

Help reach your retirement goals

With today's market uncertainty and volatile interest rates, many investors are concerned about meeting their retirement objectives without taking on more investment risk. Current market conditions present additional risks to those investors who want to grow their investment portfolio and preserve their capital.

That's why there's BMO Guaranteed Investments (GIF). BMO GIFs can be an integral part of a retirement portfolio.

Take a look at Ted (75)

- wife passed away a few years ago and left him with substantial investment portfolio

What's on his mind

- ✓ would like to leave this money with his only daughter (Denise)
- ✓ has concerns about Denise's ability to make sound investment decisions
- ✓ would like his advisor to help Denise with the inheritance

Solution for Ted: BMO GIF with successor annuitant and owner

- Owner and annuitant: Ted
- successor annuitant and owner: Denise (daughter)
 - beneficiaries: Grandkids
- when Ted passes away, the contract will continue and Denise will become the new annuitant and owner
- Ted's advisor retains assets and builds a new relationship with the next generation
- note: there is a taxable disposition when contract is transferred into Denise's name



Let's connect

To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area or call 1-855-639-3867 or ClientServices.BMOLifeGIF@bmo.com

Ontario Region
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272

bmoinsurance.com/advisor/gif



Solution: GIF 75/75 and GIF 75/100

- 75% maturity guarantee on deposits
- BMO GIF 75/75: 75% death guarantee on deposits
- BMO GIF 75/100: 100% death guarantee¹ on deposits, with automatic triennial resets²
- Prestige Class Pricing for high net worth clients with low cost ETF's
- More investment choices with up to 100% equity content
- Dollar cost averaging on policy set-up
- Popular no-load sales charge option

Solution: GIF 75/100 Plus

Don't forget to take a look at our BMO GIF 75/100 Plus: a great solution for older clients seeking estate preservation or wealth transfer.¹

Solution: GIF 100/100

- 100% maturity guarantee on deposits³
- 100% death guarantee on deposits¹
- Automatic monthly resets of the maturity guarantee⁴
- Optional triennial resets of the death guarantee^{2,5}



¹ At Death: 100% on deposits made before the Annuitant is age 80 (age 85 for GIF 75/100 Plus) and 75% on deposits made on or after age 80 (age 85 for GIF 75/100 Plus), less a proportionate amount for withdrawals.

² Automatic resets of the Death Guarantee Amount occur every 3rd policy anniversary up to and including the last policy anniversary before the Annuitant's 80th birthday.

³ At Maturity: 100% of deposits made at least 15 years and 75% of deposits made less than 15 years from the Maturity Date, less a proportionate amount for withdrawals.

⁴ Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date.

⁵ Additional fee applies.

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Insurer: BMO Life Assurance Company.