

Advisor Loyalty Program

for advisors in the Managing General Agents (MGA) channel

Life: Earn an additional bonus of up to 35% of net first year commission (NFYC).

GIF: Earn an additional bonus, based on your net new deposits.

NEW in 2026:
Earn a one-time loyalty bonus of \$5,000.

The program that offers you the ability to earn bonuses for both life and segregated fund sales. The qualifying period is January 1 to December 31 of each calendar year.

How the program works

You can earn a bonus based on your production in **two** categories: Life products and/or Guaranteed Investment Funds.



Life Products

Qualification criteria

Policies settled	At least five
NFYC*	At least \$7,500

* First year commission net of commission chargeback.

There are four Bonus Factor levels. The number of consecutive years you qualify for the program determines your Bonus Factor. We multiply your NFYC by your Bonus Factor to determine your bonus.

NFYC	Year 1	Year 2	Year 3	Year 4+
Level 1: \$7,500 – \$12,500	20%	25%	30%	35%
Level 2: \$12,501 – \$25,000	25%	30%	35%	35%
Level 3: \$25,001 – \$50,000	30%	35%	35%	35%
Level 4: \$50,001 and up*	35%	35%	35%	35%

* Up to a maximum of \$100,000 per year.

2026 Special Qualifications

Advisors who qualify for the first time in 2026 will start at the Year 2 Bonus Factor levels (25-35%).



Life bonus in action:

In 2026, Jason achieves ten new settled policies and \$22,000 NFYC. He therefore qualifies for the Advisor Loyalty Program for the first time. His loyalty bonus is calculated as follows:

- Since he qualified in the 2026 special qualification period, his bonus rate would be calculated at level 2, year 2, or 30% of NFYC.
- Jason receives a life products bonus of \$6,600.



BMO Guaranteed Investment Funds (GIF)

To qualify for the GIF loyalty bonus**, you must reach a minimum of \$500,000 of BMO GIF net new deposits (deposits less redemptions).

The level of BMO GIF net new deposits you reach during the calendar year determines your Growth Multiplier:

BMO GIF net new deposits	Growth multiplier
\$500,000 - \$1,999,999	1.00×
\$2,000,000 - \$4,999,999	1.25×
\$5,000,000+	1.50×



Your GIF Loyalty Bonus**

= 0.35% x BMO GIF net new deposits
x Growth multiplier

Deposits into the Money Market Fund are included when calculating your net new deposits.

** Up to a maximum of \$50,000 per year.



GIF loyalty bonus in action:

In 2026, Tanya achieves more than \$7,500,000 of net new deposits. She therefore qualifies for the GIF loyalty bonus, at a 1.50x Growth Multiplier. Using the GIF loyalty bonus formula, her bonus is calculated as follows:

- 2026 GIF loyalty bonus = 0.35% × \$7,500,000 × 1.50
- **Tanya receives a GIF loyalty bonus of \$39,375.**



New in 2026: Life Insurance + BMO GIF One-Time Loyalty Bonus

For the 2026 calendar year only, you will earn an additional one time loyalty bonus if you qualify for both the life insurance products and BMO Guaranteed Investment Funds (BMO GIF) categories in the Advisor Loyalty Program in the same year.

How it works

- If you qualify for both categories in 2026, you will earn an additional one time loyalty bonus of \$5,000.
- This one time loyalty bonus is paid on top of any life products and BMO GIF loyalty bonuses you earn.
- Your life insurance product bonus and BMO GIF bonus continue to be calculated independently, based on the existing qualification criteria.



1) Life products bonus

In 2026, Ahmed settles eight new Life Insurance policies and generates \$30,000 NFYC, qualifying for the life insurance products bonus in the Advisor Loyalty Program. Based on his qualifying level and tenure, he earns a 35% bonus factor.

- Ahmed's Life bonus payout is calculated as $35\% \times \$30,000$
- **Ahmed receives a life insurance products bonus of \$10,500.**



2) GIF bonus

In 2026, Ahmed achieves more than \$5,000,000 of net new deposits. He therefore qualifies for the GIF loyalty bonus, at a 1.50x Growth Multiplier. Using the GIF loyalty bonus formula, his bonus is calculated as follows:

- $2026 \text{ GIF loyalty bonus} = 0.35\% \times \$5,000,000 \times 1.50$
- **Ahmed receives a GIF loyalty bonus of \$26,250.**



3) 2026 one time loyalty bonus in action:

Because Ahmed qualifies for both the life products and BMO GIF categories in the 2026 Advisor Loyalty Program, he also earns the one time loyalty bonus.

- **Ahmed receives a one time loyalty bonus of \$5,000.**

Ahmed's 2026 Advisor Loyalty Program bonuses

1) Life bonus	\$10,500
2) GIF bonus	\$26,250
+ 2026 one time loyalty bonus	\$5,000
Ahmed's total bonus:	\$41,750

Important reminder



The Life + Guaranteed Investment Funds one time loyalty bonus is only available for the 2026 calendar year and is paid when you qualify for both categories during the same year.

This program is available to advisors in the Managing General Agents (MGAs) distribution channel.

If you qualify, your bonus will be calculated after calendar year-end, and will be paid within 60 days. The Life and GIF bonus amounts are calculated independently. The 2026 one-time loyalty bonus will only be paid if both the Life product and the BMO GIF bonuses are paid.

For full terms and conditions, refer to the Advisor Loyalty Program addendum to your Schedule of Commissions (425).



Let's connect!

To find out more how the program works or to discuss BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area, or call 1-877-742-5244.

BMO Life Assurance Company

Ontario Region 1-800-608-7303

Quebec – Atlantic Region 1-866-217-0514

Western Region 1-877-877-1272

bmo.com/insurance/advisor



Insurance

The information in this document is for illustrative purposes and is subject to change without notice.

Exclusions:

- Any personal business involving a member of the advisor's immediate family (as defined in the Family Business Rules section in the Schedule of Commissions – 425E)
- Pooling of applications between any advisors
- Annuities, Internal replacement and Term exchange program

Insurer: BMO Life Assurance Company.