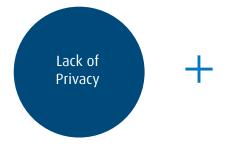
Understanding the Probate Process



- Probate is a public process
- Can increase the risk of a court challenge from family or creditors

Estate, Legal, Accounting and Executor Fees

accountants first

Coordinating and paying other

Payment to other specialists,

specialists such as lawyers and



 Uncertainty of timing and magnitude of payout

Delaved

Payouts



 Your beneficiaries inherit administrative responsibilities with lower payouts later

probate taxes and unintended beneficiaries

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.™

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.

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