

***Get access to the LifeWorks Wellbeing Assistance Program for new and existing Bank of Montreal (“BMO”) Small Business Banking customers between July 19th, 2021 and April 30, 2022**

Offer Terms & Conditions

- From July 19th, 2021 through April 30, 2022 (“**Offer Period**”), get access to the LifeWorks Wellbeing Assistance Program if you are an existing BMO Small Business Banking customer; or if you become a new BMO Small Business Banking customer during the Offer Period.
- LifeWorks provides a comprehensive suite of wellness solutions that support mental, physical, financial and social wellbeing. LifeWorks offers access to counselling, digital wellness tools and resources as well as custom fitness resources.
- BMO has partnered with LifeWorks to provide the LifeWorks Wellbeing Assistance Program as a benefit to BMO’s new and existing Small Business Banking customers. This benefit provides the following:
 - short-term, solution focused virtual counselling and professional consultation services;
 - interactive programs that drive positive behaviour changes related to anxiety, stress, depression, work-life balance, grief and more;
 - tools, articles and videos about family, health, money and work;
 - custom fitness sessions created by top trainers on the LIFT app;
 - opportunities to chat with experts to get answers to your fitness-related questions; and
 - exclusive offers on fitness, nutrition, travel and more.
- To qualify to participate in the LifeWorks Wellbeing Assistance Program, you must:
 - maintain a BMO Small Business Banking product within the Offer Period; or
 - sign up for a new BMO Small Business Banking product before the end of the Offer Period.
- The LifeWorks Wellbeing Assistance Program is open only to each person registered as the business owner on a BMO Small Business Banking account (“**Business Owner**”), along with their spouses, domestic partners, dependent children, or other individuals residing with the Business Owner who rely on the Business Owner for financial support (“**Dependents**”).
- Employees of small businesses (who are not the Business Owners) are not eligible to participate in the LifeWorks Wellbeing Assistance Program unless they separately qualify as a Dependent.
- If you are an eligible Business Owner, visit www.bmo.com/lifeworks (EN) or www.bmo.com/mieuxvivre (FR) to get your login credentials. With the login credentials BMO provides, you can get access to the LifeWorks Wellbeing Assistance Program by signing up on the LifeWorks website www.lifeworks.com and/or downloading the LifeWorks mobile app (available on App Store and Google Play).
- Every Business Owner and/or Dependent who intends to participate in the LifeWorks Wellbeing Assistance Program will be required to create an account on LifeWorks’ Wellbeing Platform, and will be required to consent to and be governed by terms and conditions applicable to LifeWorks’ counselling services prior to being able to access the services. BMO is not liable for services provided by LifeWorks or third-parties acting on behalf of LifeWorks. Services under the LifeWorks Wellbeing Assistance Program are provided by LifeWorks, its affiliates, its network of local affiliate counsellors (as independent contractors), its business partners, and other third-party providers.
- Business Owners and Dependents shall only be eligible to participate in the LifeWorks Wellbeing Assistance Program during the Offer Period. LifeWorks services will no longer be available through the dedicated account for BMO Small Business Banking customers after December 2021. If you have started counselling and are not able to complete the recommended number of sessions by the end of the Offer Period, you will be able to complete the remaining sessions with your counsellor. If you are interested in continuing with LifeWorks at the end of the Offer Period, you can connect with a LifeWorks representative to discuss opening a LifeWorks account directly for your individual business (<https://lifeworks.com/en/business-inquiries>).
- BMO shall not be liable for services provided by LifeWorks to Business Owners or Dependents after the end of the Offer Period.
- This offer, and participation in the LifeWorks Wellbeing Assistance Program, is subject to terms and conditions, including limitations, exclusions and other important information set out at www.lifeworks.com.

- This offer is subject to change and may be withdrawn without notice.

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