

# BMO Guaranteed Investment Funds

## Nominee

### Application for:

- Non Registered Plans
- Registered Plans

Unless otherwise noted, all sections are mandatory and must be completed. Sections highlighted in green are optional.



BMO GIF Administrative & Services Office  
250 Yonge Street, 9<sup>th</sup> Floor,  
Toronto, ON M5B 2L7

Dealer/Intermediary Account # (mandatory)		Policy (if available)	
--	--	-----------------------	--

In this application, the terms “you” and “your” refer to the Beneficial Owner or Policyowner. The terms “we”, “our” and “us” refer to **BMO Life Assurance Company (BMO Insurance)**.

# Nominee Application – BMO Guaranteed Investment Funds

Please fax (1-855-747-5613) or send the original form to BMO Insurance, BMO GIF Administrative and Services Office, 250 Yonge Street, 9<sup>th</sup> Floor Toronto, ON M5B 2L7  
**All changes must be initialled by ALL Beneficial Owners or Policyowners signing this application.**

## 1. Contract Type (Please check one) A contract held in nominee name will be non-registered at BMO Insurance.

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Non-registered Individual               | <input type="checkbox"/> Locked-in Retirement Account (LIRA)      | <input type="checkbox"/> Life Income Fund (LIF)                   |
| <input type="checkbox"/> Non-registered Joint                    | <input type="checkbox"/> Locked-in Retirement Savings Plan (LRSP) | <input type="checkbox"/> Restricted Life Income Fund (RLIF)       |
| <input type="checkbox"/> Non-registered Corporate/Non-Individual | <input type="checkbox"/> Restricted Locked-in Savings Plan (RLSP) | <input type="checkbox"/> Locked-in Retirement Income Fund (LRIF)  |
| <input type="checkbox"/> Retirement Savings Plan (RSP)           | <input type="checkbox"/> Retirement Income Fund (RIF)             | <input type="checkbox"/> Prescribed Retirement Income Fund (PRIF) |
| <input type="checkbox"/> Spousal Retirement Savings Plan (SRSP)  | <input type="checkbox"/> Spousal Retirement Income Fund (SRIF)    | <input type="checkbox"/> TFSA                                     |

**For locked-in income plans, provide the jurisdiction of the pension plan registration:** \_\_\_\_\_

## 2. Guarantee Option

Indicate which Guarantee Option you would like (**check only one**). **If you would like more than one Guarantee Option, please complete a separate application for each Guarantee Option.**

- ☐ **GIF 75/75** (75% maturity and 75% death benefit guarantee)
- ☐ **GIF 75/100** (75% maturity and 100% maximum death benefit guarantee)

**Would you like the Death Guarantee Reset Enhancement (available only at time of application; see Information Folder for details; additional fee applies):** ☐ Yes ☐ No (if no option is selected, default is no.)

- ☐ **GIF 75/100 Plus** (75% maturity and 100% maximum death benefit guarantee)
- ☐ **GIF 100/100** (100% maximum maturity guarantee and 100% maximum death benefit guarantee)

**For GIF 100/100 only:**

### i) Select the term of the Maturity Date (check only one)

- ☐ **15 years** ☐ **other** \_\_\_\_\_ (no. of years) If no selection is made, the term will be 15 years from December 31 of the year the Contract takes effect. The Maturity Date is December 31 of the year you select. **It must be at least 15 years but not more than 25 years from December 31 of the year the Contract takes effect.** The Contract takes effect on the Valuation Day we receive the first deposit and all the requirements to issue the Contract are met.

### ii) Would you like the Death Guarantee Reset Option (available only at time of application; additional fee applies):

- ☐ Yes ☐ No (if no option is selected, default is no.)

## 3. Nominee/Trustee Information

For nominee registered contracts, the Trustee of the nominee registered plan has Policyowner rights under the Contract. The Trustee or the Agent for the Trustee holds the Contract in trust for the Beneficial Owner. For non-registered contracts, the Beneficial Owner (also known as Policyowner) has Policyowner rights under the Contract.

Nominee/Intermediary name	Intermediary code (if different from Dealer)
Dealer name (if different from Nominee)	Dealer code
Trustee name (registered plans only)	

## 4. Beneficial Owner Information (For a nominee registered contract, the Beneficial Owner is also the Annuitant)

The Beneficial Owner must be a Canadian resident at the time the application is completed.  
 For a corporate owner, please provide corporate records showing full name of company authorized officials and their specimen signatures.

Name (Last, First, Initial) or name of Corporation, Trust or other Non-Individual Owner	Email address	Occupation
Address	City	Province Postal Code
Telephone Number	Date of Birth (dd/mm/yyyy)	Sex <input type="checkbox"/> M <input type="checkbox"/> F Language <input type="checkbox"/> E <input type="checkbox"/> F SIN #

Are you an intermediary or “gatekeeper” such as a Lawyer, Accountant, Real Estate Broker or Certified Trust & Financial Advisor that holds accounts for clients? ☐ Yes ☐ No

Business Number for Federal Corporate Policyowner:	Quebec (NEQ)	Nature of Business
--	--------------	--------------------

## 5. Joint Owner Information (Non-registered nominee contracts only)

The Joint Owner must be a Canadian resident at the time the application is completed.

The policy may be held in joint ownership with survivorship or as tenants in common.

**Joint ownership with right of survivorship:** On the death of one Policyowner, the surviving Policyowner automatically becomes the sole Policyowner of the entire Contract. Except for Quebec, joint ownership is with survivorship if no selection is made. In Quebec, joint ownership is without survivorship if no selection is made.

**Joint tenants in common:** Each Policyowner's share passes to his or her estate on death unless a Successor Owner was named. You may wish to designate a Successor Owner to take over your share on your death and facilitate the transfer of ownership.

Name (Last, First, Initial)		Occupation	
Address <input type="checkbox"/> Address same as Owner		City	Province Postal Code
Telephone Number	Date of Birth (dd/mm/yyyy)	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Language <input type="checkbox"/> E <input type="checkbox"/> F SIN #

Are you an intermediary or "gatekeeper" such as a Lawyer, Accountant, Real Estate Broker or Certified Trust & Financial Advisor that holds accounts for clients? ☐ Yes ☐ No

Please check one to indicate the type of joint ownership:

☐ Joint ownership with rights of survivorship. In Quebec, by checking the box the Joint Owners select survivorship by appointing each other subrogated Beneficial Owner.

☐ Joint tenancy in common (indicate share (%) ownership; if no selection is made, the split is equal).

Beneficial Owner in Section 4 \_\_\_\_\_ % Joint Owner in Section 5 \_\_\_\_\_ %

## 6. Successor Owner or Subrogated Owner (Quebec) (Non-registered nominee contracts only if the Beneficial Owner is not the Annuitant)

You may name someone to succeed you as owner on your death or in Quebec as your subrogated Beneficial Owner.

Name (Last, First, Initial)			
Address <input type="checkbox"/> Address same as Owner		City	Province Postal Code
Telephone Number	Date of Birth (dd/mm/yyyy)	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Language <input type="checkbox"/> E <input type="checkbox"/> F SIN #

## 7. Annuitant

For a nominee registered contract, the Annuitant must be the Beneficial Owner.

For nominee non-registered contracts, the Beneficial Owner in Section 4 is the Annuitant if this section is not completed.

This section must be completed for non-individual Policyowners, "in trust for" Contracts and where ownership is held jointly.

Name (Last, First, Initial)	Date of Birth (dd/mm/yyyy)
-----------------------------	----------------------------

## 8. Successor Annuitant (For nominee non-registered contracts only)

You may name a Successor Annuitant if you wish the Contract to continue after the death of the Annuitant. On the death of the Annuitant, the death benefit is not payable and the Contract will continue.

Name (Last, First, Initial)	Date of Birth (dd/mm/yyyy)
-----------------------------	----------------------------

## 9. Beneficiary (Do not complete for nominee registered contracts)

If you designate an irrevocable Beneficiary you cannot make certain changes to the Contract without the Beneficiary's written authorization.

**Minor beneficiaries cannot give this approval.**

For nominee non-registered contracts, if this section is not completed, the Beneficiary is the Beneficial Owner's estate. A Contingent Beneficiary does not have rights while a Primary Beneficiary exists.

All Beneficiaries are revocable unless you specifically indicate otherwise by writing "irrevocable" after that Beneficiary's name.

**Annuity Settlement Option:** ☐ I (We) choose to have one or more of the beneficiaries receive their share of the death benefit as a payout annuity. Complete the Annuity Settlement Option - BMO GIF Funds (838E) form (do not complete the beneficiary designation chart below), Maximum Annuity deposits apply.

For Quebec policy: the designation of your spouse (married or civil union) is irrevocable, except if you check revocable here. ☐

Beneficiary Name: Primary	Date of Birth (dd/mm/yyyy)	Relationship to Annuitant (Beneficial Owner in Quebec)	Share of benefit (%)
1.			
2.			
Beneficiary Name: Contingent			Total %
1.			
2.			
Trustee for minors (not available in Quebec)			Total %

\_\_\_\_\_ (name of trustee for minors)

By naming a trustee for a minor Beneficiary, you agree that any benefits that become payable to a minor child will be paid to the trustee to hold in trust for the child until the child becomes of age.

## 10. Lump sum Deposit

List the fund code(s) for the funds you have chosen. **The minimum initial deposit is \$500 per fund.**

Fund code*	Sales Chrg%	Deposit Amount** (\$ or (%))	Wire Number (if available)

Fund code*	Sales Chrg%	Deposit Amount** (\$ or (%))	Wire Number (if available)

\* **Please ensure the fund codes match the Guarantee Option.** \*\* **For non-registered deposits \$100,000 or more, please attach completed Politically Exposed Foreign Persons Form 420E.**

Method of Payment - Please make cheque payable to **BMO Life Assurance Company**

Personal Cheque (must be precoded)	\$
------------------------------------	----

Internal BMO Insurance Transfer (attach cheque and appropriate transfer documents)

Name of Institution	\$	Name of Institution	\$
---------------------	----	---------------------	----

### Source of Funds (must be completed)

I declare that the source of this payment is one of the following (for "Other" please be specific): **P**=Policyowner **J**=Joint Owner (if any)

<b>P</b> <input type="checkbox"/> <b>J</b> <input type="checkbox"/> Employment Income	<b>P</b> <input type="checkbox"/> <b>J</b> <input type="checkbox"/> Gift	<b>P</b> <input type="checkbox"/> <b>J</b> <input type="checkbox"/> Grants/Scholarships	<b>P</b> <input type="checkbox"/> <b>J</b> <input type="checkbox"/> Insurance Claim Payments
<input type="checkbox"/> Investment income/Savings	<input type="checkbox"/> Retirement/Pension Income	<input type="checkbox"/> Sale of Assets	<input type="checkbox"/> Trust/Inheritance
<input type="checkbox"/> Lottery Winnings	<input type="checkbox"/> Self-Employment Income	<input type="checkbox"/> Corporate	<input type="checkbox"/> Loan
<input type="checkbox"/> Proceeds from a legal case or action		<input type="checkbox"/> Other: _____	
		<input type="checkbox"/> Other: _____	

Our policy requires that we verify the source of funds before accepting transactions.

### Purpose of Policy (must be completed)

<input type="checkbox"/> Savings	<input type="checkbox"/> Retirement	<input type="checkbox"/> Education	<input type="checkbox"/> Estate Planning	<input type="checkbox"/> Charitable Donation	<input type="checkbox"/> Income/Family Protection
<input type="checkbox"/> Other _____					

## 11. Identity Verification, Third Party Determination and Politically Exposed Persons

### (1) Identity Verification

Is the application from a non-individual Beneficial Owner (e.g. corporation, partnership and trust)? ☐ Yes ☐ No

If 'yes', on Form 576E complete all sections; also complete **Declaration of Tax Residency for Entities** Form RC519.

If 'no', please complete the following section.

**Beneficial Owner Information:** Which current (non-expired) Government issued Photo ID is used to verify identity?

Document Type: ☐ Driver's license ☐ Passport ☐ Canadian Citizenship Card  
☐ Provincial ID

Number	Country of Issue and Province/State of Issue	Expiry Date
--------	--	-------------

**Joint Owner Information:** Which current (non-expired) Government issued Photo ID is used to verify identity?

Document Type: ☐ Driver's license ☐ Passport ☐ Canadian Citizenship Card  
☐ Provincial ID

Number	Country of Issue and Province/State of Issue	Expiry Date
--------	--	-------------

### (2) Third Party Determination

Is the Contract type non-registered and is a third party involved, e.g. will a third party pay for this Contract or have access to value of the Contract? ☐ Yes ☐ No

If 'yes', please attach completed Section 1 **Verification of Identity and Third Party Determination** on Form 576E.

If the Third Party is a non-individual (e.g. corporation, partnership or trust) attach completed Form 576E.

### (3) Politically Exposed Persons (PEP)

Is the Contract type non-registered and the deposit \$100,000 or more? ☐ Yes ☐ No

If 'yes', please attach completed Politically Exposed Foreign Persons Form 420E.

### (4) Declaration of Tax Residency for Individuals

Is the Contract type non-registered? ☐ Yes ☐ No

If "yes", are you a resident or a Citizen of the United States? ☐ Yes - TIN (Tax Identification Number) \_\_\_\_\_ ☐ No

Are you a resident of any other country other than Canada or the U.S? ☐ No ☐ Yes - Country \_\_\_\_\_ TIN \_\_\_\_\_

## 12. Authorization and Signatures

The Policy Provisions and Information Folder contain important information and should be read before investing.

☐ **You agree to have your advisor send the Policy Provisions, Information Folder, Fund Facts and the applicable Endorsements to you electronically.**

All Beneficial Owners must sign this section. Non-individual Beneficial Owners must sign as required under their corporate documentation.

By signing below you and/or the Trustee, as applicable, understand and agree that:

- you have received a copy of the BMO Guaranteed Investment Funds Policy Provisions, Information Folder, Fund Facts and the applicable Endorsements and your advisor has explained its contents to you;
- you authorize BMO Insurance to accept instructions from your Dealer to execute financial and non-financial transactions in accordance with your instructions and the terms of the Policy Provisions;
- you also authorize BMO Insurance to deliver to your Dealer the documents that may be sent in connection to your Contract, including confirmations and statements;
- you have read, understand and agree to the terms listed in the section **“What you understand and agree to when you sign this application”**;
- you have read and agree to the terms of the **“BMO Insurance Privacy Notice”** outlined in this application. By signing this application, you consent to the use and practices set out in the Notice.
- **Quebec residents:** (i) have been given the French version of the contract; (ii) expressly requested to conclude the contract exclusively in English; (iii) agree to be bound exclusively by the English version of the contract and to receive all related documents in English. i) J’ai reçu la version française du contrat; ii) j’ai expressément demandé de signer le contrat en anglais; iii) j’accepte d’être lié(e) par la version anglaise du contrat et de recevoir tous les documents connexes en anglais.
- **for an Annuitant who is different from Beneficial Owner(s).** By signing below, I, the Annuitant, consent to be the measuring life in this annuity.

Signed at (Province)	Date
Beneficial Owner Signature <b>X</b>	Trustee or agent for Trustee Signature (nominee registered only) <b>X</b>
Joint Owner Signature <b>X</b>	
Annuitant Signature, if other than Owner <b>X</b>	

## 13. Advisor Information and Declaration

By signing here, I, the advisor confirm that:

- I am appropriately licensed;
- I have thoroughly examined the Beneficial Owner needs for product suitability;
- I have examined the original, valid and unexpired identity verification documentation for the proposed Beneficial Owner and Joint Owner, and validated the Annuitant’s date of birth;
- I have made reasonable efforts to determine if a third party is involved with this Contract;
- I have discussed and explained the contents of the Policy Provisions, Information Folder, Fund Facts and the applicable Endorsements to the proposed Beneficial Owner(s);
- If in Quebec, I have provided each policyholder with a French version of the contract;
- I have disclosed to each Beneficial Owner:
  - the name of the company or companies I represent;
  - that I will receive compensation in the form of commissions for the sale of this Contract and may receive additional compensation in the form of bonuses or non-monetary benefits, such as, trailers, invitations to conferences and travel incentives;
  - any conflicts of interest that I may have in respect to this transaction.

Name of Advisor (Surname, First Name, Initial)		Contact information (Telephone, e-mail)	
Dealer/Agency Code	Advisor Code	Signature of Advisor <b>X</b>	Date

### Notes/Special Instructions – Advisor’s remarks

---

---

---

---

---

---

## FUND CODES AND INSTRUCTIONS

### Lump Sum Deposits, Deposits by PAD, DCA and SWPs

Please select from the following fund codes:

GIF 75/75

Fund	Class A*			Class F
	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee
<b>ETF Portfolios</b>				
BMO Conservative ETF Portfolio GIF	BLA2211	BLA2201	BLA2202	BLA2205
BMO Fixed Income ETF Portfolio GIF	BLA2011	BLA2001	BLA2002	BLA2005
BMO Income ETF Portfolio GIF	BLA2111	BLA2101	BLA2102	BLA2105
BMO Balanced ETF Portfolio GIF	BLA2311	BLA2301	BLA2302	BLA2305
BMO Growth ETF Portfolio GIF	BLA2411	BLA2401	BLA2402	BLA2405
BMO Equity Growth ETF Portfolio GIF	BLA2511	BLA2501	BLA2502	BLA2505
<b>Conservative</b>				
BMO Aggregate Bond Index ETF GIF	BLA8211	BLA8201	BLA8202	BLA8205
<b>Balanced</b>				
BMO Asset Allocation GIF	BLA4011	BLA4001	BLA4002	BLA4005
BMO Balanced ESG ETF GIF	BLA4911	BLA4901	BLA4902	BLA4905
BMO Canadian Income & Growth GIF	BLA8411	BLA8401	BLA8402	BLA8405
BMO Concentrated Global Balanced GIF	BLA4611	BLA4601	BLA4602	BLA4605
BMO Global Income & Growth GIF	BLA8311	BLA8301	BLA8302	BLA8305
BMO Monthly Income GIF	BLA2911	BLA2901	BLA2902	BLA2905
BMO Monthly High Income II GIF	BLA4211	BLA4201	BLA4202	BLA4205
BMO Sustainable Global Balanced GIF	BLA4411	BLA4401	BLA4402	BLA4405
BMO Sustainable Global Multi-Sector Bond GIF	BLA5811	BLA5801	BLA5802	BLA5805
BMO Tactical Balanced GIF	BLA4311	BLA4301	BLA4302	BLA4305
<b>Growth</b>				
BMO Concentrated Global Equity GIF	BLA4711	BLA4701	BLA4702	BLA4705
BMO Dividend GIF	BLA4111	BLA4101	BLA4102	BLA4105
BMO Global Dividend Opportunities GIF	BLA9911	BLA9901	BLA9902	BLA9905
BMO Global Equity GIF	BLA8111	BLA8101	BLA8102	BLA8105
BMO Global Innovators GIF	BLA9111	BLA9101	BLA9102	BLA9105
BMO Low Volatility Canadian Equity ETF GIF	BLA2711	BLA2701	BLA2702	BLA2705
BMO Low Volatility International Equity ETF GIF	BLA4511	BLA4501	BLA4502	BLA4505
BMO Low Volatility U.S. Equity ETF GIF	BLA2611	BLA2601	BLA2602	BLA2605
BMO MSCI EAFE Index ETF GIF	BLA9811	BLA9801	BLA9802	BLA9805
BMO NASDAQ 100 Equity Index ETF GIF	BLA9511	BLA9501	BLA9502	BLA9505
BMO S&P 500 Index ETF GIF	BLA7011	BLA7001	BLA7002	BLA7005
BMO S&P/TSX Capped Composite Index ETF GIF	BLA9611	BLA9601	BLA9602	BLA9605
BMO Sustainable Opportunities Global Equity GIF	BLA4811	BLA4801	BLA4802	BLA4805
<b>Cash</b>				
BMO Money Market GIF	BLA2811	BLA2801	BLA2802	BLA2805

GIF 75/100

Fund	Class A*			Class F
	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee
<b>ETF Portfolios</b>				
BMO Conservative ETF Portfolio GIF	BLA1211	BLA1201	BLA1202	BLA1205
BMO Fixed Income ETF Portfolio GIF	BLA1011	BLA1001	BLA1002	BLA1005
BMO Income ETF Portfolio GIF	BLA1111	BLA1101	BLA1102	BLA1105
BMO Balanced ETF Portfolio GIF	BLA1311	BLA1301	BLA1302	BLA1305
BMO Growth ETF Portfolio GIF	BLA1411	BLA1401	BLA1402	BLA1405
BMO Equity Growth ETF Portfolio GIF	BLA1511	BLA1501	BLA1502	BLA1505
<b>Conservative</b>				
BMO Aggregate Bond Index ETF GIF	BLA8711	BLA8701	BLA8702	BLA8705
<b>Balanced</b>				
BMO Asset Allocation GIF	BLA3011	BLA3001	BLA3002	BLA3005
BMO Balanced ESG ETF GIF	BLA3911	BLA3901	BLA3902	BLA3905
BMO Canadian Income & Growth GIF	BLA8911	BLA8901	BLA8902	BLA8905
BMO Concentrated Global Balanced GIF	BLA3611	BLA3601	BLA3602	BLA3605
BMO Global Income & Growth GIF	BLA8811	BLA8801	BLA8802	BLA8805
BMO Monthly Income GIF	BLA1911	BLA1901	BLA1902	BLA1905
BMO Monthly High Income II GIF	BLA3211	BLA3201	BLA3202	BLA3205
BMO Sustainable Global Balanced GIF	BLA3411	BLA3401	BLA3402	BLA3405
BMO Sustainable Global Multi-Sector Bond GIF	BLA5911	BLA5901	BLA5902	BLA5905
BMO Tactical Balanced GIF	BLA3311	BLA3301	BLA3302	BLA3305
<b>Growth</b>				
BMO Concentrated Global Equity GIF	BLA3711	BLA3701	BLA3702	BLA3705
BMO Dividend GIF	BLA3111	BLA3101	BLA3102	BLA3105
BMO Global Dividend Opportunities GIF	BLA6811	BLA6801	BLA6802	BLA6805
BMO Global Equity GIF	BLA8611	BLA8601	BLA8602	BLA8605
BMO Global Innovators GIF	BLA9211	BLA9201	BLA9202	BLA9205
BMO Low Volatility Canadian Equity ETF GIF	BLA1711	BLA1701	BLA1702	BLA1705
BMO Low Volatility International Equity ETF GIF	BLA3511	BLA3501	BLA3502	BLA3505
BMO Low Volatility U.S. Equity ETF GIF	BLA1611	BLA1601	BLA1602	BLA1605
BMO MSCI EAFE Index ETF GIF	BLA9011	BLA9001	BLA9002	BLA9005
BMO NASDAQ 100 Equity Index ETF GIF	BLA9311	BLA9301	BLA9302	BLA9305
BMO S&P 500 Index ETF GIF	BLA9411	BLA9401	BLA9402	BLA9405
BMO S&P/TSX Capped Composite Index ETF GIF	BLA9711	BLA9701	BLA9702	BLA9705
BMO Sustainable Opportunities Global Equity GIF	BLA3811	BLA3801	BLA3802	BLA3805
<b>Cash</b>				
BMO Money Market GIF	BLA1811	BLA1801	BLA1802	BLA1805

## FUND CODES AND INSTRUCTIONS

### Lump Sum Deposits, Deposits by PAD, DCA and SWPs

Please select from the following fund codes:

GIF 75/100 Plus		Class A*		Class F
Fund	Front-End Load @ 0%	Chargeback (2)	Chargeback (5)	Nominee
<b>ETF Portfolios</b>				
BMO Conservative ETF Portfolio GIF	BLA79211	N/A	N/A	BLA79205
BMO Fixed Income ETF Portfolio GIF	BLA79011	N/A	N/A	BLA79005
BMO Income ETF Portfolio GIF	BLA79111	N/A	N/A	BLA79105
BMO Balanced ETF Portfolio GIF	BLA79311	N/A	N/A	BLA79305
<b>Conservative</b>				
BMO Aggregate Bond Index ETF GIF	BLA79611	N/A	N/A	BLA79605
<b>Balanced</b>				
BMO Canadian Income & Growth GIF	BLA79711	N/A	N/A	BLA79705
BMO Monthly Income GIF	BLA79911	N/A	N/A	BLA79905
<b>Cash</b>				
BMO Money Market GIF	BLA79411	N/A	N/A	BLA79405
GIF 100/100		Class A*		Class F
Fund	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee
<b>ETF Portfolios</b>				
BMO Conservative ETF Portfolio GIF	BLA5011	BLA5001	BLA5002	BLA5005
BMO Balanced ETF Portfolio GIF	BLA5111	BLA5101	BLA5102	BLA5105
<b>Conservative</b>				
BMO Aggregate Bond Index ETF GIF	BLA7111	BLA7101	BLA7102	BLA7105
<b>Balanced</b>				
BMO Asset Allocation GIF	BLA5311	BLA5301	BLA5302	BLA5305
BMO Balanced ESG ETF GIF	BLA5611	BLA5601	BLA5602	BLA5605
BMO Canadian Balanced Growth GIF	BLA211	BLA201	BLA202	BLA205
BMO Canadian Income Strategy GIF	BLA411	BLA401	BLA402	BLA405
BMO Concentrated Global Balanced GIF	BLA5511	BLA5501	BLA5502	BLA5505
BMO Monthly Income GIF	BLA5211	BLA5201	BLA5202	BLA5205
BMO North American Income Strategy GIF	BLA311	BLA301	BLA302	BLA305
BMO Sustainable Global Balanced GIF	BLA5411	BLA5401	BLA5402	BLA5405
BMO Sustainable Global Multi-Sector Bond GIF	BLA5711	BLA5701	BLA5702	BLA5705
BMO U.S. Balanced Growth GIF	BLA111	BLA101	BLA102	BLA105
<b>Cash</b>				
BMO Money Market GIF	BLA511	BLA501	BLA502	BLA505

\* Please enter the Class A fund codes. Deposits qualifying for Prestige Class will automatically be switched into the corresponding Prestige Class funds. Clients qualify for Prestige Class if they hold \$250,000 or more in BMO GIF contracts issued in their name.

**All transactions are processed on a daily basis.** Purchase orders and all other transaction requests must be received by 4:00 p.m. EST to be processed based on the Unit Values on that day. If received after 4:00 pm EST, transactions will be processed on the next Valuation Day.

**Cheques: i) must have name pre-printed on cheque; ii) for registered Contracts, cheque must be issued by contributor.**

#### BMO GIF Administrative and Services Office

250 Yonge Street, 9<sup>th</sup> Floor  
Toronto, Ontario M5B 2L7

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

E-mail: ClientServices.BMOLifeGIF@bmo.com

Email only available for TLS approved partners.  
Call your MGA back-office for more information.



## What you understand and agree to when you sign this application

### Your signature in section 12 of this application confirms that:

- you agree that the information you provided is complete and accurate;
- you have reviewed your investment objectives and risk profile with your advisor and agree that the investment(s) chosen are suitable within the context to your overall investment portfolio;
- for nominee registered contracts, the Beneficiary is the trustee of the nominee registered plan on your behalf;
- the potential for creditor protection may be lost by having the Contract held in the name of a trustee or agent for the trustee of the nominee registered contracts or someone who is not the individual Beneficial Owner;
- you authorize BMO Insurance to accept instructions from your Dealer to execute financial and non-financial transactions **in accordance with your instructions** and the terms of the Policy Provisions; you understand that BMO Insurance shall not be liable for following the instructions provided by your Dealer;
- you also authorize BMO insurance to deliver to your Dealer the documents that may be sent in connection to your Contract, including confirmations and statements;
- you understand that your Contract will be effective upon receipt of your initial deposit and the application is properly completed;
- nature of segregated funds: you understand that except for the guarantee on maturity or death, deposits made to a segregated fund are not guaranteed but fluctuate with the market value;
- you understand that an irrevocable Beneficiary designation will limit certain rights you have under this Contract unless you receive written consent from the Beneficiary or if otherwise permitted by law. A parent, guardian or tutor cannot provide consent on behalf of a minor who has been named as irrevocable Beneficiary;
- you have the right to change your mind about purchasing this Contract by sending us a written notice within 2 business days of the earlier of the date you receive confirmation or 5 business days after it is mailed;
- you may discuss any questions or concerns you may have by contacting your advisor or our Administrative and Services Office. More information about our complaint resolution procedures is available on the internet at [www.bmoinsurance.com](http://www.bmoinsurance.com).

## BMO Insurance Privacy Notice

To learn more about how we collect, use, disclose and safeguard your personal information, your choices, and the rights you have, please see our Privacy Code (available at [bmo.com/privacy](http://bmo.com/privacy)). BMO Insurance has requested personal information in respect of your application for insurance. BMO Insurance will use this information and information in its existing files to assess risk, process your application, administer any policy, if issued and to investigate claims. BMO Insurance will also use and collect additional information from third parties to evaluate and investigate claims. BMO Insurance will keep your information in a file in its offices and will not disclose the information in that file except to those BMO Insurance employees, advisors, its affiliates, administrators or reinsurers who need access to assess risk and investigate claims. From time to time, BMO Insurance may wish to offer you upgrades to your coverage and additional products and services. You may ask us not to make these offers to you by writing to our Privacy Officer at the address below. You may also request, upon presentation of proper identification and proof of entitlement, to review and if appropriate, correct, your personal information in our possession by writing to Privacy Officer, BMO Insurance, 250 Yonge St, 9<sup>th</sup> floor, Toronto, ON M5B 2L7.