BMO Guaranteed Investment Funds

Fund Facts

BMO Insurance

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BMO Insurance

Fund Facts

BMO GUARANTEED INVESTMENT FUNDS

This section of the Information Folder contains individual Fund Facts for each segregated fund available through your BMO Guaranteed Investments Funds contract. You can choose to invest in one or more of these funds.

The individual Fund Facts give you an idea of what each segregated fund invests in, how it has performed and what fees or charges may apply.

The description of each segregated fund in the individual Fund Facts is not complete without the following description of "What if I change my mind" and "For more information".

WHAT IF I CHANGE MY MIND?

- You can change your mind about purchase of your contract and about subsequent transactions you make under the contract within two business days of the date you receive confirmation of the purchase or of the transaction. You are deemed to have received the confirmation five days after it is mailed to you.
- You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

FOR MORE INFORMATION

The Fund Facts may not contain all the information you need. Please read the contract and the Information Folder or you may contact us at:

BMO Insurance
BMO GIF Administrative and Services Office
250 Yonge Street, 9th floor
Toronto, ON M5B 2L7

Telephone: 1-855-639-3867
Fax: 1-855-747-5613

Email: ClientServices.BMOLifeGIF@bmo.com

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

FEES AND CHARGES

GIF 75/75 Series

Fund	Management Fee*				"Insurance Fee & Insurance Fee Limit** (noted in brackets)"
	Class A	Class A Prestige	Class F	Class F Prestige	
Money Market	1.00%	N/A	0.50%	N/A	0.00%
Fixed Income ETF Portfolio	1.30%	1.21%	0.30%	0.21%	0.24% (0.74%)
Income ETF Portfolio	1.40%	1.26%	0.40%	0.31%	0.32% (0.82%)
Conservative ETF Portfolio	1.40%	1.26%	0.40%	0.31%	0.37% (0.87%)
Balanced ETF Portfolio	1.45%	1.27%	0.45%	0.36%	0.37% (0.87%)
Growth ETF Portfolio	1.45%	1.27%	0.45%	0.36%	0.45% (0.95%)
Equity Growth ETF Portfolio	1.50%	1.32%	0.50%	0.41%	0.45% (0.95%)
Low Volatility Canadian Equity ETF	1.46%	1.28%	0.55%	0.46%	0.48% (0.98%)
Low Volatility U.S. Equity ETF	1.41%	1.23%	0.50%	0.41%	0.53% (1.03%)
Monthly Income	1.60%	1.29%	0.60%	0.38%	0.45% (0.95%)
Asset Allocation	1.60%	1.24%	0.60%	0.38%	0.45% (0.95%)
Dividend	1.51%	1.15%	0.60%	0.33%	0.58% (1.08%)
Monthly High Income II	1.52%	1.20%	0.65%	0.38%	0.58% (1.08%)
Tactical Balanced	1.51%	1.38%	0.60%	0.51%	0.45% (0.95%)
Sustainable Global Balanced	1.56%	1.38%	0.65%	0.56%	0.45% (0.95%)
Low Volatility International Equity ETF	1.51%	1.33%	0.60%	0.51%	0.54% (1.04%)
Concentrated Global Balanced	1.56%	1.38%	0.65%	0.43%	0.43% (0.93%)
Concentrated Global Equity	1.62%	1.21%	0.75%	0.39%	0.67% (1.17%)
Balanced ESG ETF	1.40%	1.22%	0.40%	0.31%	0.40% (0.90%)
Sustainable Opportunities Global Equity	1.75%	1.21%	0.75%	0.39%	0.65% (1.15%)
Sustainable Global Multi-Sector Bond	1.48%	1.38%	0.70%	0.48%	0.39% (0.89%)
Canadian Income & Growth Fund	1.55%	1.37%	0.57%	0.39%	0.43% (0.93%)
Global Income & Growth Fund	1.58%	1.40%	0.59%	0.42%	0.45% (0.95%)
Aggregate Bond Index ETF	1.24%	1.15%	0.26%	0.17%	0.25% (0.75%)
Global Innovators Fund	1.51%	1.10%	0.52%	0.26%	0.70% (1.20%)
Global Equity Fund	1.57%	1.17%	0.74%	0.37%	0.64% (1.14%)
NASDAQ 100 Equity Index ETF	1.60%	1.24%	0.63%	0.34%	0.68% (1.18%)
S&P 500 Index ETF	1.34%	1.14%	0.41%	0.13%	0.65% (1.15%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.
** Insurance fee excludes applicable taxes.

GIF 75/100 Series

Fund	Management Fee*			Insurance Fee & Insurance Fee Limit** (noted in brackets)
	Class A	Prestige	Class F	
Money Market†	1.00%	N/A	0.50%	0.00%
Fixed Income ETF Portfolio†	1.30%	1.16%	0.30%	0.37% (0.87%)
Income ETF Portfolio†	1.40%	1.22%	0.40%	0.50% (1.00%)
Conservative ETF Portfolio†	1.40%	1.22%	0.40%	0.55% (1.05%)
Balanced ETF Portfolio†	1.45%	1.22%	0.45%	0.63% (1.13%)
Growth ETF Portfolio	1.45%	1.18%	0.45%	0.76% (1.26%)
Equity Growth ETF Portfolio	1.50%	1.23%	0.50%	0.76% (1.26%)
Low Volatility Canadian Equity ETF	1.55%	1.28%	0.55%	0.84% (1.34%)
Low Volatility U.S. Equity ETF	1.50%	1.23%	0.50%	0.85% (1.35%)
Monthly Income†	1.60%	1.37%	0.60%	0.70% (1.20%)
Asset Allocation	1.60%	1.37%	0.60%	0.67% (1.17%)
Dividend	1.60%	1.33%	0.60%	0.88% (1.38%)
Monthly High Income II	1.65%	1.38%	0.65%	0.87% (1.37%)
Tactical Balanced	1.60%	1.37%	0.60%	0.72% (1.22%)
Sustainable Global Balanced	1.65%	1.42%	0.65%	0.68% (1.18%)
Low Volatility International Equity ETF	1.60%	1.33%	0.60%	0.85% (1.35%)
Concentrated Global Balanced	1.65%	1.42%	0.65%	0.66% (1.16%)
Concentrated Global Equity	1.75%	1.48%	0.75%	0.95% (1.45%)
Balanced ESG ETF	1.40%	1.18%	0.40%	0.62% (1.12%)
Sustainable Opportunities Global Equity	1.75%	1.48%	0.75%	0.92% (1.42%)
Sustainable Global Multi-Sector Bond	1.70%	1.56%	0.70%	0.57% (1.07%)
Canadian Income & Growth Fund†	1.61%	1.44%	0.63%	0.68% (1.18%)
Global Income & Growth Fund	1.64%	1.46%	0.66%	0.70% (1.20%)
Aggregate Bond Index ETF†	1.28%	1.19%	0.29%	0.35% (0.85%)
Global Innovators Fund	1.49%	1.27%	0.51%	0.98% (1.48%)
Global Equity Fund	1.71%	1.42%	0.74%	0.91% (1.41%)
NASDAQ 100 Equity Index ETF	1.62%	1.28%	0.65%	0.95% (1.45%)
S&P 500 Index ETF	1.47%	1.18%	0.50%	0.92% (1.42%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.
** Insurance fee excludes applicable taxes.
† These funds are also available on GIF 75/100 Plus with no change in management or insurance fees.

GIF 100/100 Series

Fund	Management Fee*			Insurance Fee & Insurance Fee Limit** (noted in brackets)
	Class A	Prestige	Class F	
Money Market	1.00%	N/A	0.50%	0.00%
Canadian Balanced Growth	1.50%	1.15%	0.50%	1.03% (1.55%)
U.S. Balanced Growth	1.50%	1.15%	0.50%	1.03% (1.55%)
Canadian Income Strategy	1.70%	1.35%	0.70%	0.78% (1.28%)
North American Income Strategy	1.70%	1.35%	0.70%	0.73% (1.23%)
Conservative ETF Portfolio	1.40%	1.05%	0.40%	0.90% (1.40%)
Balanced ETF Portfolio	1.45%	1.10%	0.45%	1.00% (1.50%)
Monthly Income	1.60%	1.25%	0.60%	1.03% (1.55%)
Asset Allocation	1.60%	1.25%	0.60%	1.03% (1.55%)
Sustainable Global Balanced	1.65%	1.30%	0.65%	1.03% (1.55%)
Concentrated Global Balanced	1.65%	1.30%	0.65%	1.01% (1.52%)
Balanced ESG ETF	1.40%	1.05%	0.40%	1.00% (1.50%)
Sustainable Global Multi-Sector Bond	1.70%	1.35%	0.70%	0.96% (1.46%)
Aggregate Bond Index ETF	1.28%	0.93%	0.30%	0.70% (1.20%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.
** Insurance fee excludes applicable taxes.

All information as at December 31, 2024 (unless otherwise noted)

BMO Money Market GIF

Quick Facts:

Date Fund created: December 2, 2013 (Class A 100/100)
June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F)

Total Value on: $91,226,710

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: n/a

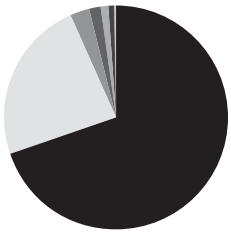
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	1.40	10.89	4,386
Series 75/100	1.40	10.88	3,044
Series 100/100	1.40	10.92	813
	Class F		
Series 75/75	0.85	11.26	81
Series 75/100	0.82	11.18	48
Series 100/100	0.84	11.15	1
Minimum Investment	$500 – $10,000 (Class A, Class F) (see Information Folder for more details)		

What does this fund invest in?

The objectives of the fund are to preserve the value of your investment, provide interest income and a high level of liquidity. It invests primarily in high-quality money market instruments issued by governments and corporations in Canada.

Top 10 Investments		% of Assets
BMO Money Market Fund, Series I		99.0
Manitoba Hydro-Electric Board, Commercial Paper, 3.307% Jan 23, 2025	1.2	
MUFG Bank, Ltd., Bearer Deposit Notes, 3.424% Jan 30, 2025	1.2	
MUFG Bank, Ltd., Bearer Deposit Notes, 3.901% Mar 17, 2025	1.2	
Sumitomo Mitsui Trust Bank, Limited, Bearer Deposit Notes, 3.911% Mar 18, 2025	1.2	
Toronto Dominion Bank, The, Bearer Deposit Notes, 3.244% Jan 22, 2025	1.2	
Sumitomo Mitsui Banking Corporation, Bearer Deposit Notes, 3.445% Jan 23, 2025	1.1	
CARDS II Trust, Series A, Secured, Notes, 4.331% May 15, 2025	1.1	
Nestle Capital Canada Ltd., Commercial Paper, 3.223% Feb 6, 2025	1.1	
Sumitomo Mitsui Banking Corporation, Bearer Deposit Notes, 3.697% Jan 21, 2025	1.0	
Mizuho Bank, Ltd., Bearer Deposit Notes, 3.327% Mar 3, 2025	1.0	
Cash/Receivables/Payables		1.0
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Money Market GIF



Portfolio Allocation

- Commercial Paper 69.8%
- Bearer Deposit Notes 23.7%
- Corporate Bonds & Debentures 2.9%
- Bankers Acceptances 1.6%
- Asset-Backed Securities 1.1%
- Treasury Bills – Provincial 0.8%
- Term Deposits 0.2%
- Cash/Receivables/Payables ..... -0.1%

How has the fund performed?

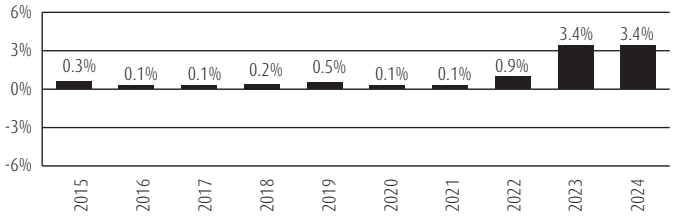
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on December 2, 2013 has $1,094 on December 31, 2024. This works out to an average of 0.9% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years. In the last 10 years, the fund was up in value 10 years and down in value 0 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a more secure investment with low investment risk or you are looking for a short-term investment. The yield of this fund varies with short-term interest rates.

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class F
Series 75/75	1.40	0.85
Series 75/100	1.40	0.82
Series 100/100	1.40	0.84

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class F
Series 100/100	0.00

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Canadian Balanced Growth GIF

Quick Facts:

Date Fund created: December 2, 2013 (Class A 100/100)
October 1, 2014 (Class A Prestige 100/100)
May 14, 2018 (Class F 100/100)

Total Value on: $18,653,705

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 30.98%

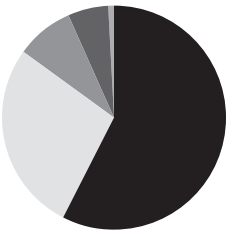
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding ('000)
	Class A		
Series 100/100	3.10	12.80	834
	Class A Prestige		
Series 100/100	2.72	12.50	622
	Class F		
Series 100/100	2.01	13.29	15
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of this Fund are to achieve long term capital growth and income by investing primarily in exchange traded funds ("ETFs"). The Fund seeks to provide investors with broad exposure to publicly listed Canadian companies balanced with high quality fixed income securities or cash equivalents.

Top 10 Investments	% of Assets
BMO S&P/TSX Capped Composite Index ETF	57.5
BMO Mid Federal Bond Index ETF	16.6
BMO Mid Corporate Bond Index ETF	8.9
BMO S&P 500 Index ETF	8.5
BMO MSCI EAFE Index ETF	5.7
BMO Mid-Term US IG Corporate Bond Index ETF	2.0
Cash/Receivables/Payables	0.8
Top 10 Investment	**100.0**
Total Investments	**7**

BMO Canadian Balanced Growth GIF



Portfolio Allocation

- Canadian Equity Funds 57.5%
- Fixed Income Funds 27.5%
- U.S. Equity Funds 8.5%
- International Equity Funds 5.7%
- Cash/Receivables/Payables 0.8%

How has the fund performed?

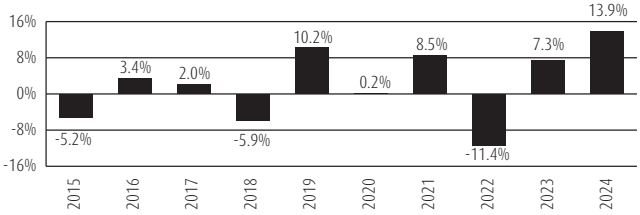
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on December 2, 2013 has $1,219 on December 31, 2024. This works out to an average of 2.0% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years for a contractholder. In the last 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.10	2.72	2.01

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Canadian Income Strategy GIF

Quick Facts:

Date Fund created: December 2, 2013 (Class A 100/100)
October 1, 2014 (Class A Prestige 100/100)
May 14, 2018 (Class F 100/100)

Total Value on: $7,753,103

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 30.64%

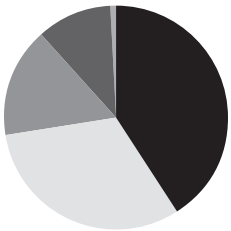
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding ('000s)
	Class A		
Series 100/100	3.03	13.44	265
	Class A Prestige		
Series 100/100	2.64	13.31	313
	Class F		
Series 100/100	1.95	14.48	1
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of the Fund are to achieve long term capital growth and monthly income by investing primarily in ETFs that invest in Canadian income-generating securities: dividend-paying common stocks, preferred shares, income trusts, balanced with high quality fixed income securities or cash equivalents.

Top 10 Investments	% of Assets
BMO Mid Federal Bond Index ETF	16.6
BMO S&P 500 Index ETF	15.9
BMO S&P/TSX Capped Composite Index ETF	13.3
BMO MSCI EAFE Index ETF	10.7
BMO Mid Corporate Bond Index ETF	9.0
BMO Canadian Dividend ETF	8.0
BMO Low Volatility Canadian Equity Fund	7.9
BMO Equal Weight Banks Index ETF	4.7
BMO Laddered Preferred Share Index ETF	4.0
BMO Equal Weight Utilities Index ETF	3.6
Top 10 Investment	**93.7**
Total Investments	**13**

BMO Canadian Income Strategy GIF



Portfolio Allocation

- Canadian Equity Funds 41.1%
- Fixed Income Funds 31.6%
- U.S. Equity Funds 15.9%
- International Equity Funds 10.7%
- Cash/Receivables/Payables 0.7%

How has the fund performed?

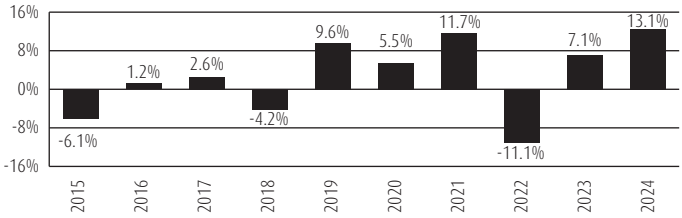
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on December 2, 2013 has $1,293 on December 31, 2024. This works out to an average of 2.6% a year

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years for a contractholder. In the last 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.03	2.64	1.95

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2024 (unless otherwise noted)

BMO U.S. Balanced Growth GIF

Quick Facts:

Date Fund created: December 2, 2013 (Class A 100/100)
October 1, 2014 (Class A Prestige 100/100)
May 14, 2018 (Class F 100/100)

Total Value on: $60,366,453

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 33.33%

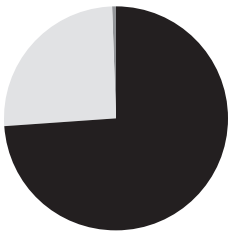
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding ('000)
	Class A		
Series 100/100	3.08	17.35	1,690
	Class A Prestige		
Series 100/100	2.69	17.22	1,713
	Class F		
Series 100/100	1.96	17.14	90
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of this Fund are to achieve long term capital growth and income by investing primarily in ETFs. The Fund seeks to provide investors with broad exposure to publicly listed U.S. companies balanced with high quality Canadian fixed income securities or cash equivalents.

Top 10 Investments	% of Assets
BMO S&P 500 Index ETF	73.9
BMO Mid Federal Bond Index ETF	15.4
BMO Mid Corporate Bond Index ETF	8.4
BMO Mid-Term US IG Corporate Bond Index ETF	1.9
Cash/Receivables/Payables	0.4
Top 10 Investment	**100.0**
Total Investments	**5**

BMO U.S. Balanced Growth GIF



Portfolio Allocation

- U.S. Equity Funds 74.0%
- Fixed Income Funds 25.6%
- Cash/Receivables/Payables 0.4%

How has the fund performed?

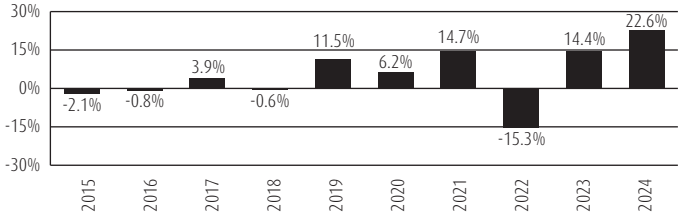
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on December 2, 2013 has $1,613 on December 31, 2024. This works out to an average of 4.9% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years for a contractholder. In the last 10 years, the fund was up in value 6 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.08	2.69	1.96

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO North American Income Strategy GIF

Quick Facts:

Date Fund created: December 2, 2013 (Class A 100/100)
October 1, 2014 (Class A Prestige 100/100)
May 14, 2018 (Class F 100/100)

Total Value on: $33,804,394

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 24.30%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 100/100	2.96	13.80	1,204
	Class A Prestige		
Series 100/100	2.56	13.55	1,259
	Class F		
Series 100/100	1.89	13.83	9
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of the Fund are to achieve long term capital growth and monthly income by investing primarily in ETFs that invest in Canadian and U.S. income-generating securities: dividend-paying common stocks, preferred shares, income trusts, balanced with high quality Canadian fixed income securities or cash equivalents.

Top 10 Investments	% of Assets
BMO Mid Federal Bond Index ETF	16.4
BMO S&P/TSX Capped Composite Index ETF	12.0
BMO S&P 500 Index ETF	11.4
BMO Low Volatility US Equity Fund	10.8
BMO MSCI EAFE Index ETF	9.6
BMO Mid Corporate Bond Index ETF	8.8
BMO Canadian Dividend ETF	8.7
BMO Low Volatility Canadian Equity Fund	7.2
BMO Global Infrastructure Index ETF	5.8
BMO Laddered Preferred Share Index ETF	3.7
Top 10 Investment	**94.4**
Total Investments	**13**

BMO North American Income Strategy GIF

Portfolio Allocation

- Fixed Income Funds 30.8%
- Canadian Equity Funds 30.8%
- U.S. Equity Funds 22.2%
- International Equity Funds 9.6%
- Global Equity Funds 5.8%
- Cash/Receivables/Payables 0.8%

How has the fund performed?

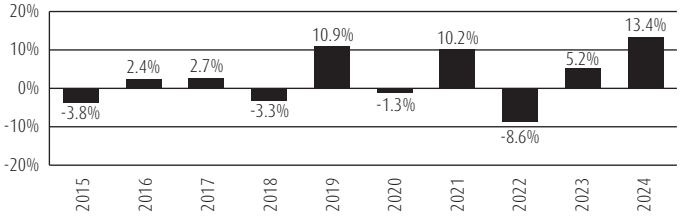
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on December 2, 2013 has $1,293 on December 31, 2024. This works out to an average of 2.6% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years for a contractholder. In the last 10 years, the fund was up in value 6 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	2.96	2.56	1.89

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2024 (unless otherwise noted)

BMO Fixed Income ETF Portfolio GIF

Quick Facts:

Date Fund created: ..... June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $30,020,696

Portfolio Manager: ..... BMO Asset Management Inc.

Portfolio Turnover Rate: 15.13%

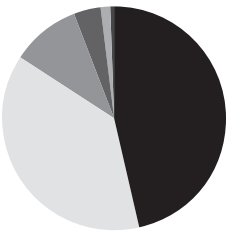
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.01	9.67	519
Series 75/100	2.16	9.52	671
	Class A Prestige		
Series 75/75	1.91	9.68	749
Series 75/100	2.01	9.54	1,140
	Class F		
Series 75/75	0.89	10.27	1
Series 75/100	1.04	10.56	5
	Class F Prestige		
Series 75/75	0.79	10.70	39
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Fixed Income ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to preserve the value of your investment by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments		% of Assets
BMO Fixed Income ETF Portfolio, Series I		98.6
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	34.6	
BMO High Yield US Corporate Bond Hedged to CAD Index ETF, Listed CAD Units	12.0	
BMO Aggregate Bond Index ETF	11.9	
BMO Long Federal Bond Index ETF	10.8	
BMO Emerging Markets Bond Hedged to CAD Index ETF	9.8	
BMO Core Plus Bond Fund, ETF Series	5.6	
BMO Canadian MBS Index ETF	5.3	
BMO Short Corporate Bond Index ETF, Listed CAD Units	4.2	
BMO Money Market Fund, ETF Series	4.1	
Government of Canada, Treasury Bills, 3.077% Mar 27, 2025	0.8	
Cash/Receivables/Payables		1.4
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Fixed Income ETF Portfolio GIF



Portfolio Allocation

- U.S. Fixed Income Funds 46.6%
- Canadian Fixed Income Funds 37.8%
- Emerging Markets Fixed Income Fund 9.8%
- Money Market Fund 4.1%
- Money Market Investments 1.4%
- Cash/Receivables/Payables 0.3%

How has the fund performed?

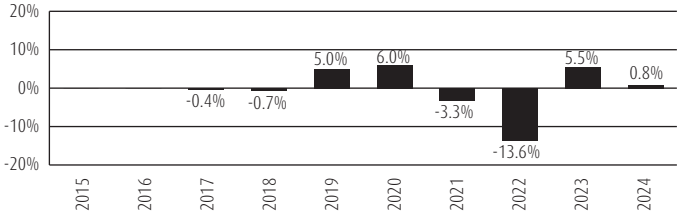
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 21, 2016 has $966 on December 31, 2024. This works out to an average of -0.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 8 years for a contractholder. In the last 8 years, the fund was up in value 4 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income ETFs with a low level of volatility, and are comfortable with low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment over the short-term).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.01	1.91	0.89	0.79
Series 75/100	2.16	2.01	1.04	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Income ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $59,259,610

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 8.34%

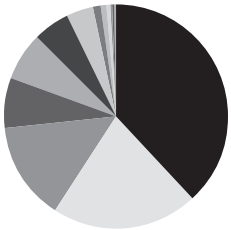
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.20	11.52	514
Series 75/100	2.43	11.31	1,148
	Class A Prestige		
Series 75/75	2.05	10.92	1,282
Series 75/100	2.20	10.83	2,632
	Class F		
Series 75/75	1.03	12.13	142
Series 75/100	1.32	11.94	15
	Class F Prestige		
Series 75/75	1.00	11.16	467
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Income ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to preserve the value of your investment by investing primarily in exchange traded funds that invest in fixed income securities with a lesser exposure to exchange traded funds that invest in Canadian, U.S. and international equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income or equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments	% of Assets	
BMO Income ETF Portfolio, Series I		100.0
BMO Aggregate Bond Index ETF	19.2	
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	16.9	
BMO S&P 500 Index ETF, Listed CAD Units	13.4	
BMO S&P/TSX Capped Composite Index ETF	7.4	
BMO Core Plus Bond Fund, ETF Series	6.7	
BMO Long Federal Bond Index ETF	5.5	
BMO Emerging Markets Bond Hedged to CAD Index ETF	5.2	
BMO MSCI EAFE Index ETF	4.8	
BMO High Yield US Corporate Bond Hedged to CAD Index ETF, Listed CAD Units	4.5	
BMO Money Market Fund, ETF Series	3.8	
Cash/Receivables/Payables		0.0
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Income ETF Portfolio GIF



Portfolio Allocation

- Canadian Fixed Income Funds 38.0%
- U.S. Fixed Income Funds 21.4%
- U.S. Equity Funds 14.1%
- Canadian Equity Fund 7.4%
- International Equity Funds 6.9%
- Emerging Markets Fixed Income Fund 5.2%
- Money Market Fund 3.7%
- Emerging Markets Equity Funds 1.2%
- Commodity Fund 0.9%
- Global Equity Funds 0.4%
- Cash/Receivables/Payables 0.4%
- Money Market Investments 0.3%
- Purchased Put Option Contracts 0.1%

How has the fund performed?

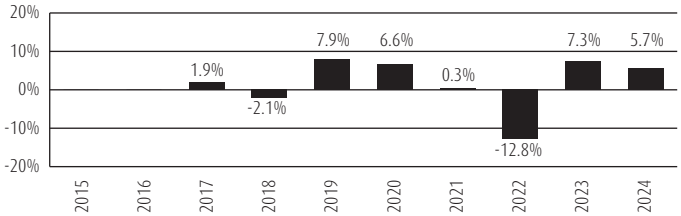
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 21, 2016 has $1,155 on December 31, 2024. This works out to an average of 1.7% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 8 years for a contractholder. In the last 8 years, the fund was up in value 6 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and to a lesser extent in equity ETFs with the potential for some capital appreciation, and are comfortable with low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment over the short-term).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.20	2.05	1.03	1.00
Series 75/100	2.43	2.20	1.32	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

BMO Conservative ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
January 9, 2017 (Class A 100/100, Class A Prestige 100/100)
May 14, 2018 (Class F 75/75, 75/100 and 100/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $213,658,579

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 0.00%

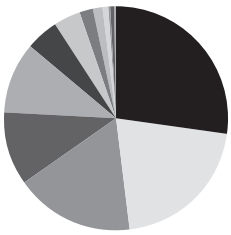
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.28	12.71	1,288
Series 75/100	2.47	12.46	2,235
Series 100/100	2.89	11.68	2,721
	Class A Prestige		
Series 75/75	2.10	11.59	1,852
Series 75/100	2.26	11.50	4,304
Series 100/100	2.48	12.05	5,294
	Class F		
Series 75/75	1.15	12.91	14
Series 75/100	1.36	12.73	98
Series 100/100	1.75	12.40	53
	Class F Prestige		
Series 75/75	1.05	11.36	70
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Conservative ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to preserve the value of your investment and, to a lesser extent, provide some potential for growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income and equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income or equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments		% of Assets
BMO Conservative ETF Portfolio, Series I		99.6
BMO S&P 500 Index ETF, Listed CAD Units	19.4	
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	13.7	
BMO Aggregate Bond Index ETF	13.4	
BMO S&P/TSX Capped Composite Index ETF	10.8	
BMO MSCI EAFE Index ETF	6.3	
BMO Long Federal Bond Index ETF	6.2	
BMO Money Market Fund, ETF Series	4.7	
BMO Core Plus Bond Fund, ETF Series	4.6	
BMO Emerging Markets Bond Hedged to CAD Index ETF	4.0	
BMO High Yield US Corporate Bond Hedged to CAD Index ETF, Listed CAD Units	3.4	
Cash/Receivables/Payables		0.4
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Conservative ETF Portfolio GIF



Portfolio Allocation

- Canadian Fixed Income Funds 27.4%
- U.S. Equity Funds 20.9%
- U.S. Fixed Income Funds 17.0%
- Canadian Equity Fund 10.8%
- International Equity Funds 10.1%
- Money Market Fund 4.7%
- Emerging Markets Fixed Income Fund 4.0%
- Emerging Markets Equity Funds 1.9%
- Commodity Fund 1.3%
- Global Equity Funds 0.4%
- Money Market Investments 0.5%
- Cash/Receivables/Payables 0.5%
- Other 0.1%

How has the fund performed?

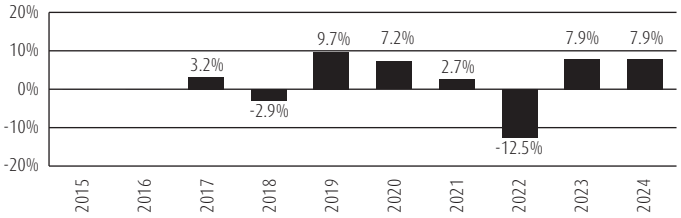
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 21, 2016 has $1,266 on December 31, 2024. This works out to an average of 2.8% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 8 years for a contractholder. In the last 8 years, the fund was up in value 6 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and equity ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.28	2.10	1.15	1.05
Series 75/100	2.47	2.26	1.36	N/A
Series 100/100	2.89	2.48	1.75	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Balanced ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
January 9, 2017 (Class A 100/100, Class A Prestige 100/100)
May 14, 2018 (Class F 75/75, 75/100 and 100/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $402,171,725

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 1.45%

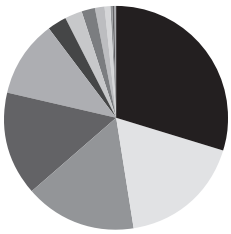
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.31	14.82	1,964
Series 75/100	2.60	14.46	4,147
Series 100/100	3.03	13.29	4,341
	Class A Prestige		
Series 75/75	2.11	12.88	2,479
Series 75/100	2.33	12.70	9,541
Series 100/100	2.64	13.71	5,719
	Class F		
Series 75/75	1.21	14.50	31
Series 75/100	1.48	14.16	1,297
Series 100/100	1.86	13.76	160
	Class F Prestige		
Series 75/75	1.11	11.76	239
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Balanced ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide a balanced portfolio by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income and equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income and equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments		% of Assets
BMO Balanced ETF Portfolio, Series I		100.2
BMO S&P 500 Index ETF, Listed CAD Units	28.2	
BMO S&P/TSX Capped Composite Index ETF	15.9	
BMO MSCI EAFE Index ETF	10.8	
BMO Aggregate Bond Index ETF	9.2	
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	8.6	
BMO Core Plus Bond Fund, ETF Series	3.3	
BMO Long Federal Bond Index ETF	3.0	
BMO MSCI Europe High Quality Hedged to CAD Index ETF	2.8	
BMO Emerging Markets Bond Hedged to CAD Index ETF	2.6	
BMO High Yield US Corporate Bond Hedged to CAD Index ETF, Listed CAD Units	2.3	
Cash/Receivables/Payables		-0.2
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Balanced ETF Portfolio GIF



Portfolio Allocation

- U.S. Equity Funds 29.9%
- Canadian Fixed Income Funds 17.8%
- Canadian Equity Fund 15.9%
- International Equity Funds 15.2%
- U.S. Fixed Income Funds 10.9%
- Emerging Markets Equity Funds 2.8%
- Emerging Markets Fixed Income Fund 2.6%
- Commodity Fund 1.9%
- Money Market Fund 1.3%
- Global Equity Funds 0.9%
- Cash/Receivables/Payables 0.4%
- Money Market Investments 0.2%
- Other 0.1%

How has the fund performed?

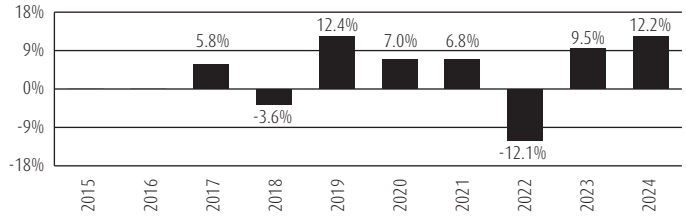
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 21, 2016 has $1,480 on December 31, 2024. This works out to an average of 4.7% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 8 years for a contractholder. In the last 8 years, the fund was up in value 6 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced investment mostly in fixed income and equity ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.31	2.11	1.21	1.11
Series 75/100	2.60	2.33	1.48	N/A
Series 100/100	3.03	2.64	1.86	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Growth ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $72,535,760

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 0.23%

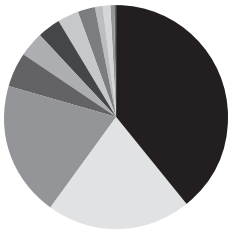
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.39	17.12	827
Series 75/100	2.74	16.65	1,160
	Class A Prestige		
Series 75/75	2.20	14.15	832
Series 75/100	2.45	13.92	1,851
	Class F		
Series 75/75	1.30	15.87	6
Series 75/100	1.62	15.51	62
	Class F Prestige		
Series 75/75	1.20	12.13	36
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Growth ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international equity securities and, to a lesser extent, fixed income securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income and equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments		% of Assets
BMO Growth ETF Portfolio, Series I		99.4
BMO S&P 500 Index ETF, Listed CAD Units	34.3	
BMO S&P/TSX Capped Composite Index ETF	20.8	
BMO MSCI EAFE Index ETF	15.3	
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	3.9	
BMO Nasdaq 100 Equity Index ETF, Listed CAD Units	3.8	
BMO MSCI Emerging Markets Index ETF	2.9	
BMO MSCI Europe High Quality Hedged to CAD Index ETF	2.6	
BMO Gold Bullion ETF, Listed CAD Units	2.5	
BMO Core Plus Bond Fund, ETF Series	1.8	
BMO Japan Index ETF, Listed CAD Units	1.7	
Cash/Receivables/Payables		0.6
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Growth ETF Portfolio GIF



Portfolio Allocation

- U.S. Equity Funds 39.3%
- Canadian Equity Fund 20.8%
- International Equity Funds 19.6%
- U.S. Fixed Income Funds 4.9%
- Emerging Markets Equity Funds 3.7%
- Canadian Fixed Income Funds 3.3%
- Global Equity Funds 2.9%
- Commodity Fund 2.5%
- Money Market Fund 1.2%
- Emerging Markets Fixed Income Fund 1.1%
- Cash/Receivables/Payables 0.5%
- Money Market Investments 0.2%

How has the fund performed?

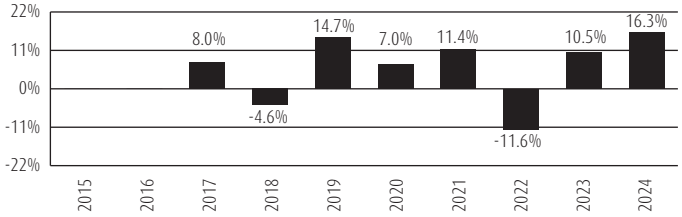
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 21, 2016 has $1,712 on December 31, 2024. This works out to an average of 6.5% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 8 years for a contractholder. In the last 8 years, the fund was up in value 6 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a growth oriented investment mostly in equity and to a lesser extent fixed income ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.39	2.20	1.30	1.20
Series 75/100	2.74	2.45	1.62	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2024 (unless otherwise noted)

BMO Equity Growth ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $64,324,211

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 1.78%

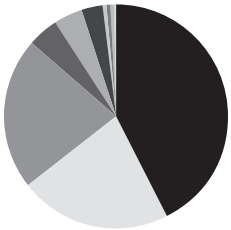
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.43	19.49	598
Series 75/100	2.77	18.93	978
	Class A Prestige		
Series 75/75	2.24	15.34	742
Series 75/100	2.50	15.07	1,491
	Class F		
Series 75/75	1.36	17.04	1
Series 75/100	1.71	16.69	14
	Class F Prestige		
Series 75/75	1.26	12.39	4
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Equity Growth ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments		% of Assets
BMO Equity Growth ETF Portfolio, Series I		99.1
BMO S&P 500 Index ETF, Listed CAD Units	33.8	
BMO S&P/TSX Capped Composite Index ETF	22.0	
BMO MSCI EAFE Index ETF	14.7	
BMO Nasdaq 100 Equity Index ETF, Listed CAD Units	5.6	
BMO MSCI Europe High Quality Hedged to CAD Index ETF	4.3	
BMO MSCI Emerging Markets Index ETF	3.5	
BMO Gold Bullion ETF, Listed CAD Units	3.1	
BMO Japan Index ETF, Listed CAD Units	2.9	
BMO Global Health Care Fund, Active ETF Series	1.5	
BMO Equal Weight US Banks Index ETF	1.3	
Cash/Receivables/Payables		0.9
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Equity Growth ETF Portfolio GIF



Portfolio Allocation

- U.S. Equity Funds 42.7%
- Canadian Equity Fund 22.0%
- International Equity Funds 21.9%
- Emerging Markets Equity Funds 4.4%
- Global Equity Funds 4.1%
- Commodity Fund 3.1%
- Cash/Receivables/Payables 0.6%
- Money Market Fund 0.6%
- Money Market Investments 0.4%
- Purchased Put Option Contracts 0.2%

How has the fund performed?

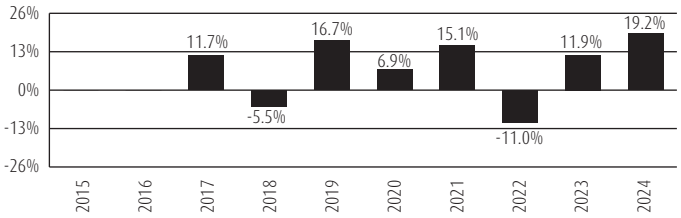
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 21, 2016 has $1,944 on December 31, 2024. This works out to an average of 8.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 8 years for a contractholder. In the last 8 years, the fund was up in value 6 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a equity oriented investment mostly in equity ETFs with the potential for some capital appreciation, and are comfortable with moderate investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.43	2.24	1.36	1.26
Series 75/100	2.77	2.50	1.71	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Low Volatility Canadian Equity ETF GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $87,507,960

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 9.59%

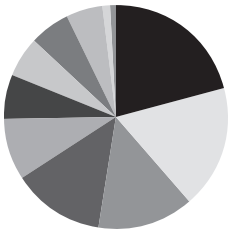
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.44	17.92	953
Series 75/100	2.93	17.29	1,380
	Class A Prestige		
Series 75/75	2.23	14.95	1,006
Series 75/100	2.64	14.67	2,112
	Class F		
Series 75/75	1.44	17.70	5
Series 75/100	1.85	17.23	28
	Class F Prestige		
Series 75/75	1.36	11.80	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Low Volatility Canadian Equity ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide unitholders exposure to the performance of a portfolio of Canadian equities with the potential for long-term capital growth. The underlying fund securities will be selected from 100 of the largest and most liquid securities in Canada. The securities that have the lowest sensitivity to market movements (beta) will be selected for the portfolio and it will be weighted so that a higher allocation is given to securities with lower betas.

Top 10 Investments		% of Assets
BMO Low Volatility Canadian Equity ETF		99.5
Empire Company Limited, Class A	4.0	
Metro Inc.	4.0	
Loblaw Companies Limited	3.8	
Thomson Reuters Corporation	3.3	
Waste Connections, Inc.	3.2	
TMX Group Limited	3.2	
Hydro One Limited	3.1	
Fortis Inc.	3.0	
CGI Inc., Class A	2.9	
Intact Financial Corporation	2.8	
Cash/Receivables/Payables		0.5
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Low Volatility Canadian Equity ETF GIF



Portfolio Allocation

- Financials 21.4%
- Consumer Staples 18.0%
- Industrials 13.9%
- Utilities 13.5%
- Communication Services 9.0%
- Materials 6.7%
- Consumer Discretionary 5.9%
- Real Estate 5.9%
- Information Technology 5.4%
- Money Market Investments 0.7%
- Cash/Receivables/Payables 0.1%

How has the fund performed?

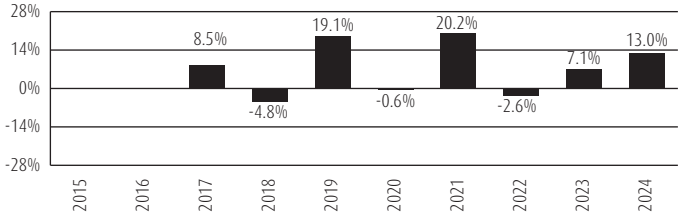
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 21, 2016 has $1,796 on December 31, 2024. This works out to an average of 7.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 8 years for a contractholder. In the last 8 years, the fund was up in value 5 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to stocks with low volatility and the potential for long term growth, and if you are comfortable with moderate risk.

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.44	2.23	1.44	1.36
Series 75/100	2.93	2.64	1.85	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Low Volatility U.S. Equity ETF GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $109,852,507

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 7.23%

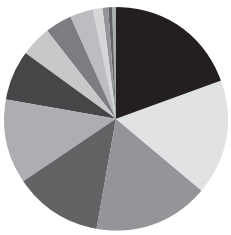
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.42	18.40	1,285
Series 75/100	2.89	17.84	1,592
	Class A Prestige		
Series 75/75	2.22	15.04	1,612
Series 75/100	2.60	14.80	2,197
	Class F		
Series 75/75	1.44	19.72	3
Series 75/100	1.80	18.56	39
	Class F Prestige		
Series 75/75	1.34	12.02	23
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Low Volatility U.S. Equity ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide unitholders with exposure to the performance of a portfolio of U.S. stocks with the potential for long-term capital growth. The underlying fund securities will be selected from the large capitalization U.S. equity universe. The securities that have the lowest sensitivity to market movements (beta) will be selected for the portfolio and it will be weighted so that a higher allocation is given to securities with lower betas.

Top 10 Investments		% of Assets
BMO Low Volatility US Equity ETF		99.6
International Business Machines Corporation	2.3	
NortonLifeLock Inc.	2.1	
Akamai Technologies, Inc.	2.1	
General Mills, Inc.	1.9	
Campbell's Company, The	1.7	
Northrop Grumman Corporation	1.7	
Johnson & Johnson	1.6	
Motorola Solutions, Inc.	1.6	
Roper Technologies, Inc.	1.6	
CME Group Inc.	1.6	
Cash/Receivables/Payables		0.4
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Low Volatility U.S. Equity ETF GIF



Portfolio Allocation

- Utilities 19.8%
- Health Care 16.8%
- Consumer Staples 16.7%
- Financials 12.8%
- Information Technology 12.5%
- Industrials 7.2%
- Consumer Discretionary 4.5%
- Real Estate 3.8%
- Communication Services 3.5%
- Materials 1.2%
- Energy 1.0%
- Cash/Receivables/Payables 0.1%
- Money Market Investments 0.1%

How has the fund performed?

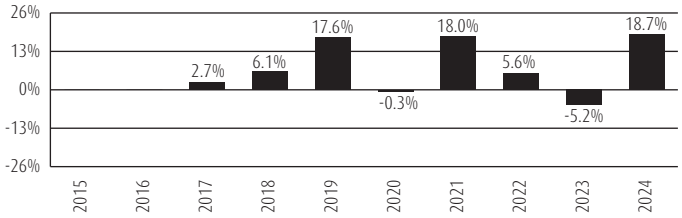
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 21, 2016 has $1,839 on December 31, 2024. This works out to an average of 7.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 8 years for a contractholder. In the last 8 years, the fund was up in value 6 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to U.S. stocks with low volatility and the potential for long term growth, and if you are comfortable with moderate risk.

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.42	2.22	1.44	1.34
Series 75/100	2.89	2.60	1.80	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Monthly Income GIF

Quick Facts:

Date Fund created: .....January 9, 2017 (Class A, Class A Prestige 100/100)
May 14, 2018 (Class F)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $71,964,644

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:.....0.43%

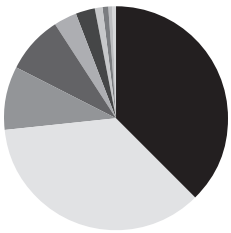
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.57	13.81	246
Series 75/100	2.83	13.53	637
Series 100/100	3.23	13.11	1,236
	Class A Prestige		
Series 75/75	2.18	12.73	534
Series 75/100	2.57	12.57	1,062
Series 100/100	2.78	13.57	1,701
	Class F		
Series 75/75	1.47	14.36	1
Series 75/100	1.75	14.09	10
Series 100/100	2.13	13.74	24
	Class F Prestige		
Series 75/75	1.22	11.65	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Monthly Income Fund or a similar fund ("underlying fund"). The fundamental investment objectives of the underlying fund are to provide a fixed monthly distribution and to preserve the value of your investment. The underlying fund invests primarily in (i) Canadian fixed income securities with higher-than-average yields, issued by the federal government, provincial governments, government agencies and corporations, (ii) preferred and common shares, (iii) real estate investment trusts, and (iv) royalty trusts and other high-yielding investments. To enhance the yield, the underlying fund may also invest in Canadian or foreign lower-rated or unrated securities and derivative instruments like options, futures and forward contracts. The underlying fund may invest up to 30% of the fund's assets in foreign securities.

Top 10 Investments		% of Assets
BMO Monthly Income Fund, Series I		99.9
BMO S&P 500 Index ETF, Listed CAD Units	7.3	
BMO MSCI EAFE Index ETF	3.2	
Royal Bank of Canada	3.0	
Government of Canada, Unsecured, 3.000% Jun 1, 2034	1.7	
Enbridge Inc.	1.6	
Toronto-Dominion Bank, The	1.6	
BMO Global Infrastructure Index ETF	1.2	
Constellation Software Inc.	1.2	
Shopify Inc., Class A	1.0	
Government of Canada, Unsecured, 2.000% Jun 1, 2032	1.0	
Cash/Receivables/Payables		0.1
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Monthly Income GIF



Portfolio Allocation

- Bonds & Debentures..... 37.8%
- Canadian Equities 35.9%
- U.S. Equities..... 9.2%
- U.S. Equity Funds 8.3%
- International Equity Fund..... 3.3%
- Money Market Investments..... 2.8%
- Global Equity Fund..... 1.2%
- Cash/Receivables/Payables 0.7%
- U.S. Fixed Income Funds..... 0.4%
- International Equities 0.4%

How has the fund performed?

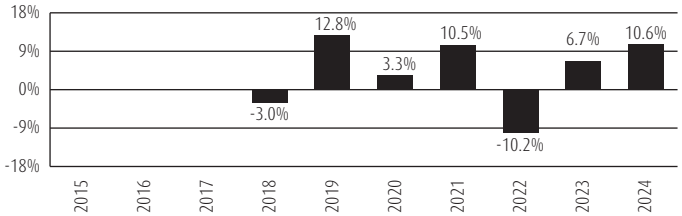
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on January 9, 2017 has $1,378 on December 31, 2024. This works out to an average of 4.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 5 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and equities with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.57	2.18	1.47	1.22
Series 75/100	2.83	2.57	1.75	N/A
Series 100/100	3.23	2.78	2.13	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

BMO Asset Allocation GIF

Quick Facts:

Date Fund created: May 14, 2018 (Class A, Class F, Class A Prestige 100/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $28,953,603

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:.....8.18%

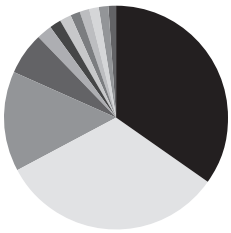
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.55	13.35	130
Series 75/100	2.82	13.07	185
Series 100/100	3.20	12.73	250
	Class A Prestige		
Series 75/75	2.17	13.04	363
Series 75/100	2.58	12.89	631
Series 100/100	2.82	13.09	614
	Class F		
Series 75/75	1.47	14.28	5
Series 75/100	1.72	14.06	21
Series 100/100	2.13	13.69	18
	Class F Prestige		
Series 75/75	1.22	11.85	9
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Asset Allocation Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term capital growth consistent with the preservation of capital by investing primarily in a balanced portfolio of global equity and fixed income securities.

Top 10 Investments		% of Assets
BMO Asset Allocation Fund, Series I		99.4
BMO S&P 500 Index ETF, Listed CAD Units	15.4	
BMO MSCI EAFE Index ETF	6.7	
Royal Bank of Canada	3.7	
Shopify Inc., Class A	2.1	
Constellation Software Inc.	1.8	
Canadian Natural Resources Limited	1.7	
Agnico Eagle Mines Limited	1.7	
Canadian Pacific Kansas City, Ltd.	1.6	
Brookfield Corporation, Class A	1.6	
Suncor Energy Inc.	1.5	
Cash/Receivables/Payables		0.6
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Asset Allocation GIF



Portfolio Allocation

- Canadian Equities 37.8%
- Bonds & Debentures 35.1%
- U.S. Equity Fund 15.4%
- International Equity Fund 6.7%
- U.S. Equities 1.2%
- Global Equity Fund 1.0%
- Cash/Receivables/Payables 0.7%
- Money Market Investments 0.6%
- International Equities 0.5%
- U.S. Fixed Income Funds 0.4%
- Commodity Fund 0.4%
- Emerging Markets Equity Fund 0.2%

How has the fund performed?

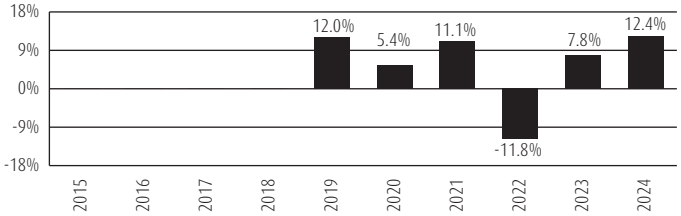
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 14, 2018 has $1,339 on December 31, 2024. This works out to an average of 4.5% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 5 years and down in value 1 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.55	2.17	1.47	1.22
Series 75/100	2.82	2.58	1.72	N/A
Series 100/100	3.20	2.82	2.13	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Dividend GIF

Quick Facts:

Date Fund created: May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $93,758,111

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 2.37%

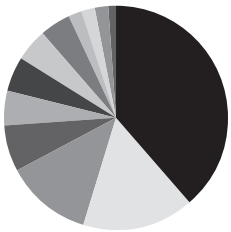
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.58	15.49	751
Series 75/100	3.04	15.09	1,730
	Class A Prestige		
Series 75/75	2.20	14.49	1,146
Series 75/100	2.76	14.19	2,702
	Class F		
Series 75/75	1.60	16.61	9
Series 75/100	1.96	16.23	24
	Class F Prestige		
Series 75/75	1.31	12.27	42
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Dividend Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide a high after-tax return, which includes dividend income and capital gains from growth in the value of your investment. The fund invests primarily in dividend-yielding common and preferred shares of established Canadian companies. The fund may invest up to 30% of the fund's assets in foreign securities.

Top 10 Investments		% of Assets
BMO Dividend Fund, Series I		99.7
Royal Bank of Canada	9.1	
Brookfield Corporation, Class A	5.7	
Toronto-Dominion Bank, The	5.1	
Canadian Natural Resources Limited	4.0	
Microsoft Corporation	4.0	
Intact Financial Corporation	3.9	
Waste Connections, Inc.	3.8	
Enbridge Inc.	3.8	
Bank of Montreal	3.5	
Canadian Pacific Kansas City, Ltd.	3.4	
Cash/Receivables/Payables		0.3
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Dividend GIF



Portfolio Allocation

- Financials 38.7%
- Industrials 16.4%
- Energy 12.3%
- Information Technology 6.9%
- Utilities 5.0%
- Consumer Discretionary 4.9%
- Consumer Staples 4.8%
- Materials 4.4%
- Communication Services 2.0%
- Real Estate 1.9%
- Health Care 1.8%
- Money Market Investments 1.1%
- Cash/Receivables/Payables -0.2%

How has the fund performed?

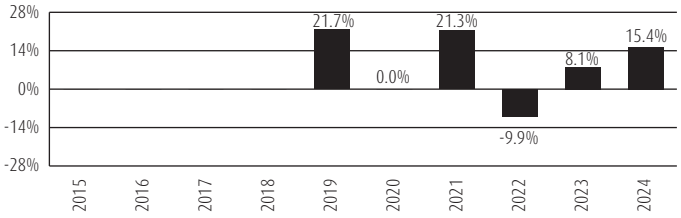
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 14, 2018 has $1,548 on December 31, 2024. This works out to an average of 6.8% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 5 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a dividend fund that focuses on established Canadian companies and you are comfortable with medium investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.58	2.20	1.60	1.31
Series 75/100	3.04	2.76	1.96	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2024 (unless otherwise noted)

BMO Monthly High Income II GIF

Quick Facts:

Date Fund created: May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $27,141,002

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 2.74%

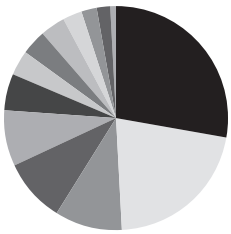
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.62	14.18	384
Series 75/100	3.11	13.89	451
	Class A Prestige		
Series 75/75	2.27	14.46	372
Series 75/100	2.80	14.15	700
	Class F		
Series 75/75	1.68	15.31	1
Series 75/100	2.00	14.98	9
	Class F Prestige		
Series 75/75	1.37	11.63	1
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Monthly High Income II or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to generate a high level of monthly distributions with moderate volatility by investing primarily in a portfolio of trust units, equity securities and fixed income securities. The fund may invest up to 20% of the fund's assets in foreign securities.

Top 10 Investments		% of Assets
BMO Monthly High Income Fund II, Series I		99.3
Royal Bank of Canada	7.9	
Toronto-Dominion Bank, The	5.2	
Agnico Eagle Mines Limited	4.9	
Enbridge Inc.	4.6	
Canadian Natural Resources Limited	4.5	
Bank of Montreal	4.4	
Manulife Financial Corporation	4.2	
Canadian National Railway Company	4.1	
Suncor Energy Inc.	3.6	
Open Text Corporation	3.5	
Cash/Receivables/Payables		0.7
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Monthly High Income II GIF



Portfolio Allocation

- Financials 28.1%
- Energy 21.4%
- Industrials 9.8%
- Materials 9.2%
- Utilities 8.0%
- Real Estate 5.4%
- Communication Services 3.6%
- Consumer Staples 3.5%
- Information Technology 3.5%
- Money Market Investments 2.8%
- Health Care 2.3%
- Consumer Discretionary 2.1%
- Cash/Receivables/Payables 0.3%

How has the fund performed?

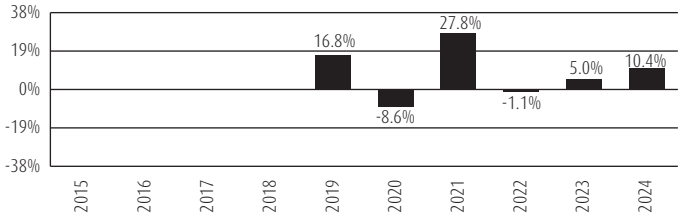
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 14, 2018 has $1,418 on December 31, 2024. This works out to an average of 5.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 4 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want you want an income-producing investment and you are looking for exposure to Canadian securities for your portfolio. You are comfortable with medium investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.62	2.27	1.68	1.37
Series 75/100	3.11	2.80	2.00	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Tactical Balanced GIF

Quick Facts:

Date Fund created: May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $19,686,153

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 0.00%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.45	10.93	264
Series 75/100	2.85	10.71	368
	Class A Prestige		
Series 75/75	2.35	11.01	393
Series 75/100	2.58	10.91	773
	Class F		
Series 75/75	1.47	11.74	7
Series 75/100	1.77	11.50	1
	Class F Prestige		
Series 75/75	1.37	10.94	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Tactical Balanced Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term capital growth and preservation of capital by investing primarily in a diversified portfolio of global equity and fixed income exchange traded funds. The fund's asset mix may be changed over time to reflect the portfolio manager's outlook for each asset class.

Top 10 Investments		% of Assets
BMO Tactical Balanced ETF Fund, Series I		99.7
BMO MSCI EAFE Hedged to CAD Index ETF	13.5	
Invesco S&P 500 Equal Weight ETF	11.6	
BMO Long-Term US Treasury Bond Index ETF, Listed USD Units	9.9	
BMO S&P 500 Hedged to CAD Index ETF	9.1	
Freedom 100 Emerging Markets ETF	8.5	
BMO MSCI Emerging Markets Index ETF	8.1	
iShares 20+ Year Treasury Bond ETF	5.9	
Energy Select Sector SPDR Fund	4.7	
SPDR S&P Biotech ETF	3.6	
BMO Clean Energy Index ETF	3.5	
Cash/Receivables/Payables		0.3
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Tactical Balanced GIF

Portfolio Allocation

- U.S. Equity Funds 34.8%
- Emerging Markets Equity Funds 21.5%
- U.S. Fixed Income Funds 15.9%
- International Equity Fund 13.5%
- Global Equity Funds 8.8%
- Purchased Put Option Contracts 3.2%
- Money Market Fund 3.0%
- Cash/Receivables/Payables ..... -0.3%
- Written Covered Put Option Contracts ..... -0.4%

How has the fund performed?

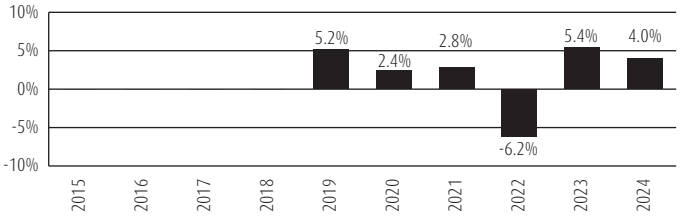
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 14, 2018 has $1,097 on December 31, 2024. This works out to an average of 1.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 5 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced portfolio solution that adjusts to current market conditions and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.45	2.35	1.47	1.37
Series 75/100	2.85	2.58	1.77	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Sustainable Global Balanced GIF

Quick Facts:

Date Fund created: ..... May 7, 2019 (Class A, Class F and Class A Prestige)
November 20, 2023 (Class F Prestige)

Total Value on: $22,232,824

Portfolio Manager: ..... BMO Asset Management Inc.

Portfolio Turnover Rate: 1.79%

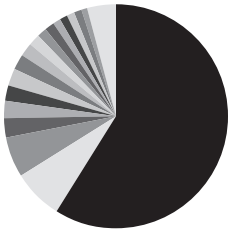
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.49	11.93	90
Series 75/100	2.88	11.78	298
Series 100/100	3.27	11.43	209
	Class A Prestige		
Series 75/75	2.30	12.06	170
Series 75/100	2.59	11.91	659
Series 100/100	2.85	11.89	420
	Class F		
Series 75/75	1.53	12.68	1
Series 75/100	1.66	12.55	22
Series 100/100	2.18	12.22	5
	Class F Prestige		
Series 75/75	1.42	11.90	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Sustainable Global Balanced Fund or a similar fund ("underlying fund"). This fund's objective is to provide long-term capital growth consistent with the preservation of capital by investing primarily in a balanced portfolio of global equity and fixed income securities. Assets are allocated between equities and fixed income securities using a responsible investment approach. The fixed income portion of the fund will be invested primarily in securities issued by sovereign, government, corporate, and structured finance issuers. The equities may include large and/or small capitalization companies. The sub-advisor's investment strategies also include employing a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies and continuously monitoring the companies in which the fund invests for changes which may affect their profitability and the sub-advisor's ESG analysis.

Top 10 Investments	% of Assets
BMO Sustainable Global Balanced Fund, Series I	99.0
Microsoft Corporation	5.5
NVIDIA Corporation	3.7
Mastercard Incorporated, Class A	3.4
Cash/Receivables/Payables	2.7
Ontario Teachers' Finance Trust, Senior, Unsecured, Notes, 4.625% Apr 10, 2029	2.1
Linde PLC	2.0
Eli Lilly and Company	2.0
Taiwan Semiconductor Manufacturing Company, Ltd., ADR	1.9
PSP Capital Inc., Senior, Unsecured, Notes, 3.250% Jul 2, 2034	1.8
Thermo Fisher Scientific Inc.	1.7
Cash/Receivables/Payables	1.0
Top 10 Investment	**100.0**
Total Investments	**2**

BMO Sustainable Global Balanced GIF



Portfolio Allocation

- United States 58.9%
- Canada 7.3%
- Supranational 5.9%
- Cash/Receivables/Payables 2.7%
- Japan 2.5%
- Australia 2.4%
- Germany 2.3%
- United Kingdom 2.3%
- Taiwan 2.0%
- France 1.5%
- United Arab Emirates 1.5%
- South Korea 1.3%
- Ireland 1.3%
- India 1.1%
- Brazil 1.1%
- Switzerland 1.0%
- Hong Kong 1.0%
- Other 3.9%

How has the fund performed?

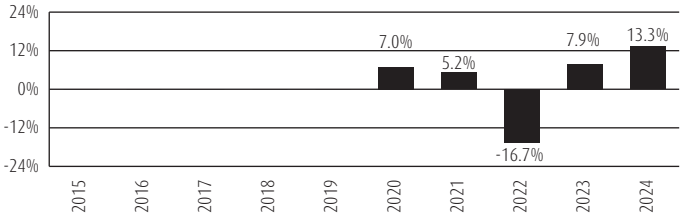
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 7, 2019 has $1,195 on December 31, 2024. This works out to an average of 3.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 5 years for a contractholder. In the last 5 years, the fund was up in value 4 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced portfolio solution that adjusts to current market conditions and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.49	2.30	1.53	1.42
Series 75/100	2.88	2.59	1.66	N/A
Series 100/100	3.27	2.85	2.18	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2024 (unless otherwise noted)

BMO Low Volatility International Equity ETF GIF

Quick Facts:

Date Fund created: May 7, 2019 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Total Value on: $9,268,682

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 4.48%

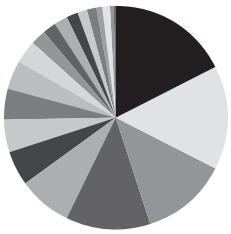
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.60	10.57	132
Series 75/100	3.00	10.39	156
	Class A Prestige		
Series 75/75	2.38	10.71	176
Series 75/100	2.71	10.54	408
	Class F		
Series 75/75	1.54	11.26	3
Series 75/100	1.91	11.03	2
	Class F Prestige		
Series 75/75	1.47	11.33	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Low Volatility International Equity ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide exposure to a low beta weighted portfolio of international stocks in developed countries outside of North America. Beta measures the security's sensitivity to market movements. The ETF utilizes a rules based methodology to build a portfolio of less market sensitive stocks from a universe of international large cap stocks. The underlying portfolio is rebalanced in June and reconstituted in December.

Top 10 Investments		% of Assets
BMO Low Volatility International Equity ETF		97.9
Koninklijke Ahold Delhaize N.V.	1.9%	
Orange SA	1.8%	
Qiagen N.V.	1.7%	
Nippon Building Fund Inc.	1.6%	
Sanofi	1.5%	
Japan Real Estate Investment Corporation	1.5%	
Beiersdorf AG	1.4%	
SoftBank Corp.	1.4%	
Kerry Group Public Limited Company, A Shares	1.4%	
Groupe Danone S.A.	1.4%	
Cash/Receivables/Payables		2.1
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Low Volatility International Equity ETF GIF



Portfolio Allocation

- Japan 17.5%
- United Kingdom 15.1%
- France 12.6%
- Germany 12.0%
- Netherlands 8.0%
- Italy 4.9%
- Switzerland 4.8%
- Australia 4.3%
- Hong Kong 4.2%
- Denmark 3.3%
- Spain 2.2%
- Sweden 2.0%
- Israel 1.9%
- United States 1.7%
- Ireland 1.4%
- Finland 1.3%
- Luxembourg 1.0%
- Belgium 1.0%
- Canada 0.5%
- Cash/Receivables/Payables 0.3%

How has the fund performed?

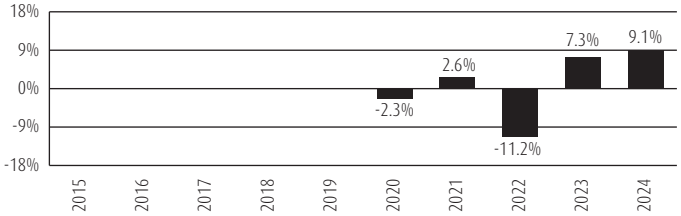
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 7, 2019 has $1,058 on December 31, 2024. This works out to an average of 1.0% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 5 years for a contractholder. In the last 5 years, the fund was up in value 3 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.60	2.38	1.54	1.47
Series 75/100	3.00	2.71	1.91	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Concentrated Global Balanced GIF

Quick Facts:

Date Fund created: May 11, 2020 (Class A, Class F and Class A Prestige)
November 20, 2023 (Class F Prestige)

Total Value on: $88,287,345

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 1.86%

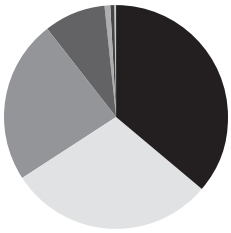
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.51	11.61	575
Series 75/100	2.86	11.48	1,185
Series 100/100	3.29	11.28	1,082
	Class A Prestige		
Series 75/75	2.31	11.75	801
Series 75/100	2.59	11.61	2,192
Series 100/100	2.87	11.48	1,606
	Class F		
Series 75/75	1.51	12.22	9
Series 75/100	1.71	12.08	123
Series 100/100	2.09	11.86	62
	Class F Prestige		
Series 75/75	1.26	11.28	17
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Concentrated Global Balanced Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide a competitive total rate of return, comprised of capital gains and income from interest and dividends, while maintaining a lower level of volatility than pure equity funds by investing primarily in a diversified portfolio of both Canadian and foreign equity and fixed income securities with no restrictions on the capitalization of the issuers.

Top 10 Investments		% of Assets
BMO Concentrated Global Balanced Fund, Series I		99.8
BMO Sustainable Global Multi-Sector Bond Fund, Series I	8.9	
CME Group Inc.	4.4	
Booking Holdings Inc.	4.3	
Mastercard Incorporated, Class A	4.0	
Yum China Holdings, Inc.	3.6	
Essilor Luxottica	3.6	
Accenture plc, Class A	3.0	
Colgate-Palmolive Company	2.7	
L'Oreal S.A.	2.6	
Market Axess Holdings Inc.	2.6	
Cash/Receivables/Payables		0.2
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Concentrated Global Balanced GIF



Portfolio Allocation

- U.S. Equities 36.4%
- Bonds & Debentures 29.8%
- International Equities 23.7%
- Global Fixed Income Fund 8.9%
- Money Market Investments 0.7%
- Cash/Receivables/Payables 0.4%
- Canadian Equities 0.1%

How has the fund performed?

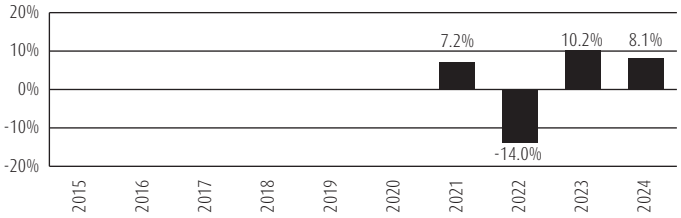
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 11, 2020 has $1,163 on December 31, 2024. This works out to an average of 3.3% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 4 years for a contractholder. In the last 4 years, the fund was up in value 3 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you want a balanced mix of Canadian and foreign equities and fixed income investments
- you are comfortable with low to medium investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.51	2.31	1.51	1.26
Series 75/100	2.86	2.59	1.71	N/A
Series 100/100	3.29	2.87	2.09	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Concentrated Global Equity GIF

Quick Facts:

Date Fund created: May 11, 2020 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100) November 20, 2023 (Class F Prestige)

Total Value on: $87,648,078

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 5.65%

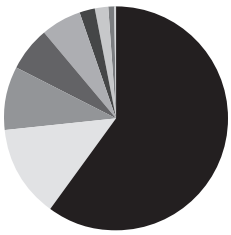
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.83	14.69	903
Series 75/100	3.29	14.48	1,304
	Class A Prestige		
Series 75/75	2.37	14.87	1,256
Series 75/100	2.96	14.63	2,399
	Class F		
Series 75/75	1.89	15.40	4
Series 75/100	2.21	15.18	68
	Class F Prestige		
Series 75/75	1.48	11.65	55
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Concentrated Global Equity Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to achieve long-term capital appreciation through investment in a portfolio of high quality equity or equity-related securities of issuers throughout the world. As part of this fund's investment objective, the fund invests primarily in equities of companies that trade on recognized exchanges in countries around the world.

Top 10 Investments		% of Assets
BMO Concentrated Global Equity Fund, Series I		99.6
CME Group Inc.	7.3	
Booking Holdings Inc.	7.1	
Mastercard Incorporated, Class A	6.6	
Yum China Holdings, Inc.	6.0	
Essilor Luxottica	6.0	
Accenture plc, Class A	5.0	
Colgate-Palmolive Company	4.4	
L'Oreal S.A.	4.3	
MarketAxess Holdings Inc.	4.2	
Novonesis (Novozymes) B, B Shares	4.1	
Cash/Receivables/Payables		0.4
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Concentrated Global Equity GIF



Portfolio Allocation

- United States 60.1%
- France 13.3%
- Denmark 9.3%
- United Kingdom 6.2%
- China 6.0%
- Switzerland 2.3%
- Japan 1.7%
- Canada 0.9%
- Cash/Receivables/Payables 0.2%

How has the fund performed?

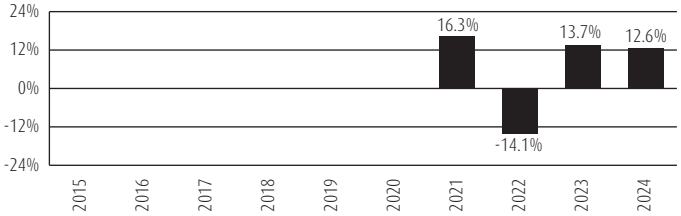
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 11, 2020 has $1,467 on December 31, 2024. This works out to an average of 8.6% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 4 years for a contractholder. In the last 4 years, the fund was up in value 3 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth from your investment
- you are comfortable with concentrated high conviction global equity investments
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.83	2.37	1.89	1.48
Series 75/100	3.29	2.96	2.21	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A (75/75 and 75/100) and Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2024 (unless otherwise noted)

BMO Balanced ESG ETF GIF

Quick Facts:

Date Fund created: May 10, 2021 (Class A, Class F and Class A Prestige)
November 20, 2023 (Class F Prestige)

Total Value on: $8,102,737

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 7.01%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.27	11.71	57
Series 75/100	2.47	11.60	81
Series 100/100	2.93	11.44	121
	Class A Prestige		
Series 75/75	2.09	11.77	17
Series 75/100	2.27	11.68	101
Series 100/100	2.47	11.59	289
	Class F		
Series 75/75	1.19	12.16	0
Series 75/100	1.43	12.06	30
Series 100/100	1.87	11.87	0
	Class F Prestige		
Series 75/75	1.08	11.94	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Balanced ESG ETF or a similar fund ("underlying fund"). The fund seeks to provide a balance of income and potential for long-term capital appreciation, primarily by investing in ETFs that have been selected based on ESG factors and that provide exposure to a diversified portfolio of global equity and fixed income securities. The asset class weighting will be approximately 60% in equity securities and 40% in fixed income securities and the securities will primarily be selected based on ESG ratings assigned by the index providers associated with the underlying ETFs. Selection of underlying ETFs is based on the scoring of the ETF's portfolio including periodic review of ESG ratings of individual holdings within the ETF as compared to securities available in the ETF's universe. The fund is not permitted to hold investments that are inconsistent with the general concept of ESG investing.

Top 10 Investments		% of Assets
BMO Balanced ESG ETF		98.2
BMO MSCI USA ESG Leaders Index ETF, Listed CAD Units	33.8	
BMO Government Bond Index ETF	25.1	
BMO MSCI Canada ESG Leaders Index ETF	14.7	
BMO MSCI EAFE ESG Leaders Index ETF	11.2	
BMO ESG Corporate Bond Index ETF	10.1	
BMO ESG US Corporate Bond Hedged to CAD Index ETF	4.9	
Cash/Receivables/Payables	0.2	
Cash/Receivables/Payables		1.8
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Balanced ESG ETF GIF

Portfolio Allocation

- Canadian Fixed Income Funds 35.2%
- U.S. Equity Fund 33.8%
- Canadian Equity Fund 14.7%
- International Equity Fund 11.2%
- U.S. Fixed Income Fund 4.9%
- Cash/Receivables/Payables 0.2%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 10, 2021 has $1,170 on December 31, 2024. This works out to an average of 4.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 3 years for a contractholder. In the last 3 years, the fund was up in value 2 years and down in value 1 year.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you want a balanced mix of Canadian and foreign equities and fixed income investments
- you are comfortable with low to medium investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2024 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.27	2.09	1.19	1.08
Series 75/100	2.47	2.27	1.43	N/A
Series 100/100	2.93	2.47	1.87	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Sustainable Opportunities Global Equity GIF

Quick Facts:

Date Fund created: May 10, 2021 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100) November 20, 2023 (Class F Prestige)

Total Value on: $9,895,181

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 12.07%

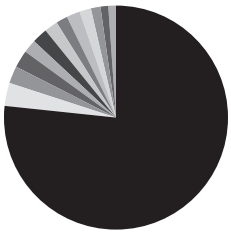
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.90	12.03	129
Series 75/100	3.30	11.85	160
	Class A Prestige		
Series 75/75	2.32	12.17	271
Series 75/100	3.00	11.98	260
	Class F		
Series 75/75	1.87	12.48	0
Series 75/100	2.17	12.34	3
	Class F Prestige		
Series 75/75	1.46	12.87	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Sustainable Opportunities Global Fund or a similar fund ("underlying fund"). This fund's objective is to provide long-term growth of capital by investing in a globally diversified portfolio of equity securities and excludes issuers that are primarily involved in the development and infrastructure of fossil fuels. The portfolio manager's investment strategy includes investing primarily in a globally diversified portfolio of equity securities that excludes the securities of issuers that: explore for, process, refine and/or distribute coal, oil and/or gas; produce and/or transmit electricity derived from fossil fuels; and transmit natural gas. The portfolio manager employs a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies.

Top 10 Investments	% of Assets	
BMO Sustainable Opportunities Global Equity Fund, Series I		98.9
Microsoft Corporation	9.1	
NVIDIA Corporation	6.1	
Mastercard Incorporated, Class A	5.6	
Linde PLC	3.4	
Eli Lilly and Company	3.2	
Taiwan Semiconductor Manufacturing Company, Ltd., ADR	3.2	
Thermo Fisher Scientific Inc.	2.8	
Intuit Inc.	2.7	
Xylem Inc.	2.7	
Equinix, Inc.	2.5	
Cash/Receivables/Payables		1.1
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Sustainable Opportunities Global Equity GIF



Portfolio Allocation

- United States 76.8%
- Taiwan 3.2%
- France 2.6%
- Japan 2.4%
- Cash/Receivables/Payables 2.2%
- Ireland 2.1%
- Canada 1.9%
- Brazil 1.8%
- India 1.8%
- Hong Kong 1.6%
- Switzerland 1.4%
- Indonesia 1.1%
- Australia 1.1%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on May 10, 2021 has $1,203 on December 31, 2024. This works out to an average of 5.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 3 years for a contractholder. In the last 3 years, the fund was up in value 2 years and down in value 1 year.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.90	2.32	1.87	1.46
Series 75/100	3.30	3.00	2.17	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A (75/75 and 75/100) and Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Sustainable Global Multi-Sector Bond GIF

Quick Facts:

Date Fund created: .....June 13, 2022 (Class A, Class F and Class A Prestige)
November 20, 2023 (Class F Prestige)

Total Value on: $11,600,797

Portfolio Manager: .....BMO Asset Management Inc.

Portfolio Turnover Rate: 6.76%

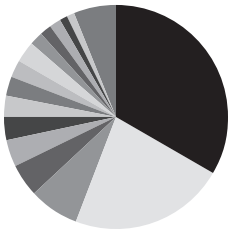
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.43	10.92	226
Series 75/100	2.88	10.83	150
Series 100/100	3.26	10.72	8
	Class A Prestige		
Series 75/75	2.28	10.99	278
Series 75/100	2.72	10.88	341
Series 100/100	2.95	10.83	59
	Class F		
Series 75/75	1.52	10.22	0
Series 75/100	1.79	11.15	0
Series 100/100	2.16	11.03	0
	Class F Prestige		
Series 75/75	1.27	10.75	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Sustainable Global Multi-Sector Bond Fund or a similar fund ("underlying fund"). This fund's objective is to provide a high level of interest income along with the opportunity for growth by investing primarily in a portfolio of global fixed income securities using a responsible investment approach. The portfolio manager's strategies includes investing primarily in a diversified pool of fixed income securities, such as bonds and debentures issued by government and corporations and while employing a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies and continuously monitoring the companies in which the fund invests for changes which may affect their profitability and the portfolio manager's ESG analysis.

Top 10 Investments		% of Assets
BMO Sustainable Global Multi-Sector Bond Fund, Series I		99.1
Cash/Receivables/Payables	4.6	
United Kingdom Treasury Gilt, Unsecured, 4.750% Oct 22, 2043	3.7	
United States Treasury Bonds, 1.125% May 15, 2040	2.7	
United States Treasury Notes, 4.500% Nov 15, 2033	2.1	
Republic of South Africa, Series 2044, Senior, Unsecured, 8.750% Jan 31, 2044	1.6	
European Bank for Reconstruction and Development, Euro Medium Term Notes, Senior, Unsecured, Callable, Zero Coupon, Oct 4, 2036	1.6	
United States Treasury Bonds, 3.625% Feb 15, 2044	1.3	
Amgen Inc., Senior, Unsecured, Notes, Callable, 5.250% Mar 2, 2033	1.2	
Broadcom Inc., Senior, Unsecured, Notes, Callable, 4.550% Feb 15, 2032	1.1	
P3 Group S.ar.l., Euro Medium Term Notes, Senior, Unsecured, Callable, 1.625% Jan 26, 2029	1.0	
Cash/Receivables/Payables		0.9
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Sustainable Global Multi-Sector Bond GIF



Portfolio Allocation

- United States 33.8%
- United Kingdom 22.5%
- Germany 7.4%
- Cash/Receivables/Payables 4.6%
- France 4.0%
- Spain 3.5%
- Australia 2.9%
- Italy 2.7%
- Netherlands 2.7%
- Supranational 2.6%
- Ireland 1.9%
- Luxembourg 1.9%
- South Africa 1.6%
- Belgium 1.1%
- Sweden 1.1%
- Other 6.0%
- Credit Default Swaps .....-0.3%

How has the fund performed?

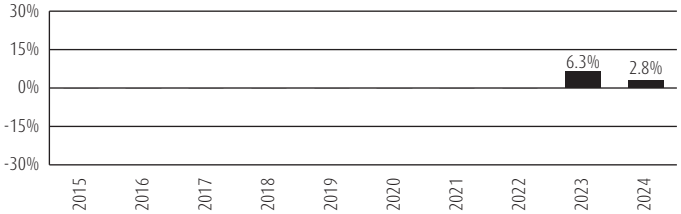
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75.Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on June 22, 2022 has $1,099 on December 31, 2024. This works out to an average of 3.8% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 2 years for a contractholder. In the last 2 years, the fund was up in value 2 years and down in value 0 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are looking for a global fixed income fund for your portfolio with a focus on total return
- you are comfortable with low investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment over the short term).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.43	2.28	1.52	1.27
Series 75/100	2.88	2.72	1.79	N/A
Series 100/100	3.26	2.95	2.16	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Canadian Income & Growth Fund GIF

Quick Facts:

Date Fund created: November 20, 2023 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager: BMO Asset Management Inc.

Total Value on: $1,326,139

Portfolio Turnover Rate: 40.36%

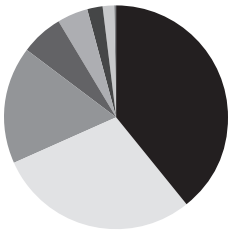
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.52	11.74	22
Series 75/100	2.76	11.70	34
	Class A Prestige		
Series 75/75	2.32	11.76	7
Series 75/100	2.52	11.73	50
	Class F		
Series 75/75	1.41	11.87	0
Series 75/100	1.76	11.83	0
	Class F Prestige		
Series 75/75	1.21	11.90	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Canadian Income & Growth Fund or a similar fund ("underlying fund"). The fund's investment objective is to generate income and provide long-term capital growth by investing primarily, directly or indirectly, in Canadian equity and fixed income securities. The fund uses dynamic asset allocation to rebalance the portfolio to better position for return opportunities and decrease market risks.

Top 10 Investments		% of Assets
BMO Canadian Income & Growth Fund, Series I		97.6
BMO High Yield US Corporate Bond Hedged to CAD Index ETF, Listed CAD Units	6.2	
Royal Bank of Canada	3.3	
Cash/Receivables/Payables	2.2	
Toronto-Dominion Bank, The	2.1	
Shopify Inc., Class A	2.1	
Canadian Natural Resources Limited	2.0	
Canadian Pacific Kansas City, Ltd.	1.9	
BMO Gold Bullion ETF, Listed CAD Units	1.6	
Government of Canada, Series CPI, Real Return Bonds, 3.000% Dec 1, 2036	1.6	
Constellation Software Inc.	1.6	
Cash/Receivables/Payables		2.4
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Canadian Income & Growth Fund GIF



Portfolio Allocation

- Canadian Equities 39.3%
- Bonds & Debentures 29.2%
- U.S. Equities 16.8%
- U.S. Fixed Income Fund 6.2%
- International Equities 4.5%
- Cash/Receivables/Payables 2.2%
- Commodity Fund 1.6%
- Global Equity Fund 0.2%

How has the fund performed?

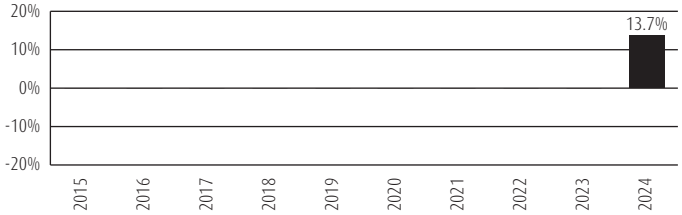
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on November 20, 2023 has $1,174 on December 31, 2024. This works out to an average of 15.5% in a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 1 year for a contractholder. In the last 1 year, the fund was up in value 1 year and down in value 0 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are comfortable with low to medium risk (i.e., you are willing to accept some fluctuations in the market value of your investment)
- you are looking for a core all in one Canadian balanced solution

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.52	2.32	1.41	1.21
Series 75/100	2.76	2.52	1.76	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Global Income & Growth Fund GIF

Quick Facts:

Date Fund created: November 20, 2023 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager: BMO Asset Management Inc.

Total Value on: $31,297,909

Portfolio Turnover Rate: 0.00%

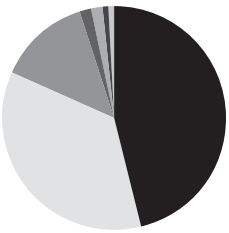
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.59	11.87	284
Series 75/100	2.93	11.84	334
	Class A Prestige		
Series 75/75	2.35	11.92	1,006
Series 75/100	2.71	11.88	965
	Class F		
Series 75/75	1.46	12.03	0
Series 75/100	1.82	11.99	23
	Class F Prestige		
Series 75/75	1.27	12.06	19
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Global Income & Growth Fund or a similar fund ("underlying fund"). The fund's investment objective is to generate income and provide long-term capital growth by investing primarily, directly or indirectly, in equity and fixed income securities from around the world. The Fund uses dynamic asset allocation to rebalance the portfolio to better position for return opportunities and decrease market risks.

Top 10 Investments		% of Assets
BMO Global Income & Growth Fund, Series I		98.1
NVIDIA Corporation	4.2	
Amazon.com, Inc.	2.7	
United States Treasury Inflation Indexed Bonds, 1.625% Oct 15, 2027	2.0	
iShares Gold Trust	1.8	
United States Treasury Inflation Indexed Bonds, 2.125% Apr 15, 2029	1.7	
Apple Inc.	1.7	
United States Treasury Inflation Indexed Bonds, 0.125% Oct 15, 2026	1.6	
Netflix, Inc.	1.5	
Cash/Receivables/Payables	1.5	
Meta Platforms, Inc., Class A	1.5	
Cash/Receivables/Payables		1.9
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Global Income & Growth GIF



Portfolio Allocation

- U.S. Equities 46.2%
- Bonds & Debentures 35.6%
- International Equities 13.3%
- Commodity Fund 1.8%
- Cash/Receivables/Payables 1.5%
- Canadian Equities 1.0%
- Global Equity Fund 0.6%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on November 20, 2023 has $1,188 on December 31, 2024. This works out to an average of 16.7% in a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 1 year for a contractholder. In the last 1 year, the fund was up in value 1 year and down in value 0 years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	**LOW TO MODERATE**	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are comfortable with low to medium risk (i.e., you are willing to accept some fluctuations in the market value of your investment)
- you are looking for an opportunity to invest in all asset classes, regions and sectors

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.59	2.35	1.46	1.27
Series 75/100	2.93	2.71	1.82	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Aggregate Bond Index ETF GIF

Quick Facts:

Date Fund created: November 20, 2023 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager: BMO Asset Management Inc.

Total Value on: $12,889,248

Portfolio Turnover Rate: 2.54%

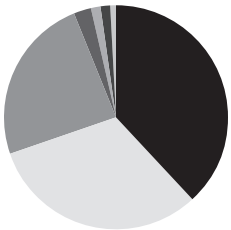
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	1.86	10.43	209
Series 75/100	2.14	10.41	88
Series 100/100	2.56	10.42	29
	Class A Prestige		
Series 75/75	1.86	10.44	314
Series 75/100	1.96	10.42	462
Series 100/100	2.16	10.41	96
	Class F		
Series 75/75	0.87	10.56	0
Series 75/100	1.01	10.54	25
Series 100/100	1.42	10.50	0
	Class F Prestige		
Series 75/75	0.76	10.57	12
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Aggregate Bond Index ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to replicate, to the extent possible, the performance of the FTSE Canada Universe Bond Index, net of expenses. The Fund invests in a variety of debt securities primarily with a term to maturity greater than one year. Securities held in the index are a broad measure of the Canadian investment-grade fixed income market consisting of Federal, Provincial and Corporate bonds.

Top 10 Investments		% of Assets
BMO Aggregate Bond Index ETF		98.6
Government of Canada, Unsecured, 3.000% Jun 1, 2034	1.5	
Government of Canada, 3.500% Sep 1, 2029	1.4	
Government of Canada, Unsecured, 1.500% Jun 1, 2031	1.3	
Government of Canada, Unsecured, 4.000% Mar 1, 2029	1.2	
Government of Canada, 4.000% May 1, 2026	1.2	
Government of Canada, Unsecured, 1.500% Dec 1, 2031	1.2	
Government of Canada, Unsecured, 1.250% Jun 1, 2030	1.1	
Government of Canada, Unsecured, 4.500% Feb 1, 2026	1.1	
Government of Canada, Unsecured, 2.000% Dec 1, 2051	1.1	
Government of Canada, 4.000% Aug 1, 2026	1.0	
Cash/Receivables/Payables		1.4
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Aggregate Bond Index ETF GIF



Portfolio Allocation

- Federal Bonds 39.5%
- Provincial Bonds 32.9%
- Corporate Bonds & Debentures 24.9%
- Municipal Bonds 1.7%
- Cash/Receivables/Payables 0.4%
- Supranational Bonds 0.4%
- Asset-Backed Securities 0.2%

How has the fund performed?

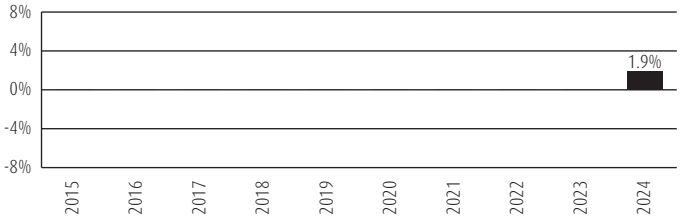
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on November 20, 2023 has $1,044 on December 31, 2024. This works out to an average of 3.9% in a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 1 year for a contractholder. In the last 1 year, the fund was up in value 1 year and down in value 0 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are seeking a diversified portfolio of federal, provincial, and corporate bonds and are comfortable low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment.

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	1.86	1.86	0.87	0.76
Series 75/100	2.14	1.96	1.01	N/A
Series 100/100	2.56	2.16	1.42	N/A

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Global Innovators Fund GIF

Quick Facts:

Date Fund created: November 20, 2023 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager: BMO Asset Management Inc.

Total Value on: $23,820,735

Portfolio Turnover Rate: 3.41%

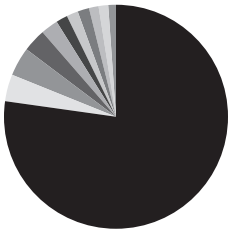
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.62	12.93	375
Series 75/100	2.90	12.89	275
	Class A Prestige		
Series 75/75	2.27	12.98	591
Series 75/100	2.78	12.91	577
	Class F		
Series 75/75	1.67	13.07	3
Series 75/100	1.97	13.03	4
	Class F Prestige		
Series 75/75	1.37	13.11	13
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

What does this fund invest in?

The Fund invests in the BMO Global Innovators Fund or a similar fund ("underlying fund"). This fund's objective is to provide long-term capital growth by investing primarily in equity and equity-related securities of companies involved in the development of innovative products, processes or services and companies that may benefit from these innovations from around the world.

Top 10 Investments		% of Assets
BMO Global Innovators Fund, Series I		98.4
NVIDIA Corporation	9.7	
MicroStrategy Incorporated, Class A	4.2	
Amazon.com, Inc.	3.8	
Meta Platforms, Inc., Class A	3.3	
UCB S.A.	3.3	
Microsoft Corporation	3.1	
Apple Inc.	3.0	
Vertiv Holdings Co, Class A	3.0	
Reddit, Inc., Class A	2.9	
Netflix, Inc.	2.7	
Cash/Receivables/Payables		1.6
Top 10 Investment		**100.0**
Total Investments		**2**

BMO Global Innovators Fund GIF



Portfolio Allocation

- United States 77.4%
- Israel 4.1%
- Taiwan 4.0%
- Belgium 3.3%
- United Kingdom 2.6%
- Canada 1.8%
- Cash/Receivables/Payables 1.7%
- China 1.5%
- Thailand 1.4%
- Japan 1.2%
- Netherlands 1.0%

How has the fund performed?

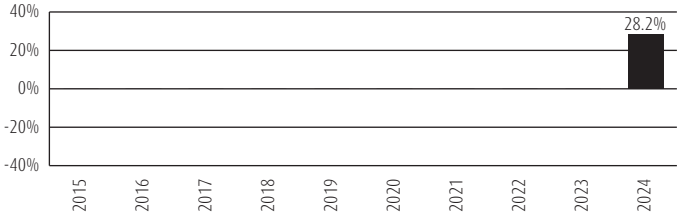
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on November 20, 2023 has $1,293 on December 31, 2024. This works out to an average of 25.9% in a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 1 year for a contractholder. In the last 1 year, the fund was up in value 1 year and down in value 0 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want exposure to a portfolio of innovative global equities and are seeking long-term capital growth from your investment and if you are comfortable with moderate risk.

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.62	2.27	1.67	1.37
Series 75/100	2.90	2.78	1.97	N/A

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO Global Equity Fund GIF

Quick Facts:

Date Fund created: October 21, 2024 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager: BMO Asset Management Inc.

Total Value on: 1,194,127

Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.78*	10.10	9
Series 75/100	3.24*	10.09	36
	Class A Prestige		
Series 75/75	2.33*	10.11	24
Series 75/100	2.92*	10.09	49
	Class F		
Series 75/75	1.84*	10.11	0
Series 75/100	2.15*	10.11	0
	Class F Prestige		
Series 75/75	1.42*	10.12	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

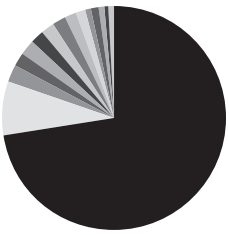
* The fund was launched October 21, 2024 and the MER is an estimate.
** The fund was launched October 21, 2024 and this information is currently not available.

What does this fund invest in?

The Fund invests in the BMO Global Equity Fund or a similar fund ("underlying fund"). This fund's objective is to provide a long-term growth of capital through investment in a portfolio of equity securities of publicly-traded companies from around the world with significant growth potential. As part of its investment objectives, the fund invests primarily in equities of companies that trade on recognized exchanges in countries around the world.

Top 10 Investments	% of Assets
BMo Global Equity Fund GIF, Series I	98.8
NVIDIA Corporation	6.9
Amazon.com, Inc.	4.4
Apple Inc.	2.7
Netflix, Inc.	2.5
Meta Platforms, Inc., Class A	2.4
Walmart Inc.	2.2
Marvell Technology, Inc.	2.2
Microsoft Corporation	2.1
Boston Scientific Corporation	2.1
ServiceNow, Inc.	2.0
Cash/Receivables/Payables	1.2
Top 10 Investment	**100.0**
Total Investments	**2**

BMO Global Equity Fund GIF



Portfolio Allocation

- United States 72.6%
- United Kingdom 7.7%
- Italy 2.7%
- Netherlands 2.0%
- Belgium 2.0%
- Denmark 2.0%
- Taiwan 1.9%
- Austria 1.9%
- Canada 1.7%
- France 1.4%
- Japan 1.0%
- Bermuda 1.0%
- China 0.8%
- Cash/Receivables/Payables 0.7%
- Germany 0.6%

How has the fund performed?

The fund was established in 2024; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on (date) has $_____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ___ years for a contractholder. In the last ___ year, the fund was up in value __ years and down in value __years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you want to diversify your equity portfolio globally
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.78*	2.33*	1.84*	1.42*
Series 75/100	3.24*	2.92*	2.15*	N/A

* The fund was launched October 21, 2024 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO NASDAQ 100 Equity Index ETF GIF

Quick Facts:

Date Fund created: October 21, 2024 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager: BMO Asset Management Inc.

Total Value on: 452,324

Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.86*	10.66	18
Series 75/100	3.19*	10.66	8
	Class A Prestige		
Series 75/75	2.45*	10.67	6
Series 75/100	2.80*	10.66	7
	Class F		
Series 75/75	1.76*	10.68	2
Series 75/100	2.09*	10.67	0
	Class F Prestige		
Series 75/75	1.43*	10.69	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

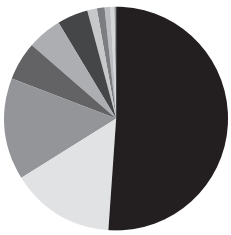
* The fund was launched October 21, 2024 and the MER is an estimate.
** The fund was launched October 21, 2024 and this information is currently not available.

What does this fund invest in?

The Fund invests in the BMO NASDAQ 100 Equity Index ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to replicate, to the extent possible, the performance of a NASDAQ listed companies index, net of expenses. The Index tracks 100 of the largest non-financial securities listed on the Nasdaq Stock Market based on market capitalization.

Top 10 Investments		% of Assets
BMO NASDAQ 100 Equity Index ETF GIF, Series I		98.4
Apple Inc.	9.8	
NVIDIA Corporation	8.5	
Microsoft Corporation	8.1	
Amazon.com, Inc.	6.0	
Alphabet Inc.	5.6	
Broadcom Inc.	4.6	
Tesla Inc.	3.8	
Meta Platforms, Inc., Class A	3.3	
Costco Wholesale Corporation	2.6	
Netflix, Inc.	2.4	
Cash/Receivables/Payables		1.6
Top 10 Investment		**100.0**
Total Investments		**2**

BMO NASDAQ 100 Equity Index ETF GIF



Portfolio Allocation

- Information Technology 51.3%
- Communication Services 15.1%
- Consumer Discretionary 14.7%
- Consumer Staples 5.5%
- Health Care 5.0%
- Industrials 4.6%
- Materials 1.3%
- Utilities 1.2%
- Energy 0.6%
- Financials 0.6%
- Real Estate 0.2%
- Cash/Receivables/Payables -0.1%

How has the fund performed?

The fund was established in 2024; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on (date) has $_____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ___ years for a contractholder. In the last ___ year, the fund was up in value __ years and down in value __years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	**MODERATE TO HIGH**	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are looking for equity growth and want exposure to a diversified portfolio of U.S. non-financial equities
- you are comfortable with medium to high risk (i.e., you are willing to accept fluctuations in the market value of your investment)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.86*	2.45*	1.76*	1.43*
Series 75/100	3.19*	2.80*	2.09*	N/A

* The fund was launched October 21, 2024 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Insurance

All information as at December 31, 2024 (unless otherwise noted)

BMO S&P 500 Index ETF GIF

Quick Facts:

Date Fund created: October 21, 2024 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager: BMO Asset Management Inc.

Total Value on: 1,271,196

Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit ($)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.53*	10.33	40
Series 75/100	2.98*	10.34	40
	Class A Prestige		
Series 75/75	2.31*	10.34	18
Series 75/100	2.66*	10.33	22
	Class F		
Series 75/75	1.48*	10.35	2
Series 75/100	1.89*	10.34	0
	Class F Prestige		
Series 75/75	1.16*	10.36	0
Minimum Investment	$500 – $10,000 (Class A, Class F) $250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

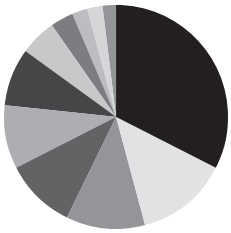
* The fund was launched October 21, 2024 and the MER is an estimate.
** The fund was launched October 21, 2024 and this information is currently not available.

What does this fund invest in?

The Fund invests in the BMO S&P 500 Index ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to replicate, to the extent possible, the performance of a broad U.S. stock market index, net of expenses. The Index is a market capitalization-weighted index of securities of 500 of the largest U.S. public issuers provided by Standard & Poor's Financial Services LLC and is commonly used as a measure of broad U.S. stock market performance.

Top 10 Investments		% of Assets
BMO S&P 500 Index ETF GIF, Series I		98.6
Apple Inc.	7.6	
NVIDIA Corporation	6.6	
Microsoft Corporation	6.3	
Amazon.com, Inc.	4.1	
Alphabet Inc.	4.0	
Meta Platforms, Inc., Class A	2.6	
Tesla Inc.	2.3	
Broadcom Inc.	2.2	
Berkshire Hathaway Inc., Class B	1.7	
JPMorgan Chase & Co.	1.4	
Cash/Receivables/Payables		1.4
Top 10 Investment		**100.0**
Total Investments		**2**

BMO S&P 500 Index ETF GIF



Portfolio Allocation

- Information Technology 32.5%
- Financials 13.6%
- Consumer Discretionary 11.3%
- Health Care 10.1%
- Communication Services 9.4%
- Industrials 8.1%
- Consumer Staples 5.5%
- Energy 3.2%
- Utilities 2.3%
- Real Estate 2.1%
- Materials 1.9%

How has the fund performed?

The fund was established in 2024; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested $1,000 in the fund on (date) has $_____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ___ years for a contractholder. In the last ___ year, the fund was up in value __ years and down in value __years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	**MODERATE**	MODERATE TO HIGH	HIGH

Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are looking for equity growth and want exposure to a diversified portfolio of U.S.equities
- you are comfortable with medium risk (i.e., you are willing to accept fluctuations in the market value of your investment)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

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The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.53*	2.31*	1.48*	1.16*
Series 75/100	2.98*	2.66*	1.89*	N/A

* The fund was launched October 21, 2024 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

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BMO Insurance

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