




Key Features

	GIF 75/75 	GIF 75/100 	GIF 100/100 
Maturity Date	Age 100	Age 100	Client chosen: 15-25 years
Maturity Benefit	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.
Maturity Guarantee Amount¹	75% of deposits at Maturity Date	75% of deposits at Maturity Date	100% of deposits made at least 15 years and 75% of deposits made less than 15 years from the Maturity Date
Maturity Guarantee Resets	None	None	Automatic monthly until 10 years before Maturity Date
Death Benefit	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.
Death Guarantee Amount¹	75% of deposits	100% of deposits made before age 80; 75% of deposits made on or after age 80 75/100 Plus²: 100% of deposits made before age 85; 75% of deposits made on or after age 85	100% of deposits made before age 80; 75% of deposits made on or after age 80
Death Guarantee Resets	None	Standard feature: Every three years up to and including the last policy anniversary before the Annuitant's 80 th birthday	Optional feature: Every three years up to and including the last policy anniversary before the Annuitant's 80 th birthday (the Death Guarantee Reset Option must be selected at policy issue; additional fee applies)
Annuity Settlement³	Select the Annuity Settlement Option to distribute your death benefit over a series of payments under an annuity.		
MER⁴	Class A: 1.95% to 2.92% Class A Prestige: 1.85% to 2.40% Class F: 0.85% to 1.89% Class F Prestige: 0.75% to 1.47%	Class A: 2.10% to 3.30% Class A Prestige: 2.00% to 3.00% Class F: 1.00% to 2.20%	Class A: 2.50% to 3.29% Class A Prestige: 2.10% to 2.89% Class F: 1.40% to 2.18%
Prestige Class⁵	Class A Prestige available on Front-end Load and Chargeback (CB) sales charge option. Class F Prestige available on 75/75 only.		

¹ Reduced proportionately for withdrawals.

² Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge option and four ETF portfolio GIFs (Fixed Income, Income, Conservative, Balanced) and Money Market.

³ Maximum deposit subject to product limits.

⁴ Based on estimates or actual MERs as of December 31, 2023; includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes. Excludes Money Market.

⁵ To qualify your client must hold at least \$250,000 in one or more BMO GIF Contracts issued in their name. Deposits qualifying for Prestige Class will automatically be switched from Class A or Class F to corresponding Prestige Class fund. Class F Prestige only available for 75/75 guarantee funds. Money Market fund not available in Prestige Class.





















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Insurer: BMO Life Assurance Company.

Key Markets

Today's pre-retirees and retirees are becoming more cautious and conservative investors. With today's market uncertainty and volatile interest rates, it has become a challenge for many investors to meet their retirement income needs without taking on more risk to get higher potential investment returns. Furthermore, current market conditions have made investors even more sensitive to risk when it comes to their hard-earned retirement savings. BMO Guaranteed Investment Funds is the solution your clients have been looking for.

Ideal Customer	The BMO GIF Advantage
<p>Pre-retirement/Wealth Accumulation</p> <p>An attractive solution for 45 to 55 year old pre-retirees who are willing to take on some risk to get lower fees and higher potential returns, but want some downside market protection.</p> <p>  Downside Protection  Fees  Equity Content  Potential Returns </p>	<p>Solution: GIF 75/75 </p> <ul style="list-style-type: none"> • Lowest fees • More investment fund choice with greater equity content available • Invests in BMO ETFs and ETF Portfolios managed by BMO Global Asset Management • No less than 75% of investments paid to beneficiary in event of death⁶ • Popular Chargeback (CB) sales charge option • Prestige Class pricing for high net worth clients⁵
<p>Professionals/Business Owners</p> <p>Entrepreneurs looking for creditor protection and lower fees, while building funds that are fully accessible in case of emergencies or to assist in succession planning.</p> <p>  Creditor Protection  Fees  Equity Content  Potential Returns </p>	<p>Solution: GIF 75/75 </p> <ul style="list-style-type: none"> • Lowest fees • Creditor protection to protect personal assets from business liability⁷ • No less than 75% of investments paid to beneficiary in event of death⁶ • More investment fund choice with greater equity content available • Invests in BMO ETFs and ETF Portfolios managed by BMO Global Asset Management • Popular Chargeback (CB) sales charge option • Prestige Class pricing for high net worth clients⁵
<p>Retirement/Estate Preservation and Wealth Transfer</p> <p>Retirees and seniors age 65 to 90 looking for higher potential returns while preserving estate values and wanting to transfer assets to heirs in a timely, private and cost-effective manner.</p> <p>  Estate Value Protection  Cost-effective Wealth Transfer  Equity Content  Potential Returns </p>	<p>Solution: GIF 75/100 </p> <ul style="list-style-type: none"> • Lower fees leaving more to accumulate wealth • Estate protection: Up to 100% of investments paid to beneficiary in event of death⁸ • Automatic triennial death guarantee resets to build legacy value⁹ • No probate, executor or legal/administration fees maximizes wealth transfer¹⁰ • More fund choice with greater equity content available • Invests in BMO ETFs and ETF Portfolios managed by BMO Global Asset Management • Popular Chargeback (CB) sales charge option • Prestige Class pricing for high net worth clients⁵
<p>Pre-retirement/Protected Wealth Accumulation</p> <p>An attractive solution for 55 to 65 year old pre-retirees who are looking for higher potential returns while protecting their investment as they get closer to retirement.</p> <p>  Capital Protection  Estate Value Protection  Resets  Potential Returns </p>	<p>Solution: GIF 100/100 </p> <ul style="list-style-type: none"> • Highest level of guarantees: <ul style="list-style-type: none"> » Capital protection: Up to 100% of investments returned in as few as 15 years¹¹ » Estate protection: Up to 100% of investments paid to beneficiary in event of death⁸ • Automatic monthly maturity guarantee resets¹² (automatically locks-in market gains) • Option for automatic triennial death guarantee resets^{9,13} • Balanced funds for reduced volatility, designed by BMO Global Asset Management • Popular Chargeback (CB) sales charge option • Prestige Class pricing for high net worth clients⁵

⁶ Reduced proportionately for withdrawals.

⁷ Creditor Protection rules depend on legislation and vary by province. It cannot be guaranteed. Your clients should consult a legal advisor for their specific situation.

⁸ At Death: 100% on deposits made before the Annuitant is age 80 (age 85 for GIF 75/100 Plus) and 75% on deposits made on or after age 80 (age 85 for GIF 75/100 Plus), less a proportionate amount for withdrawals.

⁹ Automatic resets of the Death Guarantee Amount occur every 3rd policy anniversary up to and including the last policy anniversary before the Annuitant's 80th birthday.

¹⁰ May vary by province. Probate fees may not apply in Quebec.

¹¹ 100% on deposits made at least 15 years and 75% on deposits made less than 15 years from the Maturity Date, less a proportionate amount for withdrawals.

¹² Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date.

¹³ Additional fee applies.