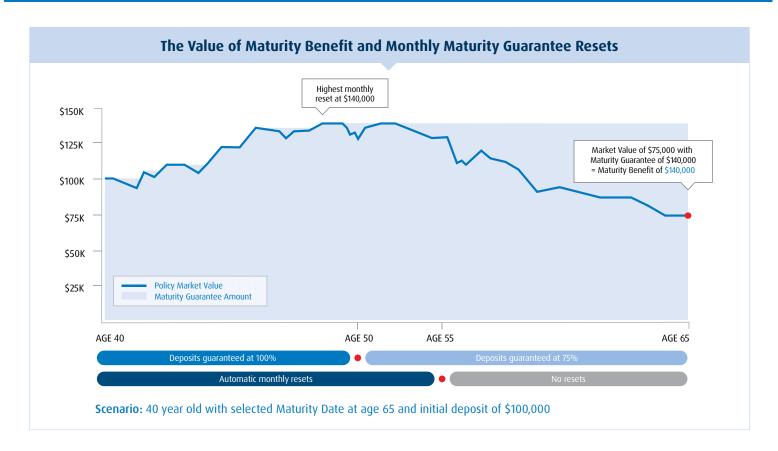
BMO Guaranteed Investment Funds



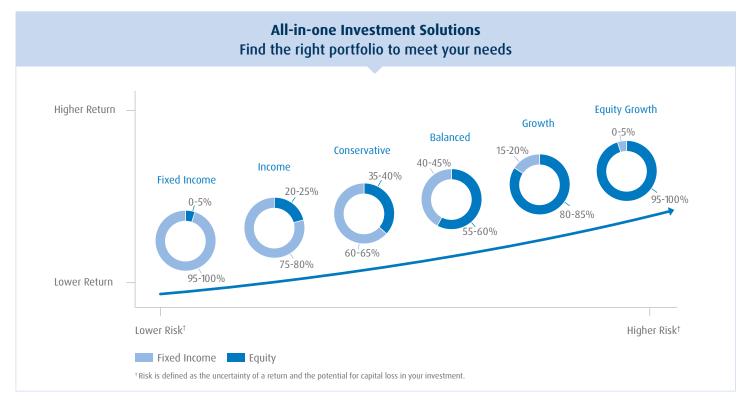
Up to 100% Guarantee: BMO Guaranteed Investment Funds **(GIFs) guarantee 100% of the investment on maturity or death.** In case of your client's death during a market downturn, BMO GIFs 'top-up' their investment to a guaranteed benefit amount. Their beneficiaries receive the higher of the market or guaranteed value.

Avoid Probate: By naming a beneficiary on their BMO GIF policy, your client can avoid costly probate, executor expenses, and legal/administration fees which can help maximize the amount they transfer directly to their loved ones in a quick and private manner.

Flexible Payouts: BMO GIFs include the flexibility to have a client's death benefit paid to their designated beneficiary either in a lump sum, in a series of payments, or a combination of both.

Automatic Resets: With the BMO GIF 100/100 option, higher market returns are automatically locked-in on a monthly basis which increases the maturity guarantee. In addition, GIF 75/100 and GIF 100/100 offer automatic **Death Benefit Guarantee Resets** locking-in market value growth every three years³ and increasing the death guarantee amount.





A variety of investment options to suit your client needs:

Investment Choices: A variety of mutual fund and ETF based investment portfolios available in fee-based and high net worth pricing. All portfolios managed by BMO Global Asset Management, with a global view of its investment strategies.

ETF Portfolios: BMO GIFs offer actively managed ETF portfolios, low volatility funds, and globally diversified investment solutions. Portfolios range from Money Market to full equity exposure.⁴

High Net Worth Pricing: If your client holds at least \$250,000 in one or more BMO GIF contracts issued in their name, they will automatically receive a discount on their MER – no additional paperwork required.



Let's connect



BMO Life Assurance Company, 60 Yonge Street, Toronto, ON, M5E 1H5



1-855-639-3867



Visit **bmoinsurance.com**

Any amount that is allocated to a segregated fund is invested at the risk of the policy owner and may increase or decrease in value. 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.

¹ Available on GIF 100/100 only. Reduced proportionately for withdrawals.

² Probate fees may not apply in Quebec.

³ Standard feature on GIF 75/100, optional feature on GIF 100/100. Up to the last policy anniversary before the annuitant's 80th birthday.

⁴ Moderate risk and below available on GIF 100/100, full equity portfolios available on BMO GIF 75/75 and 75/100.