<<Date>>

<<Client Name>>  
<<Client Address>>  
<<City>>, <<Province>>

<<Postal Code>>

Dear <<Client Name>>:

This letter is intended to provide you with a summary of the key information related to your purchase of a BMO Guaranteed Investment Funds policy.

We had discussed your wish to <<such as transfer wealth/investment guarantees etc.>>. You had also told me about <<client circumstances such as children etc.>>.

Based on our discussion and the information above, you have chosen to purchase a:

* <<GIF 75/75, GIF75/100, or GIF100/100>> policy issued by BMO Insurance. You selected the <<fund name(s)>> as the investment option(s) on your policy. <<GIF 75/75, GIF75/100, or GIF100/100>> policy structure offers you a deposit guarantee of <<75%/100%>> on maturity and of <<75%/100%>> on death, less a proportionate amount for withdrawals. The <<fund name(s) >> offers an investment profile that is suitable for your risk tolerance.

(Optional) My policy recommendation and your choice differ because <<stability, unmet need(s)>>.

The policy purchased above is available in a variety of sales charge options. We had agreed to the << sales charge option >> based on your <<short/medium/long>> term investment horizon and <<minimal/moderate/considerable>> liquidity needs over the near future.

This letter is only a summary of our discussion. It is important to read and understand the Information Folder and check your application and client statements for accuracy. Please contact me if you have any concerns, questions, or if anything is unclear about this segregated funds insurance policy. Kindly retain a copy of this letter for your records.

Sincerely,

<<Advisor Name>>

<<Advisor Title>>

<<Advisor Contact Details>>