




BMO Guaranteed Investment Funds



Key Features

	GIF 75/75 	GIF 75/100 	GIF 100/100 
Maturity Date	Age 100	Age 100	Client chosen: 15-25 years
Maturity Benefit	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.
Maturity Guarantee Amount¹	75% of deposits at Maturity Date	75% of deposits at Maturity Date	100% of deposits made at least 15 years and 75% of deposits made less than 15 years from the Maturity Date
Maturity Guarantee Resets	None	None	Automatic monthly until 10 years before Maturity Date
Death Benefit	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.
Death Guarantee Amount¹	75% of deposits	100% of deposits made before age 80; 75% of deposits made on or after age 80 75/100 Plus² : 100% of deposits made before age 85; 75% of deposits made on or after age 85	100% of deposits made before age 80; 75% of deposits made on or after age 80
Death Guarantee Resets	None	Standard feature: Every three years up to and including the last policy anniversary before the Annuitant's 80 th birthday Optional feature: Every year up to and including the last policy anniversary before the Annuitant's 80 th birthday (the Death Guarantee Reset Enhancement must be selected at policy issue; additional fee applies)	Optional feature: Every three years up to and including the last policy anniversary before the Annuitant's 80 th birthday (the Death Guarantee Reset Option must be selected at policy issue; additional fee applies)
Annuity Settlement³	Select the Annuity Settlement Option to distribute your death benefit over a series of payments under an annuity.		
MER⁴	Class A: 1.86% to 2.91% Class A Prestige: 1.86% to 2.51% Class F: 0.87% to 1.89% Class F Prestige: 0.76% to 1.51%	Class A: 2.14% to 3.32% Class A Prestige: 1.96% to 3.22% Class F: 1.01% to 2.27%	Class A: 2.56% to 3.29% Class A Prestige: 2.16% to 2.95% Class F: 1.42% to 2.18%
Prestige Class⁵	Class A Prestige available on Front-end Load and Chargeback sales charge option. Class F Prestige available on 75/75 only.		

¹ Reduced proportionately for withdrawals.

² Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge option and four ETF portfolio GIFs (Fixed Income, Income, Conservative, Balanced) and Money Market.

³ Maximum deposit subject to product limits

⁴ Based on estimates or actual MERs as of December 31, 2024; includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes. Excludes Money Market.

⁵ To qualify your client must hold at least \$250,000 in one or more BMO GIF Contracts issued in their name. Deposits qualifying for Prestige Class will automatically be switched from Class A or Class F to corresponding Prestige Class fund. Money Market fund not available in Prestige Class.

Contract Type	Latest age for new policy issue by Guarantee Option ⁶			
	GIF 75/75	GIF 75/100	GIF 75/100 Plus	GIF 100/100
Non-registered, TFSA, RIF	90	<80 ⁷	<85 ⁷	85
RSP, LIRA, LRSP, RLSP	71 or other maturity date under the Tax Act	71 or other maturity date under the Tax Act	71 or other maturity date under the Tax Act	71 or other maturity date under the Tax Act
LIF, PRIF, LRIF, RLIF	90	<80 ⁷	<85 ⁷	85

⁶ All ages as of December 31 (unless otherwise noted).

⁷ Age as of actual date of birth.

Lump sum Deposits	Account Type	Latest Age to Deposit ⁸		Latest Age to Hold Contract ⁸	Minimum Initial Deposit Amounts	Minimum Subsequent Deposit Amounts
		GIF 75/75 GIF 75/100	GIF 100/100			
	Non-registered, TFSA	90	85	100	\$500 per Fund; or \$50 PAD ⁹	\$100 per Fund; or \$50 PAD ⁹
	RIF, LIF ¹⁰ , LRIF, PRIF, RLIF	90	85	100 ¹⁰	\$10,000	\$500 per Fund
	RSP, LIRA, LRSP, RLSP	71	71	100 ¹¹	\$500 per Fund; or \$50 PAD	\$100 per Fund; or \$50 PAD
Withdrawals	<ul style="list-style-type: none"> • Minimum \$500 per fund for unscheduled withdrawals and \$100 per fund for scheduled • No fees for withdrawals (subject to short-term trading fees and/or deferred sales charges) 					
Switches	<ul style="list-style-type: none"> • Minimum \$500 per fund (unlimited free switches) • Transfers between different sales charge options, guarantee options or contracts are treated as a withdrawal and a deposit and may affect the maturity and death guarantees; in a non-registered Contract, this transaction may result in a capital gain or loss as it creates a taxable disposition 					

⁸ All dates are as of December 31 of the Annuitant's age shown.

⁹ PAD amounts can be level or increase annually by a fixed percentage or dollar amount.

¹⁰ Except where federal or provincial laws respecting LIFs require you to annuitize your LIF at age 80, the latest age to deposit is 65 and the latest age to hold the Contract is age 80.

¹¹ For RSP, LIRA, LRSP or RLSP Contracts, subject to conversion to a RIF or locked-in income plan at age 71 or the latest age to own an RSP under the Income Tax Act (Canada) (the "Tax Act").


Sales Charge Options

Front-End Load (FEL)	<ul style="list-style-type: none">• Front-end load is negotiated between you and the policyowner (0 to 5.0%). No redemption fees on withdrawals.• Maturity and Death Guarantee Amounts are based on the gross deposit amount (before FEL sales charges)												
Chargeback (CB)	<p>No client redemption fees on withdrawals, but:</p> <p>Chargeback (2) – a uniform prorated 24 month commission chargeback to advisor</p> <p>Chargeback (5) – a 5 year commission chargeback to advisor based on the following table:</p> <table><tr><td>Year 1</td><td>100%</td><td>Year 4</td><td>40%</td></tr><tr><td>Year 2</td><td>80%</td><td>Year 5</td><td>20%</td></tr><tr><td>Year 3</td><td>60%</td><td>Year 6 and thereafter</td><td>0%</td></tr></table> <p>No advisor chargeback on annual RRIF withdrawals up to 10% or on any payment of a Death Benefit.</p>	Year 1	100%	Year 4	40%	Year 2	80%	Year 5	20%	Year 3	60%	Year 6 and thereafter	0%
Year 1	100%	Year 4	40%										
Year 2	80%	Year 5	20%										
Year 3	60%	Year 6 and thereafter	0%										
F Class	<ul style="list-style-type: none">• Available on all guarantee options• F Class in Client Name available through FundSERV only. Maximum Advisor fee of 1.25%												

Commissions (Gross)

Class A and Class A Prestige		Front-End Load	Chargeback	
			Chargeback (2)	Chargeback (5)
		0 – 5.0% negotiated with client	3.0%	5.0%
	Trailer (paid monthly)	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 1 st month 0% money market	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 25 th month 0% money market	0.50% Class A 0.50% Class A Prestige (75/75 & 75/100) 0.35% Class A Prestige (100/100) of investment value starting in 25 th month 0% money market 1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 73 rd month 0% money market

Fees

GIF 75/75 				
MER				
Fund	Class A	Class A Prestige	Class F	Class F Prestige
ETF Portfolios				
BMO Conservative ETF Portfolio GIF	2.28%	2.10%	1.15%	1.05%
BMO Fixed Income ETF Portfolio GIF	2.01%	1.91%	0.89%	0.79%
BMO Income ETF Portfolio GIF	2.20%	2.05%	1.03%	1.00%
BMO Balanced ETF Portfolio GIF	2.31%	2.11%	1.21%	1.11%
BMO Growth ETF Portfolio GIF	2.39%	2.20%	1.30%	1.20%
BMO Equity Growth ETF Portfolio GIF	2.43%	2.24%	1.36%	1.26%
Conservative				
BMO Aggregate Bond Index ETF GIF	1.86%	1.86%	0.87%	0.76%
Balanced				
BMO Asset Allocation GIF	2.55%	2.17%	1.47%	1.22%
BMO Balanced ESG ETF GIF	2.27%	2.09%	1.19%	1.08%
BMO Canadian Income & Growth GIF	2.52%	2.32%	1.41%	1.21%
BMO Concentrated Global Balanced GIF	2.51%	2.31%	1.51%	1.26%
BMO Global Income & Growth GIF	2.59%	2.35%	1.46%	1.27%
BMO Monthly Income GIF	2.57%	2.18%	1.47%	1.22%
BMO Monthly High Income II GIF	2.62%	2.27%	1.68%	1.37%
BMO Sustainable Global Balanced GIF	2.49%	2.30%	1.53%	1.42%
BMO Sustainable Global Multi-Sector Bond GIF	2.43%	2.28%	1.52%	1.27%
BMO Tactical Balanced GIF	2.45%	2.35%	1.47%	1.37%
Growth				
BMO Concentrated Global Equity GIF	2.83%	2.37%	1.89%	1.48%
BMO Dividend GIF	2.58%	2.20%	1.60%	1.31%
BMO Global Dividend Opportunities Fund GIF ¹³	2.91%	2.51%	1.81%	1.51%
BMO Global Equity GIF ¹²	2.78%	2.33%	1.84%	1.42%
BMO Global Innovators GIF	2.62%	2.27%	1.67%	1.37%
BMO Low Volatility Canadian Equity ETF GIF	2.44%	2.23%	1.44%	1.36%
BMO Low Volatility International Equity ETF GIF	2.60%	2.38%	1.54%	1.47%
BMO Low Volatility U.S. Equity ETF GIF	2.42%	2.22%	1.44%	1.34%
BMO MSCI EAFE Index ETF GIF ¹³	2.66%	2.46%	1.48%	1.23%
BMO NASDAQ 100 Equity Index ETF GIF ¹²	2.86%	2.45%	1.76%	1.43%
BMO S&P 500 Index ETF GIF ¹²	2.53%	2.31%	1.48%	1.16%
BMO S&P/TSX Capped Composite Index ETF GIF ¹³	2.63%	2.28%	1.40%	1.10%
BMO Sustainable Opportunities Global Equity GIF	2.90%	2.32%	1.87%	1.46%
Cash				
BMO Money Market GIF	1.40%	N/A	0.85%	N/A

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.

¹² The fund was launched on October 21, 2024, and the MER is an estimate (including applicable taxes).

¹³ These funds were launched on November 24, 2025, and the MER is an estimate (including applicable taxes).

Fees


	GIF 75/100 75/100			
	MER			
Fund	Class A	Class A Prestige	Class F	DGRE Fee
ETF Portfolios				
BMO Conservative ETF Portfolio GIF	2.47%	2.26%	1.36%	0.10%
BMO Fixed Income ETF Portfolio GIF	2.16%	2.01%	1.04%	0.10%
BMO Income ETF Portfolio GIF	2.43%	2.20%	1.32%	0.10%
BMO Balanced ETF Portfolio GIF	2.60%	2.33%	1.48%	0.15%
BMO Growth ETF Portfolio GIF	2.74%	2.45%	1.62%	0.15%
BMO Equity Growth ETF Portfolio GIF	2.77%	2.50%	1.71%	0.25%
Conservative				
BMO Aggregate Bond Index ETF GIF	2.14%	1.96%	1.01%	0.10%
Balanced				
BMO Asset Allocation GIF	2.82%	2.58%	1.72%	0.15%
BMO Balanced ESG ETF GIF	2.47%	2.27%	1.43%	0.15%
BMO Canadian Income & Growth GIF	2.76%	2.52%	1.76%	0.15%
BMO Concentrated Global Balanced GIF	2.86%	2.59%	1.71%	0.15%
BMO Global Income & Growth GIF	2.93%	2.71%	1.82%	0.15%
BMO Monthly Income GIF	2.83%	2.57%	1.75%	0.15%
BMO Monthly High Income II GIF	3.11%	2.80%	2.00%	0.25%
BMO Sustainable Global Balanced GIF	2.88%	2.59%	1.66%	0.15%
BMO Sustainable Global Multi-Sector Bond GIF	2.88%	2.72%	1.79%	0.10%
BMO Tactical Balanced GIF	2.85%	2.58%	1.77%	0.15%
Growth				
BMO Concentrated Global Equity GIF	3.29%	2.96%	2.21%	0.25%
BMO Dividend GIF	3.04%	2.76%	1.96%	0.25%
BMO Global Dividend Opportunities Fund GIF ¹³	3.32%	3.22%	2.27%	0.25%
BMO Global Equity GIF ¹²	3.24%	2.92%	2.15%	0.25%
BMO Global Innovators GIF	2.90%	2.78%	1.97%	0.25%
BMO Low Volatility Canadian Equity ETF GIF	2.93%	2.64%	1.85%	0.25%
BMO Low Volatility International Equity ETF GIF	3.00%	2.71%	1.91%	0.25%
BMO Low Volatility U.S. Equity ETF GIF	2.89%	2.60%	1.80%	0.25%
BMO MSCI EAFE Index ETF GIF ¹³	3.09%	3.04%	1.47%	0.25%
BMO NASDAQ 100 Equity Index ETF GIF ¹²	3.19%	2.80%	2.09%	0.25%
BMO S&P 500 Index ETF GIF ¹²	2.98%	2.66%	1.89%	0.25%
BMO S&P/TSX Capped Composite Index ETF GIF ¹³	3.00%	2.90%	1.85%	0.25%
BMO Sustainable Opportunities Global Equity GIF	3.30%	3.00%	2.17%	0.25%
Cash				
BMO Money Market GIF	1.40%	N/A	0.82%	N/A

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.


Death Guarantee Reset Enhancement Fee (GIF 75/100 only)

If option is selected, fee for each fund is calculated daily and collected every 6 months¹⁴ (June 30 and December 31) until age 80 by withdrawing units from each fund. Fee rates applied to fund market value.

¹⁴ Collection of fees could be earlier on the date the entire or partial value of a fund is withdrawn or switched out of the fund.

GIF 75/100 PLUS 			
Fund	MER		
	Class A	Class A Prestige	Class F
ETF Portfolios			
BMO Conservative ETF Portfolio GIF	2.47%	2.26%	1.36%
BMO Fixed Income ETF Portfolio GIF	2.16%	2.01%	1.04%
BMO Income ETF Portfolio GIF	2.43%	2.20%	1.32%
BMO Balanced ETF Portfolio GIF	2.60%	2.33%	1.48%
Conservative			
BMO Aggregate Bond Index ETF GIF	2.14%	1.96%	1.01%
Balanced			
BMO Canadian Income & Growth GIF	2.76%	2.52%	1.76%
BMO Monthly Income GIF	2.83%	2.57%	1.75%
Cash			
BMO Money Market GIF	1.40%	N/A	0.82%

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.

GIF 100/100 			
Fund	MER		
	Class A	Class A Prestige	Class F
ETF Portfolios			
BMO BMO Conservative ETF Portfolio GIF	2.89%	2.48%	1.75%
BMO Balanced ETF Portfolio GIF	3.03%	2.64%	1.86%
Conservative			
BMO Aggregate Bond Index ETF GIF	2.56%	2.16%	1.42%
Balanced			
BMO Asset Allocation GIF	3.20%	2.82%	2.13%
BMO Balanced ESG ETF GIF	2.93%	2.47%	1.87%
BMO Canadian Balanced Growth GIF	3.10%	2.72%	2.01%
BMO Canadian Income Strategy GIF	3.03%	2.64%	1.95%
BMO Concentrated Global Balanced GIF	3.29%	2.87%	2.09%
BMO Monthly Income GIF	3.23%	2.78%	2.13%
BMO North American Income Strategy GIF	2.96%	2.56%	1.89%
BMO Sustainable Global Balanced GIF	3.27%	2.85%	2.18%
BMO Sustainable Global Multi-Sector Bond GIF	3.26%	2.95%	2.16%
BMO U.S. Balanced Growth GIF	3.08%	2.69%	1.96%
Cash			
Money Market	1.40%	N/A	0.84%

DGRO Fee

0.20%

0.20%

0.15%

0.20%

0.20%

0.20%

0.15%

0.20%

0.20%

0.15%

0.20%

0.15%

0.20%

0.00%

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.

Death Guarantee Reset Option Fee (GIF 100/100 only)

If option is selected, fee for each fund is calculated daily and collected every 6 months¹⁴ (June 30 and December 31) until age 80 by withdrawing units from each fund. Fee rates applied to fund market value.

NEW - GIF Electronic Application (eApp)

You can submit GIF applications using our new Electronic Application (eApp). It's designed to reduce errors, improve turnaround times and enhance the client journey. It's available via WealthLink - a secure advisor platform that helps you track assets under administration, fees and client records.

Getting started

- 1: Review the [eApp User Guide](#) to learn about the new tool.
- 2: Log on to [WealthLink](#).
- 3: Click on [Create New Account](#) from within WealthLink to start a new application.

What if I do not have access to WealthLink?

- Already contracted with BMO Insurance? Click [here](#) to register with WealthLink.
- Not yet contracted? Contact your MGA or the BMO Regional sales office in your area.
- Contact the BMO Insurance Digital Support Team:
Email: Insurance.DST@bmo.com
Call: 1-855-208-3675
- You can also refer to our [FAQ](#).

Documents you'll need to complete, submit, or share with clients. Find these online in the [BMO GIF Investor Kit](#).

STEP 1: The investment forms to complete

- For new Client Name contracts, complete [BMO GIF Client Name Application 592E \[sample\]](#)
- For new Client Name TFSA contracts complete [TFSA Application 642E \[sample\]](#)
- For new Nominee applications, complete [BMO GIF Application Nominee 589E \[sample\]](#)
- If a third party is involved in paying (or has access to value of) the contract, or it is signed by an attorney under a power of attorney, complete [Verification of Identity and Third Party Determination 576E](#)
- For F Class Client Name contracts,¹⁵ complete [Fee Based Client Agreement Form 957E](#)

If your client is an individual:

Non-registered accounts	Registered accounts
For deposits greater than or equal to \$100,000, use Politically Exposed Persons Questionnaire 420E	If the funds are locked in, make sure to complete the correct endorsement or addendum, if required.
	Manitoba LIRA
	New Brunswick LIF LIRA
	Newfoundland and Labrador LIF LRIF
	Nova Scotia LIF
	Ontario LIF
	Saskatchewan RRIF

For a corporation, trust or partnership:

- Please provide articles of incorporation, certified copy of a Corporate Resolution, or Certificate of Incumbency
- [Verification of Identity and Third-Party Determination 576E](#)
- [Declaration of Tax Residence for Entities RC519E](#)
- [Corporate Contribution to an Individual or Spousal RRSP/TFSA Authorization Form 699E](#)

For other transactions:

- **For a transfer authorization:** complete [Transfer Authorization for Registered and Non-Registered Investments 857E](#) or [Direct Transfer of a Single Amount T2151](#) for the transfer of a RPP or DPSP
- [Limited Trading Authorization 613E](#)
- For deposits, withdrawals, PAD/SWP and switches/transfers: complete [Subsequent Transaction Form 611E](#)
- [Death Benefit Claims 614E](#)
- For changes to beneficiary, ownership, or annuitant complete [Non-Financial Change Form 612E](#). Note that electronic signatures are not accepted for these changes.
- [Annuity Settlement Option 838E](#)

¹⁵ F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%

STEP 2: Submit documentation and payment details

Send completed applications to:

- BMO GIF Administrative and Services Office, 250 Yonge Street, 9th Floor, Toronto, M5B 2L7
- or fax to 1-855-747-5613
- or email documents.bmolifegif@bmo.com (TLS approved partners only. Call your MGA back-office for more information.)



Important: Make cheques payable to BMO Life Assurance Company.

- We only accept pre-printed (pre-coded) cheques.
- For registered contracts, a cheque must be issued by contributor.

For pre-authorized purchases

- Submit the pre-authorized Debit Agreement (PAD) and a pre-printed (pre-coded) cheque

STEP 3: Regulatory material for clients

Prior to the purchase of a contract, you must provide clients with:

- [Information Folder & Policy Provisions 602E](#)
- [Fund Facts 773E](#)
- A signed copy of the completed application

TIP

Consider using the [Investor Profile Questionnaire 615E](#) to determine your client's attitude towards risk.

Additional key info

Fund codes are available on pages 8-10 of this document and on the [BMO GIF Performance Portal](#).

Visit [WealthLink](#) to track your clients' investments and encourage them to visit [WealthLink for Investors](#) to access their own BMO GIF accounts. Share [this flyer](#) to help them understand how WealthLink works.



Fund Codes

Fund	GIF 75/75				
	Class A			Class F	
	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee	Client Name ¹⁵
ETF Portfolios					
BMO Conservative ETF Portfolio GIF	BLA2211	BLA2201	BLA2202	BLA2205	BLA2206
BMO Fixed Income ETF Portfolio GIF	BLA2011	BLA2001	BLA2002	BLA2005	BLA2006
BMO Income ETF Portfolio GIF	BLA2111	BLA2101	BLA2102	BLA2105	BLA2106
BMO Balanced ETF Portfolio GIF	BLA2311	BLA2301	BLA2302	BLA2305	BLA2306
BMO Growth ETF Portfolio GIF	BLA2411	BLA2401	BLA2402	BLA2405	BLA2406
BMO Equity Growth ETF Portfolio GIF	BLA2511	BLA2501	BLA2502	BLA2505	BLA2506
Conservative					
BMO Aggregate Bond Index ETF GIF	BLA8211	BLA8201	BLA8202	BLA8205	BLA8206
Balanced					
BMO Asset Allocation GIF	BLA4011	BLA4001	BLA4002	BLA4005	BLA4006
BMO Balanced ESG ETF GIF	BLA4911	BLA4901	BLA4902	BLA4905	BLA4906
BMO Canadian Income & Growth GIF	BLA8411	BLA8401	BLA8402	BLA8405	BLA8406
BMO Concentrated Global Balanced GIF	BLA4611	BLA4601	BLA4602	BLA4605	BLA4606
BMO Global Income & Growth GIF	BLA8311	BLA8301	BLA8302	BLA8305	BLA8306
BMO Monthly Income GIF	BLA2911	BLA2901	BLA2902	BLA2905	BLA2906
BMO Monthly High Income II GIF	BLA4211	BLA4201	BLA4202	BLA4205	BLA4206
BMO Sustainable Global Balanced GIF	BLA4411	BLA4401	BLA4402	BLA4405	BLA4406
BMO Sustainable Global Multi-Sector Bond GIF	BLA5811	BLA5801	BLA5802	BLA5805	BLA5806
BMO Tactical Balanced GIF	BLA4311	BLA4301	BLA4302	BLA4305	BLA4306
Growth					
BMO Concentrated Global Equity GIF	BLA4711	BLA4701	BLA4702	BLA4705	BLA4706
BMO Dividend GIF	BLA4111	BLA4101	BLA4102	BLA4105	BLA4106
BMO Global Dividend Opportunities Fund GIF	BLA9911	BLA9901	BLA9902	BLA9905	BLA9906
BMO Global Equity GIF	BLA8111	BLA8101	BLA8102	BLA8105	BLA8106
BMO Global Innovators GIF	BLA9111	BLA9101	BLA9102	BLA9105	BLA9106
BMO Low Volatility Canadian Equity ETF GIF	BLA2711	BLA2701	BLA2702	BLA2705	BLA2706
BMO Low Volatility International Equity ETF GIF	BLA4511	BLA4501	BLA4502	BLA4505	BLA4506
BMO Low Volatility U.S. Equity ETF GIF	BLA2611	BLA2601	BLA2602	BLA2605	BLA2606
BMO MSCI EAFE Index ETF GIF	BLA9811	BLA9801	BLA9802	BLA9805	BLA9806
BMO NASDAQ 100 Equity Index ETF GIF	BLA9511	BLA9501	BLA9502	BLA9505	BLA9506
BMO S&P 500 Index ETF GIF	BLA7011	BLA7001	BLA7002	BLA7005	BLA7006
BMO S&P/TSX Capped Composite Index ETF GIF	BLA9611	BLA9601	BLA9602	BLA9605	BLA9606
BMO Sustainable Opportunities Global Equity GIF	BLA4811	BLA4801	BLA4802	BLA4805	BLA4806
Cash					
BMO Money Market GIF	BLA2811	BLA2801	BLA2802	BLA2805	BLA2806

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.



Fund Codes

Fund	GIF 75/100				
	Class A			Class F	
	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee	Client Name ¹⁵
ETF Portfolios					
BMO Conservative ETF Portfolio GIF	BLA1211	BLA1201	BLA1202	BLA1205	BLA1206
BMO Fixed Income ETF Portfolio GIF	BLA1011	BLA1001	BLA1002	BLA1005	BLA1006
BMO Income ETF Portfolio GIF	BLA1111	BLA1101	BLA1102	BLA1105	BLA1106
BMO Balanced ETF Portfolio GIF	BLA1311	BLA1301	BLA1302	BLA1305	BLA1306
BMO Growth ETF Portfolio GIF	BLA1411	BLA1401	BLA1402	BLA1405	BLA1406
BMO Equity Growth ETF Portfolio GIF	BLA1511	BLA1501	BLA1502	BLA1505	BLA1506
Conservative					
BMO Aggregate Bond Index ETF GIF	BLA8711	BLA8701	BLA8702	BLA8705	BLA8706
Balanced					
BMO Asset Allocation GIF	BLA3011	BLA3001	BLA3002	BLA3005	BLA3006
BMO Balanced ESG ETF GIF	BLA3911	BLA3901	BLA3902	BLA3905	BLA3906
BMO Canadian Income & Growth GIF	BLA8911	BLA8901	BLA8902	BLA8905	BLA8906
BMO Concentrated Global Balanced GIF	BLA3611	BLA3601	BLA3602	BLA3605	BLA3606
BMO Global Income & Growth GIF	BLA8811	BLA8801	BLA8802	BLA8805	BLA8806
BMO Monthly Income GIF	BLA1911	BLA1901	BLA1902	BLA1905	BLA1906
BMO Monthly High Income II GIF	BLA3211	BLA3201	BLA3202	BLA3205	BLA3206
BMO Sustainable Global Balanced GIF	BLA3411	BLA3401	BLA3402	BLA3405	BLA3406
BMO Sustainable Global Multi-Sector Bond GIF	BLA5911	BLA5901	BLA5902	BLA5905	BLA5906
BMO Tactical Balanced GIF	BLA3311	BLA3301	BLA3302	BLA3305	BLA3306
Growth					
BMO Concentrated Global Equity GIF	BLA3711	BLA3701	BLA3702	BLA3705	BLA3706
BMO Dividend GIF	BLA3111	BLA3101	BLA3102	BLA3105	BLA3106
BMO Global Dividend Opportunities Fund GIF	BLA6811	BLA6801	BLA6802	BLA6805	BLA6806
BMO Global Equity GIF	BLA8611	BLA8601	BLA8602	BLA8605	BLA8606
BMO Global Innovators GIF	BLA9211	BLA9201	BLA9202	BLA9205	BLA9206
BMO Low Volatility Canadian Equity ETF GIF	BLA1711	BLA1701	BLA1702	BLA1705	BLA1706
BMO Low Volatility International Equity ETF GIF	BLA3511	BLA3501	BLA3502	BLA3505	BLA3506
BMO Low Volatility U.S. Equity ETF GIF	BLA1611	BLA1601	BLA1602	BLA1605	BLA1606
BMO MSCI EAFE Index ETF GIF	BLA9011	BLA9001	BLA9002	BLA9005	BLA9006
BMO NASDAQ 100 Equity Index ETF GIF	BLA9311	BLA9301	BLA9302	BLA9305	BLA9306
BMO S&P 500 Index ETF GIF	BLA9411	BLA9401	BLA9402	BLA9405	BLA9406
BMO S&P/TSX Capped Composite Index ETF GIF	BLA9711	BLA9701	BLA9702	BLA9705	BLA9706
BMO Sustainable Opportunities Global Equity GIF	BLA3811	BLA3801	BLA3802	BLA3805	BLA3806
Cash					
BMO Money Market GIF	BLA1811	BLA1801	BLA1802	BLA1805	BLA1806

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.



Fund Codes

Fund	GIF 75/100 Plus				
	Class A ¹⁵			Class F	
	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee	Client Name ¹⁶
ETF Portfolios					
BMO Conservative ETF Portfolio GIF	BLA79211	N/A	N/A	BLA79205	BLA79206
BMO Fixed Income ETF Portfolio GIF	BLA79011	N/A	N/A	BLA79005	BLA79006
BMO Income ETF Portfolio GIF	BLA79111	N/A	N/A	BLA79105	BLA79106
BMO Balanced ETF Portfolio GIF	BLA79311	N/A	N/A	BLA79305	BLA79306
Conservative					
BMO Aggregate Bond Index ETF GIF	BLA79611	N/A	N/A	BLA79605	BLA79606
Balanced					
BMO Canadian Income & Growth GIF	BLA79711	N/A	N/A	BLA79705	BLA79706
BMO Monthly Income GIF	BLA79911	N/A	N/A	BLA79905	BLA79906
Cash					
BMO Money Market GIF	BLA79411	N/A	N/A	BLA79405	BLA79406

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.



Fund Codes

Fund	GIF 100/100				
	Class A			Class F	
	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee	Client Name ¹⁶
ETF Portfolios					
BMO Conservative ETF Portfolio GIF	BLA5011	BLA5001	BLA5002	BLA5005	BLA5006
BMO Balanced ETF Portfolio GIF	BLA5111	BLA5101	BLA5102	BLA5105	BLA5106
Conservative					
BMO Aggregate Bond Index ETF GIF	BLA7111	BLA7101	BLA7102	BLA7105	BLA7106
Balanced					
BMO Asset Allocation GIF	BLA5311	BLA5301	BLA5302	BLA5305	BLA5306
BMO Balanced ESG ETF GIF	BLA5611	BLA5601	BLA5602	BLA5605	BLA5606
BMO Canadian Balanced Growth GIF	BLA211	BLA201	BLA202	BLA205	BLA206
BMO Canadian Income Strategy GIF	BLA411	BLA401	BLA402	BLA405	BLA406
BMO Concentrated Global Balanced GIF	BLA5511	BLA5501	BLA5502	BLA5505	BLA5506
BMO Monthly Income GIF	BLA5211	BLA5201	BLA5202	BLA5205	BLA5206
BMO North American Income Strategy GIF	BLA311	BLA301	BLA302	BLA305	BLA306
BMO Sustainable Global Balanced GIF	BLA5411	BLA5401	BLA5402	BLA5405	BLA5406
BMO Sustainable Global Multi-Sector Bond GIF	BLA5711	BLA5701	BLA5702	BLA5705	BLA5706
BMO U.S. Balanced Growth GIF	BLA111	BLA101	BLA102	BLA105	BLA106
Cash					
BMO Money Market GIF	BLA511	BLA501	BLA502	BLA505	BLA506

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.

¹⁵ Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge option.

¹⁶ F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

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