frequently Asked Questions

1. **Question:** I have a pile of paper applications in my office. Can I still use these?

Answer: Yes. Please use your existing stock of applications and any other BMO Insurance issued forms related to this process. You can send them through TLS as a PDF in line with this communication.

2. **Question:** Does this affect record retention responsibilities?

Answer: No. The time period for which records must be retained is not changing. The format is changing from paper to PDF. Once your documents have been sent to BMO Insurance and a policy has issued, BMO Insurance will maintain those pdfs according to record retention time period.

3. **Question:** What if an advisor emails an application directly to BMO Insurance?

Answer: The application will not be accepted. On a best efforts basis the email will be returned to the sender (excluding confidential attachments) with instructions to resubmit the application via their MGA office.

4. **Question:** What is Transport Layer Security (TLS)

Answer: TLS protocol encrypts e-mail messages between your e-mail server and BMO Insurance's e-mail server enabling secure e-mail between us. It ensures our customers' information is kept secure. TLS ensures that each e-mail is encrypted without the need for an additional authentication or login.

5. **Question:** Who do I contact if I have questions?

Answer: For inquiries, please use the information for the specific product line listed below:

Product Line	Phone	Email
Face-to-face Life and Critical illness	1-877-742-5244	Insurance.IndividualNewBusiness@bmo.com
Guaranteed Investment Funds (GIF)	1-855-639-3867 for English 1-855-639-3869 for French	DealerServices.BMOLifeGIF@bmo.com
Single Premium Immediate Annuities (SPIA)	1-866-382-7401	Insurance.annuities@bmo.com