

Why BMO Guaranteed Investment Funds (BMO GIF)?

Market volatility may have your clients concerned about how they meet their financial planning objectives without taking on more investment risk to get higher potential returns. Maximizing the value of their investment portfolio doesn't mean that they must take on higher risk.

BMO GIF can enable your clients to take advantage of rising markets, while enjoying a safety net during market downturns. They can help them worry less and live more knowing that their retirement savings are protected, while having the option to automatically lock-in market gains on a regular basis.

Here are your Top 5 reasons for choosing BMO GIF:



Automatically lock-in gains with resets

Resets can allow your client to lock-in investment gains if the market value of their policy at the time of reset is higher than the current guarantee amount. Our BMO GIF 100/100 guarantee option provides **monthly reset** to the maturity guarantee amount and the best part is that resets are completely automatic!¹



Death Benefit Guarantee beyond age 80

Do you have older clients? You can offer them **100% Death Benefit protection** on all their deposits made before their 85th birthday.²



Popular chargeback sales charge options

We offer several chargeback sales charge options with **competitive first year commission**³ on all our BMO GIF guarantee options. Additionally, clients with a fee-based account with their distributor can select an F-class option, in either nominee or client name.



Prestige Class pricing

Prestige class pricing is available on all our BMO GIF guarantee options. This is a great solution for your high-net-worth clients looking to maximize their investments for a greater wealth transfer. We will automatically offer **lower MER** once your client holds at least \$250,000 in one or more GIF contracts in their name - no paperwork required by you or your client!



World class investment opportunity

Your clients will have access to various investment options managed by BMO Asset Management, part of BMO Global Asset Management, with partners globally to offer a variety of investment solutions. These investment options include low-cost equity and fixed income ETFs, sustainable investing solutions, and asset allocation solutions for broad diversification at all levels of risk tolerance. BMO Asset Management is one of Canada's leading issuers of ETFs with over \$99.5 billion in ETF managed assets.⁴

Let's connect

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¹ Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date.

² Available exclusively with BMO GIF 75/100 Plus.

³ Chargeback (2) with a 2-year chargeback offers a 3% first year commission and Chargeback (5) with a 5-year chargeback offers a 5% first year commission. Not available with BMO GIF 75/100 Plus.

⁴ As of June 2024.

The information in this publication is intended as a summary of our products and/or services and may include projected values based on a set of assumptions. Actual results may not be guaranteed and may vary. Please consult the appropriate policy contract for details on the terms, conditions, benefits, guarantees, exclusions and limitations. The actual policy issued governs. Each policyholder's financial circumstances are unique and they must obtain and rely upon independent tax, accounting, legal and other advice concerning the structure of their insurance, as they deem appropriate for their particular circumstances. BMO Life Assurance Company does not provide any such advice to the policyholder or to the insurance advisor.

Insurer: BMO Life Assurance Company