



To help you worry less
and live more.

BMO Guaranteed Investment Funds

With today's market uncertainty and volatile interest rates, many Canadians are concerned about keeping their retirement savings on track. Of course higher potential returns are what everyone is looking for. But are you prepared to contend with the ups and downs of the market?

If protection of your investment is essential, BMO Guaranteed Investment Funds from BMO Insurance offer a choice of three different guarantee options and flexibility that can provide:

- Guarantees that protect up to 100% of your investment
- Automatic monthly locking-in of market gains to potentially increase the guaranteed amount you would receive at the "maturity date" or in the event of your death¹
- A range of fund choices available based on your personal need and designed by one of Canada's leading investment managers
- The strength and stability of BMO Financial Group, one of Canada's premiere financial institutions

BMO Insurance has drawn on the strength and expertise of the BMO Financial Group.

Working closely with our portfolio manager, BMO Asset Management Inc., BMO GIFs offer investors broad investment exposure to North American, global and emerging markets, and greater choice in actively managed ETF Portfolios or distinctive ETF-based GIFs. BMO GIFs also provide a full suite of non-registered and registered savings and retirement income plans, including TFSA, to meet your personal needs.

BMO GIFs at a glance

Three different guarantee options to choose from.

GIF 75/75

- Lowest fees
 - More investment fund choice with greater equity content available
 - BMO ETFs and ETF Portfolios managed by BMO Asset Management
 - No less than 75% of investments² paid to you at maturity or to your beneficiary in event of death
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GIF 75/100

- Lower fees leaving more to accumulate wealth
 - No less than 75% of investments² paid to you at maturity
 - Estate protection: Up to 100% of investments paid to your beneficiary in event of death³
 - Automatic triennial death guarantee resets⁴ to build legacy value
 - More fund choice with greater equity content available
 - BMO ETFs and ETF Portfolios managed by BMO Asset Management
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GIF 100/100

- Highest level of guarantees:
 - » Capital protection: Up to 100% of investments returned in as few as 15 years⁵
 - » Estate protection: Up to 100% of investments paid to your beneficiary in event of death³
- Automatic monthly maturity guarantee resets⁶ (automatically locks-in market gains)
- Option for automatic triennial resets of the death guarantee amount⁷
- Balanced funds for reduced volatility, designed by BMO Asset Management

Are BMO Guaranteed Investment Funds right for you?

Call your Advisor today!



For more information about BMO Insurance or our products, please consult with your insurance advisor or contact us at:

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1-855-639-3867

ClientServices.BMOLifeGIF@bmo.com
bmoinsurance.com/gif

¹ Available on 100/100 only up to 10 years before maturity date.

² Less a proportionate amount for withdrawals.

³ 100% 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.

⁴ Resets of the Death Guarantee Amount occur automatically every 3rd policy anniversary up to and including the last policy anniversary before the Annuitant's 80th birthday.

⁵ 100% on deposits made at least 15 years and 75% on deposits made less than 15 years from the Maturity Date, less a proportionate amount for withdrawals.

⁶ Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date.

⁷ If the Death Guarantee Reset Option is selected, resets of the Death Guarantee Amount occur automatically every 3rd policy anniversary up to and including the last policy anniversary before the Annuitant's 80th birthday. Additional fee applies.

Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value. BMO Life Assurance Company is the issuer of the BMO GIF individual variable insurance contract referred to in the Information Folder and the guarantor of any guarantee provisions therein. This document provides an overview of the product features and benefits of BMO GIF. The BMO GIF Information Folder and Policy Provisions provide full details and govern in all cases.

Insurer: BMO Life Assurance Company.