

Subsequent Transaction Form - BMO Guaranteed Investment Funds

In this form, the terms “you” and “your” refer to the Policyowner and Joint Owner (if applicable). “BMO Insurance” refers to BMO Life Assurance Company. Please complete: **Section 1 “Policyowner Information”**; **Section 12 “Owner Acknowledgement and Agreement”**; **Section 13 “Advisor Information”** and the section(s) relating to the transaction(s) you are requesting. Refer to the Fund Codes and Instructions at the back of this Form for further information and details regarding the timing of the processing of the requested transaction(s).

The Advisor will forward a faxed copy of the original signed Subsequent Transaction Form to our BMO GIF Administrative and Services Office at the above address and retain the original.

Policy Number (Mandatory):	Account Type:
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Section 1: Policyowner Information

For nominee registered contracts, the Trustee of the nominee registered plan has policyowner rights under the Contract.

Name (Last, First, Initial)	Joint Owner Name (Last, First, Initial)
Trustee Name (nominee registered plans)	

Section 2: Lump sum Deposit

Minimum subsequent lump sum Deposit is \$100 per fund for non-registered and RSP, and \$500 for RIF.

- Keep current investment allocation Select new investment allocation (complete deposit allocations below).

Total amount of deposit: \$ _____

Method of Payment - Please make cheque (must be precoded) payable to **BMO Life Assurance Company**

Personal Cheque _____ \$ _____

Fund by wire (date of wire and reference #) _____

Is the policy type non-registered and the Deposit \$100,000 or more? Yes No

If yes, please attach completed Politically Exposed Foreign Persons [Form 420E](#).

Are you acting on behalf of a third party? (e.g. If non-registered policy and a third party is contributing the funds or signing the application on behalf of the Applicant.)

Yes No If yes, on [Form 576E](#) complete Section 1 **Verification of Identity**, Section 2 **Third Party Determination** and Section 4 **Advisor Certification**.

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=Policyholder J=Joint Owner** (if any)

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

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

Lump Sum Allocations

Fund Name	Fund Code	Lump sum allocation (\$) or (%)	Sales Charge (%)

Section 3: Deposit by Pre-Authorized Debit (PAD)

Minimum \$50 PAD per fund for non-registered TFSA and RSP.

- New PAD - Existing bank account (default if no selection made). Complete all sections in Instructions below and sign PAD Agreement.
- New PAD - New Bank Account. Complete all sections in Instructions below, sign PAD agreement, attach personalized precoded void cheque.
- Stop PAD
- Update existing PAD
- PAD processed by Dealer, (BMO PAD Agreement required for Client Name accounts) wire order: _____

Instructions (Please sign Pre-Authorized Debit (PAD) Agreement in Section 12.)

Date new PAD or change is effective. Any day between the 1st and 28th can be chosen (dd/mm/yyyy): _____

Amount of PAD deposit per frequency \$ _____

Frequency (default is monthly if no selection is made): One-time Payment* Annually Semi-annually
 Bi-weekly (every 2 weeks) Quarterly Monthly Weekly

PAD Increases: Yes No

If "Yes" _____% or \$ _____ annually at: Each policy anniversary; or Every 12 months after PAD start date.

*Minimum Initial Deposit Amounts: \$500 per Fund for Non-registered, TFSA, RSP, LIRA, LRSP and RLSP.

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=Policyholder J=Joint Owner** (if any)

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

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

PAD Allocations

Fund Name	Fund Code	Pad allocation (\$) or (%)	Sales Charge (%)

Section 4: One-time Withdrawal

Withdrawals will affect maturity and death guarantees and for non-registered contracts may result in a capital gain or loss. Withdrawals from registered contracts must be included in income, and other than the required minimum amount from a RIF, are subject to withholding tax. **Redemption requests above \$25,000 must be signature guaranteed.**

- Partial withdrawal amount: _____ (specify fund redemptions below) Gross¹ Net of applicable taxes and charges
 Full withdrawal and terminate contract.

How do you want to receive your withdrawals?

- A cheque mailed to your home address or Other, specify _____
 Direct Deposit to your bank account (attach personalized void cheque)

¹ default is gross if no selection is made

Fund Redemption Instructions

Fund Code	Allocation for One-time Withdrawal (\$ or (%))	Other (select one)		Wire order number (if applicable)
		DSC - free Units <input type="checkbox"/>	Number of Units	

Section 5: Scheduled Withdrawal Plan (SWP)

- Set up new Scheduled Withdrawal Plan (complete all sections in Instructions below)
 Change existing Scheduled Withdrawal Plan (select change requested from Instructions section below)
 Stop SWP effective date (dd/mm/yyyy) _____ (default is current date if no date selected)

Instructions

Date new SWP or change is effective. Any day between the 1st and 28th can be chosen (dd/mm/yyyy): _____

Payment Frequency (default is monthly if not selected): Annually Semi-annually Quarterly Monthly Weekly
 Bi-weekly (every 2 weeks)

SWP amount: Custom Payments \$ _____ RIF, LIF, PRIF, LRIF, RLIF - minimum LIF, LRIF, RLIF - maximum
 Gross (default is gross if no selection) Net/after tax and charges Client Specified Tax Allocation
Federal % _____ Provincial (Quebec only) % _____

Banking information (attach personalized precoded void cheque or bank form)

Fund Redemption Instructions

Fund Code	Allocation for SWP (\$) or (%)	Number of Units	Wire order number (if applicable)

Section 6: Dollar Cost Averaging (DCA)

Minimum \$50 DCA per fund; funds must be deposited to Money Market GIF for the Guarantee Option selected; funds will be switched to the selected funds until depletion of the Money Market GIF.

- Set up new DCA (complete all sections in Instructions below)
 Stop DCA Select new frequency (select new frequency below) Change DCA amount (complete instructions below)

Instructions

Date new DCA or change is effective. Any day between the 1st and 28th can be chosen. (dd/mm/yyyy): _____

DCA Frequency (default is monthly if no selection is made): Annually Semi-annually Quarterly Monthly Weekly
 Bi-weekly (every 2 weeks)

DCA Amount: \$ _____

Fund Code	Amount of Switch (\$)	Fund Code	Amount of Switch (\$)

Section 7: Switches or Transfers. Class A and Class F Prestige should be switched/transferred into its corresponding Class A or Class F fund code and will automatically be switched back into Prestige. DSC only available for switches from DSC to DSC, or DSC to FE 0% (DSC to FE 0% processed as a sell and a buy).

A switch is between funds of the same policy and sales charge.

Switch from:				Switch to:		
Fund Code	Amount of switch ² (select one)		Other (select one)		Fund Name	Fund Code
	(\$)	(%)	DSC-free Units <input type="checkbox"/>	Number of Units		

A transfer is from a fund in a policy to the same fund in an existing policy or a new policy (application must be completed and attached for transfers to a new policy, which includes a transfer to a new Guarantee Option).

Transfers may impact maturity and death guarantees if the surrendering policy and the receiving policy do not have the same attributes. Attributes are contract maturity date, maturity date, maturity and death guarantee levels.

Transfer from:					Transfer to:	
Policy Number	Fund Code	Amount of transfer ² (select one)		Other (select one)		Policy Number
		(\$)	(%)	DSC-free Units <input type="checkbox"/>	Number of Units	

² Default is gross for all transfers.

Section 8: Transfer to RIF

By naming a successor annuitant, at the time of your death, the contract will continue with your spouse or common-law partner as owner.

RIF Payment

Legislation requires that you take at least the RIF minimum amount starting the second calendar year the RIF is set. The amount is paid by a Scheduled Withdrawal Plan deposited to a bank account of your choice.

Complete all areas under **Section 5**. If you do not make a selection, we will send you the required minimum payment.

If legislation permits, is your RIF minimum based on your spouse's age? Yes No

Are you appointing your spouse or common-law partner as successor annuitant? Yes No

If you have answered "yes" to either or both of the above, please provide your spouse's information below: **Successor annuitant must sign in section 12.**

Name (Last, First, Initial)	Social Insurance No.	Date of Birth (dd/mm/yyyy)

Section 9: Request for Reclassification of Fund Units - Class F

A reclassification of Units does not affect maturity and death guarantees and is not a taxable disposition. Class F in Client Name also requires [Form 957E](#).

Reclassify from Class A or Class A Prestige Fund Units to Class F or Class F Prestige Fund Units (75/75 only)*

Reclassify from Class F or Class F Prestige Fund (75/75 only) Units to Class A or Class A Prestige**

* If the switch out of the Class A or Class A Prestige Units to Class F or Class F Prestige occurs before the expiry of the deferred sale charge schedule, you will have to pay an amount equal to the withdrawal fees or sales charges that would otherwise apply had the Class A or Class A Prestige Units been withdrawn.

** A switch is processed as a sell and a buy if the switch is from Class F or Class F Prestige to Class A or Class A Prestige under the chargeback or deferred sales charge option and is a taxable disposition in a non-registered contract and may result in a capital gain or loss.

Section 10: Request for Cancellation of Death Guarantee Reset Option (GIF 100/100 Guarantee Option only)

Cancel Death Guarantee Reset Option (once cancelled, cannot be re-elected)

Section 11: Renewal of Maturity Date (GIF 100/100 Guarantee Option only)

Complete to select a subsequent maturity date.

Select the term for the subsequent maturity date (one only): 15 years _____ (number of years)

The subsequent maturity date must be for a term of at least 15 but not more than 25 years, except if there is less than 15 years remaining to the contract maturity date. If no selection is made, the term will be 15 years.

Section 12: Owner Acknowledgement and Agreement

If there is more than one owner, all owners must sign here.

For corporations, sign according to corporate resolution.

For trusts, all trustees must sign unless the trust agreement provides otherwise.

Your signature below (as applicable) confirms that:

- You authorize us to act on the transactions you have requested, subject to the terms of the contract. Please consult the BMO GIF Information Folder or Policy, or ask your advisor for the terms that apply to the transaction you have requested.
- Except for the applicable maturity and death guarantees, the value of a segregated fund fluctuates according to changes in the market value.
- Withdrawals may result in tax consequences. Any withdrawal from a BMO GIF policy will impact guarantees on a proportionate basis. You may incur deferred sales charges or short-term trading fees when you request a withdrawal.
- Switches may be subject to switch fees (if applicable), and/or short-term trading fees; and may also result in a capital gain or loss as it creates a taxable disposition.
- If you are switching mature units or DSC-free units, you understand and acknowledge that where applicable, the trailing commission paid by BMO Insurance for front-end sales charge funds is generally greater than that paid for DSC funds. If this is a taxable event, the implications have been disclosed to you.
- If you are moving between funds of different sales charges or Guarantee Options, or transferring units of the same fund between contracts with different attributes, the transaction will be treated as a sell and a buy, which means that guarantees under your policy could be negatively impacted. The sell may result in a taxable disposition in a non-registered contract. You may be charged a deferred sales charge and short-term trading fees may apply to the sell transaction.
- A transfer between policies with common attributes may result in a taxable disposition if the registration types are different.
- If you are transferring to a RIF, you hereby ask us to convert and register your RSP contract as a RIF as provided under the terms under the contract. Deferred sales charges and taxes may apply to RIF payments.
- When there is less than 15 years to the maturity date or contract maturity date, the maturity guarantee is 75% of deposits (as defined under your GIF 100/100 Policy).
- If you are borrowing money to finance the purchase of segregated funds, this involves greater risk than a purchase using cash resources only. If you borrow money to purchase segregated funds, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the segregated funds purchased has declined.

A photocopy of this form will be valid as the original.

X		
	Signature of Policyowner	Date (dd/mm/yyyy)

X		
	Signature of Joint Owner	Date (dd/mm/yyyy)

X		
	Signature of Trustee or Agent for Trustee (nominee registered plans)	Date (dd/mm/yyyy)

X		
	Signature of Successor Annuitant (if one is appointed for RIF)	Date (dd/mm/yyyy)

I hereby give my consent to the transactions selected above:

X		
	Signature of irrevocable beneficiary(ies)	Date (dd/mm/yyyy)

X		
	Signature of assignee or hypothecary creditor (if applicable)	Date (dd/mm/yyyy)

Pre-Authorized Debit (PAD) Agreement (LTA can sign on behalf of payor with an existing PAD in place)

By signing below, I/we, the payor(s) under the PAD Agreement agree to the following:

- I/we have certain recourse rights in the event that a debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on my/our recourse rights, I/we may contact your financial institution or visit payments.ca.
- I/we authorize BMO Insurance and my/our financial institution to make automatic withdrawals from my/our bank account, as per my/our instructions.
- I/we agree to the collection, use, retention and disclosure of my/our personal information for purposes relating to this PAD agreement.
- For the purpose of this authorization, all pre-authorized debits from my/our account will be treated as personal.
- This agreement may be terminated by providing 10 day written notice to BMO Insurance. A sample cancellation form or more information on cancellation rights is available at my/our financial institution or by visiting payments.ca.
- All persons whose signatures are required to authorize withdrawals from the account have signed below, including any required joint account holder.
- I/we agree that any notices sent to us will be sent to the policyowner or joint owner address on record.
- **I/we waive any pre-notification requirements** before the first payment is processed or if the amount of payment is changed.

X			
	Signature of Payor (Account Holder)	Print Name of Payor (Account Holder)	Date (dd/mm/yyyy)

X			
	Signature of Second Payor (Account Holder) if any	Print Name of Second Payor (Account Holder) if any	Date (dd/mm/yyyy)

Section 13: Advisor Information

Name of Advisor (Last, First, Initial)	Dealer/Agency Code	Advisor Code
Signature of Advisor X		Date (dd/mm/yyyy)
Notes/Special Instructions (Advisor remarks)		

Fund Codes and Instructions

Lump sum Deposits, Withdrawals, Switches, Transfers, SWPs and Deposits by PAD (DSC only available for switches between DSC funds, transfers, or redemptions).

For Fundserv trades, please use management code "BLA".

Fund Names	GIF 75/75 Class A						GIF 75/100 Class A					
	FE	DSC ³	CB(2) ⁴	CB(5) ⁴	Class F ¹		FE	DSC ³	CB(2) ⁴	CB(5) ⁴	Class F ¹	
	N	CN	N	CN	N	CN	N	CN	N	CN	N	CN
ETF Portfolios												
BMO Conservative ETF Portfolio GIF	2211	2221	2201	2202	2205	2206	1211	1221	1201	1202	1205	1206
BMO Fixed Income ETF Portfolio GIF	2011	2021	2001	2002	2005	2006	1011	1021	1001	1002	1005	1006
BMO Income ETF Portfolio GIF	2111	2121	2101	2102	2105	2106	1111	1121	1101	1102	1105	1106
BMO Balanced ETF Portfolio GIF	2311	2321	2301	2302	2305	2306	1311	1321	1301	1302	1305	1306
BMO Growth ETF Portfolio GIF	2411	2421	2401	2402	2405	2406	1411	1421	1401	1402	1405	1406
BMO Equity Growth ETF Portfolio GIF	2511	2521	2501	2502	2505	2506	1511	1521	1501	1502	1505	1506
Conservative												
BMO Aggregate Bond Index ETF GIF	8211	N/A	8201	8202	8205	8206	8711	N/A	8701	8702	8705	8706
Balanced												
BMO Asset Allocation GIF	4011	4021	4001	4002	4005	4006	3011	3021	3001	3002	3005	3006
BMO Balanced ESG ETF GIF	4911	4921	4901	4902	4905	4906	3911	3921	3901	3902	3905	3906
BMO Canadian Income & Growth GIF	8411	N/A	8401	8402	8405	8406	8911	N/A	8901	8902	8905	8906
BMO Concentrated Global Balanced GIF	4611	4621	4601	4602	4605	4606	3611	3621	3601	3602	3605	3606
BMO Global Income & Growth GIF	8311	N/A	8301	8302	8305	8306	8811	N/A	8801	8802	8805	8806
BMO Monthly Income GIF	2911	2921	2901	2902	2905	2906	1911	1921	1901	1902	1905	1906
BMO Monthly High Income II GIF	4211	4221	4201	4202	4205	4206	3211	3221	3201	3202	3205	3206
BMO Sustainable Global Balanced GIF	4411	4421	4401	4402	4405	4406	3411	3421	3401	3402	3405	3406
BMO Sustainable Global Multi-Sector Bond GIF	5811	5821	5801	5802	5805	5806	5911	5921	5901	5902	5905	5906
BMO Tactical Balanced GIF	4311	4321	4301	4302	4305	4306	3311	3321	3301	3302	3305	3306
Growth												
BMO Concentrated Global Equity GIF	4711	4721	4701	4702	4705	4706	3711	3721	3701	3702	3705	3706
BMO Dividend GIF	4111	4121	4101	4102	4105	4106	3111	3121	3101	3102	3105	3106
BMO Global Equity GIF	8111	N/A	8101	8102	8105	8106	8611	N/A	8601	8602	8605	8606
BMO Global Innovators GIF	9111	N/A	9101	9102	9105	9106	9211	N/A	9201	9202	9205	9206
BMO Low Volatility Canadian Equity ETF GIF	2711	2721	2701	2702	2705	2706	1711	1721	1701	1702	1705	1706
BMO Low Volatility International Equity ETF GIF	4511	4521	4501	4502	4505	4506	3511	3521	3501	3502	3505	3506
BMO Low Volatility U.S. Equity ETF GIF	2611	2621	2601	2602	2605	2606	1611	1621	1601	1602	1605	1606
BMO NASDAQ 100 Equity Index ETF GIF	9511	N/A	9501	9502	9505	9506	9311	N/A	9301	9302	9305	9306
BMO S&P 500 index ETF GIF	7011	N/A	7001	7002	7005	7006	9411	N/A	9401	9402	9405	9406
BMO Sustainable Opportunities Global Equity GIF	4811	4821	4801	4802	4805	4806	3811	3821	3801	3802	3805	3806
Cash												
BMO Money Market GIF	2811	2821	2801	2802	2805	2806	1811	1821	1801	1802	1805	1806

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 p.m. EST, transactions will be processed on the next Valuation Day.

¹ "N" refers to Nominee and "CN" refers to Client Name. Class F in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

² To qualify you must hold at least \$250,000 in one or more BMO GIF Contracts in your name.

³ DSC only available for switches between DSC funds, transfers, or redemptions.

⁴ As of June 11, 2024, NL(3) and NL(5) sales charge options renamed to "CB(2)" and "CB(5)". No functional change.

Fund Names	GIF 75/75 Class A Prestige ²				Class F Prestige ²		GIF 75/100 Class A Prestige ²			
	FE	DSC ³	CB(2) ⁴	CB(5) ⁴	N	CN	FE	DSC ³	CB(2) ⁴	CB(5) ⁴
ETF Portfolios										
BMO Conservative ETF Portfolio GIF	72211	72221	72201	72202	72205	72206	71211	71221	71201	71202
BMO Fixed Income ETF Portfolio GIF	72011	72021	72001	72002	72005	72006	71011	71021	71001	71002
BMO Income ETF Portfolio GIF	72111	72121	72101	72102	72105	72106	71111	71121	71101	71102
BMO Balanced ETF Portfolio GIF	72311	72321	72301	72302	72305	72306	71311	71321	71301	71302
BMO Growth ETF Portfolio GIF	72411	72421	72401	72402	72405	72406	71411	71421	71401	71402
BMO Equity Growth ETF Portfolio GIF	72511	72521	72501	72502	72505	72506	71511	71521	71501	71502
Conservative										
BMO Aggregate Bond Index ETF GIF	78211	N/A	78201	78202	78205	78206	78711	N/A	78701	78702
Balanced										
BMO Asset Allocation GIF	74011	74021	74001	74002	74005	74006	73011	73021	73001	73002
BMO Balanced ESG ETF GIF	74911	74921	74901	74902	74905	74906	73911	73921	73901	73902
BMO Canadian Income & Growth GIF	78411	N/A	78401	78402	78405	78406	78911	N/A	78901	78902
BMO Concentrated Global Balanced GIF	75511	75521	75501	75502	74605	74606	77511	77521	77501	75502
BMO Global Income & Growth GIF	78311	N/A	78301	78302	78305	78306	78811	N/A	78801	78802
BMO Monthly Income GIF	72911	72921	72901	72902	72905	72906	71911	71921	71901	71902
BMO Monthly High Income II GIF	74211	74221	74201	74202	74205	74206	73211	73221	73201	73202
BMO Sustainable Global Balanced GIF	74411	74421	74401	74402	74405	74406	73411	73421	73401	73402
BMO Sustainable Global Multi-Sector Bond GIF	75011	75021	75001	75002	75805	75806	73611	73621	73601	73602
BMO Tactical Balanced GIF	74311	74321	74301	74302	74305	74306	73311	73321	73301	73302
Growth										
BMO Concentrated Global Equity GIF	76511	76521	76501	76502	74705	74706	78511	78521	78501	78502
BMO Dividend GIF	74111	74121	74101	74102	74105	74106	73111	73121	73101	73102
BMO Global Equity GIF	78111	N/A	78101	78102	78105	78106	78611	N/A	78601	78602
BMO Global Innovators GIF	89111	N/A	89101	89102	89105	89106	89211	N/A	89201	89202
BMO Low Volatility Canadian Equity ETF GIF	72711	72721	72701	72702	72705	72706	71711	71721	71701	71702
BMO Low Volatility International Equity ETF GIF	74511	74521	74501	74502	74505	74506	73511	73521	73501	73502
BMO Low Volatility U.S. Equity ETF GIF	72611	72621	72601	72602	72605	72606	71611	71621	71601	71602
BMO NASDAQ 100 Equity Index ETF GIF	79511	N/A	79501	79502	79505	79506	89311	N/A	89301	89302
BMO S&P 500 index ETF GIF	77011	N/A	77001	77002	77505	77506	89411	N/A	89401	89402
BMO Sustainable Opportunities Global Equity GIF	74811	74821	74801	74802	74805	74806	73811	73821	73801	73802
Cash										
BMO Money Market GIF	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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² To qualify you must hold at least \$250,000 in one or more BMO GIF Contracts in your name.

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Fund Names	GIF 100/100 Class A				Class F ¹		GIF 100/100 Class A Prestige ²			
	FE	DSC ³	CB(2) ⁴	CB(5) ⁴	N	CN	FE	DSC ³	CB(2) ⁴	CB(5) ⁴
ETF Portfolios										
BMO Conservative ETF Portfolio GIF	5011	5021	5001	5002	5005	5006	6011	6021	6001	6002
BMO Balanced ETF Portfolio GIF	5111	5121	5101	5102	5105	5106	6111	6121	6101	6102
Conservative										
BMO Aggregate Bond Index ETF GIF	7111	N/A	7101	7102	7105	7106	6911	N/A	6901	6902
Balanced										
BMO Asset Allocation GIF	5311	5321	5301	5302	5305	5306	6311	6321	6301	6302
BMO Balanced ESG ETF GIF	5611	5621	5601	5602	5605	5606	6611	6621	6601	6602
BMO Canadian Balanced Growth GIF	211	221	201	202	205	206	711	721	701	702
BMO Canadian Income Strategy GIF	411	421	401	402	405	406	911	921	901	902
BMO Concentrated Global Balanced GIF	5511	5521	5501	5502	5505	5506	6511	6521	6501	6502
BMO Monthly Income GIF	5211	5221	5201	5202	5205	5206	6211	6221	6201	6202
BMO North American Income Strategy GIF	311	321	301	302	305	306	811	821	801	802
BMO Sustainable Global Balanced GIF	5411	5421	5401	5402	5405	5406	6411	6421	6401	6402
BMO Sustainable Global Multi-Sector Bond GIF	5711	5721	5701	5702	5705	5706	6711	6721	6701	6702
BMO U.S. Balanced Growth GIF	111	121	101	102	105	106	611	621	601	602
Cash										
BMO Money Market GIF	511	521	501	502	505	506	N/A	N/A	N/A	N/A

Fund Names	GIF 75/100 Plus Class A				Class F ¹		GIF 75/100 Class A Prestige ²			
	FE at 0%	DSC ³	CB(2) ⁴	CB(5) ⁴	N	CN	FE at 0%	DSC ³	CB(2) ⁴	CB(5) ⁴
ETF Portfolios										
BMO Conservative ETF Portfolio GIF	79211	N/A	N/A	N/A	79205	79206	80211	N/A	N/A	N/A
BMO Fixed Income ETF Portfolio GIF	79011	N/A	N/A	N/A	79005	79006	80011	N/A	N/A	N/A
BMO Income ETF Portfolio GIF	79111	N/A	N/A	N/A	79105	79106	80111	N/A	N/A	N/A
BMO Balanced ETF Portfolio GIF	79311	N/A	N/A	N/A	79305	79306	80311	N/A	N/A	N/A
Conservative										
BMO Aggregate Bond Index ETF GIF	79611	N/A	N/A	N/A	79605	79606	80611	N/A	N/A	N/A
Balanced										
BMO Canadian Income & Growth GIF	79711	N/A	N/A	N/A	79705	79706	80711	N/A	N/A	N/A
BMO Monthly Income GIF	79911	N/A	N/A	N/A	79905	79906	80911	N/A	N/A	N/A
Cash										
BMO Money Market GIF	79411	N/A	N/A	N/A	79405	79406	N/A	N/A	N/A	N/A

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 p.m. EST, transactions will be processed on the next Valuation Day.

¹ "N" refers to Nominee and "CN" refers to Client Name. Class F in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

² To qualify you must hold at least \$250,000 in one or more BMO GIF Contracts in your name.

³ DSC only available for switches between DSC funds, transfers, or redemptions.

⁴ As of June 11, 2024, NL(3) and NL(5) sales charge options renamed to "CB(2)" and "CB(5)". No functional change.