

New: BMO S&P/TSX Capped Composite Index ETF GIF

Broad Canadian market exposure with GIF guarantees

The segregated fund invests in the BMO S&P/TSX Capped Composite Index ETF (Ticker: ZCN), which is a Canadian exchange-traded fund (ETF) that includes more than 200 top-ranked Canadian stocks, representing approximately 95% of the Canadian equity market.

Why the BMO S&P/TSX Capped Composite ETF?

- Designed for investors looking for growth solutions
- Exposure to diversified Canadian equities
- Holdings consist of the most liquid and traded Canadian equities
- Professionally managed by BMO Global Asset Management

Why the BMO S&P/TSX Capped Composite ETF GIF?

- The segregated fund invests in the BMO S&P/TSX Capped Composite Index ETF (Ticker: ZCN), which has been designed to replicate, to the extent possible, the performance of the S&P/TSX Capped Composite Index, net of expenses
- Access the estate planning advances of segregated fund contracts, including quick, private, and efficient intergenerational wealth transfer
- Maturity and death benefit guarantees¹ and potential creditor protection²

Top Holdings

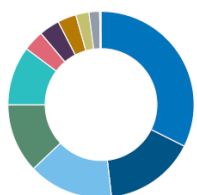
As of Aug 29, 2025

Name	Weight (%)
ROYAL BANK OF CANADA	6.91%
SHOPIFY INC	5.79%
TORONTO-DOMINION BANK/THE	4.35%
ENBRIDGE INC	3.54%
BOOKFIELD CORP	3.16%
BANK OF MONTREAL	2.94%
BANK OF NOVA SCOTIA/THE	2.61%
AGNICO	2.44%
EAGLE MINES LTD	2.44%
CANADIAN IMPERIAL BANK OF COMMERCE	2.44%
CANADIAN PACIFIC	2.38%
KANSAS CITY LTD	

The portfolio holdings are subject to change without notice and may only represent a small percentage of portfolio holdings. They are not recommendations to buy or sell any particular security.

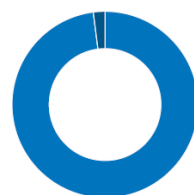
Holdings are as of August 29, 2025, in the BMO S&P/TSX Composite Index ETF, which was launched on May 29, 2009. The BMO S&P/TSX Capped Composite Index ETF GIF was launched on November 24, 2025, and invests all its holdings in the ETF.

Sector Allocation



Financials	32.36%
Energy	15.84%
Materials	14.74%
Industrials	12.03%
Information Technology	10.26%
Utilities	3.61%
Consumer Staples	3.55%
Consumer Discretionary	3.23%
Communication Services	2.29%
Real Estate	1.83%
Health Care	0.25%

Geographic Allocation



Canada	97.97%
United States	2.03%

Fund codes & fees

Class A	GIF 75/75	GIF 75/100
Front End Load	BLA9611	BLA9711
Chargeback (2)	BLA9601	BLA9701
Chargeback (5)	BLA9602	BLA9702
Class F (Nominee name)	BLA9605	BLA9705
Class F (Client name)	BLA9606	BLA9706
MERS*	GIF 75/75	GIF 75/100
Class A	2.63%	3.00%
Class A Prestige	2.28%	2.90%
Class F	1.40%	1.85%
Class F Prestige	1.10%	N/A

*The fund was launched on November 24, 2025, and MERs are estimates only (includes management fee, insurance fee, fixed administrative expenses of 0.25%, plus applicable taxes).

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 1-877-742-5244, or email ClientServices.BMOLifeGIF@bmo.com

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Quebec – Atlantic Region: 1-866-217-0514

Western Region: 1-877-877-1272

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¹ Segregated fund products guarantee that at least 75% or 100% of the deposit (less a proportional amount for withdrawals) will be returned at the maturity date or the death of the annuitant. BMO GIFs offer 100% or 75% deposit guarantee levels depending on the guarantee option you select. Refer to the BMO GIF Information Folder for details.

² The laws and regulations governing creditor protection differ depending on the province. The federal Bankruptcy and Insolvency Act can also apply in some cases. Consult a legal advisor.

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BMO ETFs are managed and administered by BMO Asset Management Inc., an investment fund manager and portfolio manager and separate legal entity from Bank of Montreal. The portfolio holdings are subject to change without notice and only represent a small percentage of portfolio holdings. They are not recommendations to buy or sell any particular security.

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Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value. Rates of return are not indicative of future performance. BMO Life Assurance Company is the sole issuer and guarantor of the BMO GIF individual variable insurance contract. This document provides general information. Please consult the policy provisions and information folder for details of BMO GIF.

BMO GIF products are offered through BMO Life Assurance, a separate legal entity than BMO Global Asset Management and wholly owned by BMO Financial Group. Segregated funds are only available for sale by individuals with appropriate insurance licences and are not considered ETFs. Segregated fund fees are higher than ETF fees as they include insurance fees to provide for the guarantees on deposits at maturity or on death.

Insurer: BMO Life Assurance Company

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