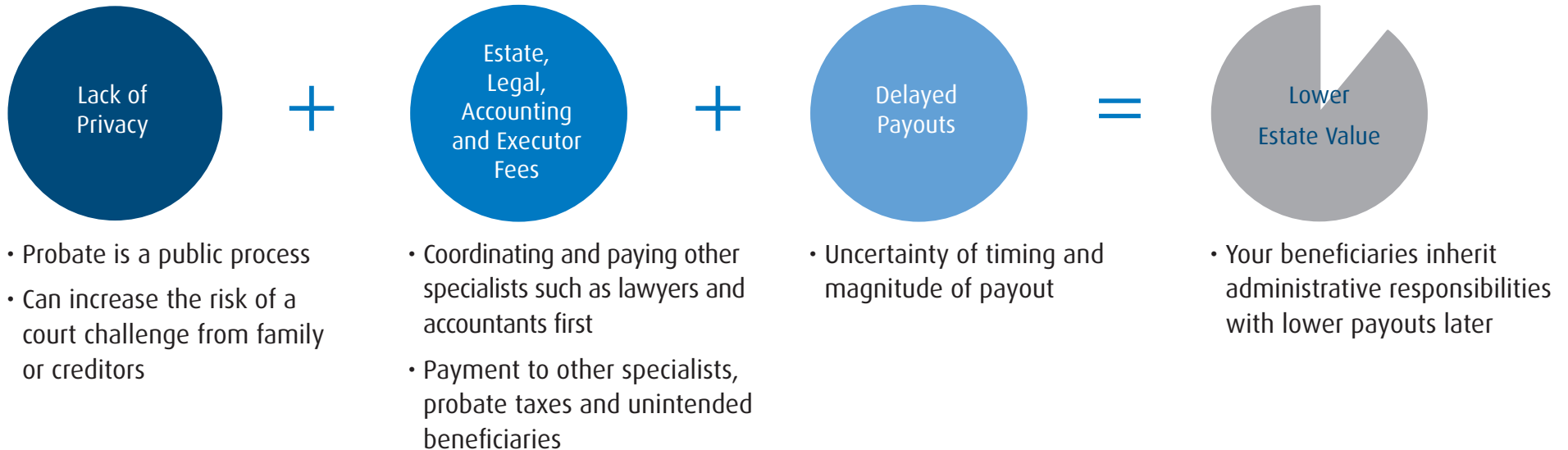


Understanding the Probate Process



Protecting your legacy

By naming a beneficiary, a BMO Guaranteed Investment Fund (GIF) policy on your death allows your investment to bypass probate. This means you can avoid not only probate fees, but other associated fees such as executor, legal and accounting. Avoiding probate saves time and money, allowing for a smoother transfer of assets to your inheritors. This also protects the privacy of your bequests. Combined with death benefit guarantees and creditor protection*, a BMO GIF policy can be an integral part of a wealth transfer strategy.

Ask your financial advisor if BMO Guaranteed Investment Funds may be suitable for you.



We're here to help.™

* Creditor Protection rules depend on legislation and vary by province. It cannot be guaranteed.

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.

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