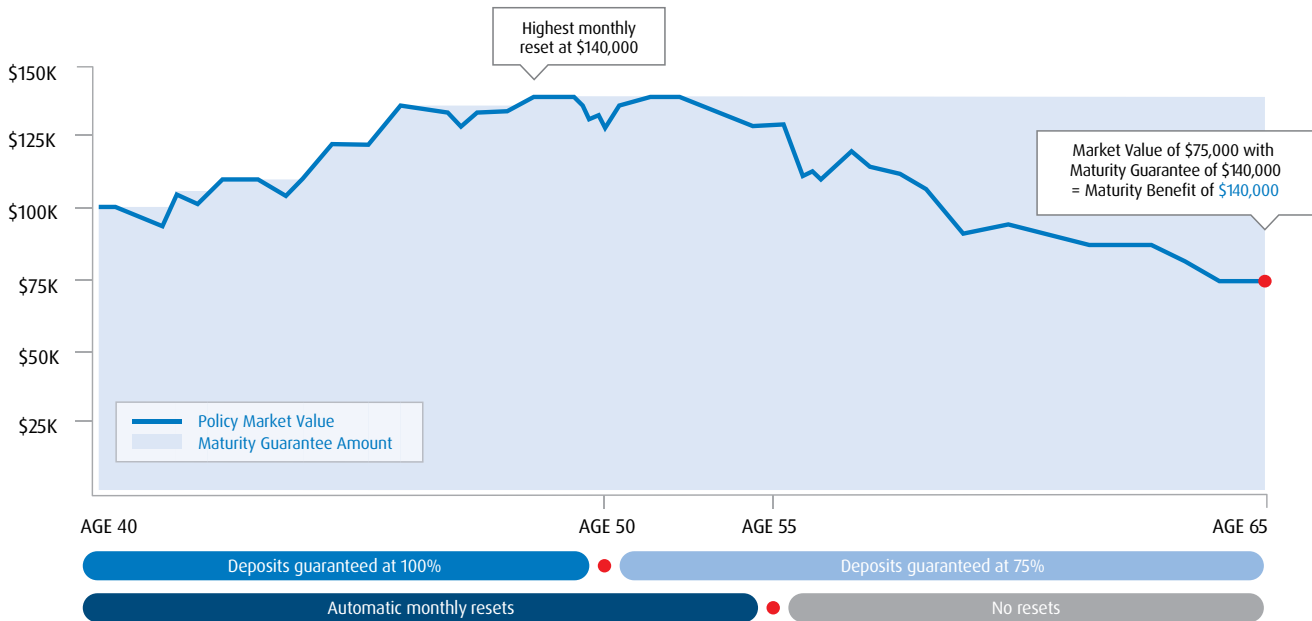


# BMO Guaranteed Investment Funds

## The Value of Maturity Benefit and Monthly Maturity Guarantee Resets



**Up to 100% Guarantee:** BMO Guaranteed Investment Funds (GIFs) guarantee 100% of the investment on maturity or death.<sup>1</sup> 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:**<sup>2</sup> 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 years<sup>3</sup> and increasing the death guarantee amount.



We’re here to help.™

Continued

