NEW: BMO Sustainable Global Multi-Sector Bond GIF

Who are BMO GIFs ideal for?

Pre-retirement/Wealth Accumulation

- More investment fund choice with greater equity content available
- No less than 75% of investments paid to beneficiary in event of death¹

Professionals/Business Owners

- Creditor protection to help protect personal assets from business liability²
- · Assets to provide emergency funding and help with succession planning

Retirement/Estate Preservation and Wealth Transfer

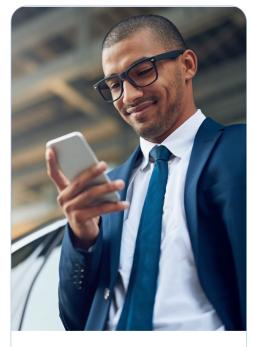
- Estate protection: Up to 100% of investments paid to beneficiary in event of death³
- · Automatic triennial death guarantee resets to build legacy value⁴
- No probate, executor or legal/administration fees maximizes wealth transfer⁷



Highest level of guarantees:

- Capital protection: Up to 100% of investments returned in as few as 15 years⁵
- Estate protection: Up to 100% of investments paid to beneficiary in event of death³
- Automatic monthly maturity guarantee resets (automatically locks-in market gains)
- · Option for automatic triennial death guarantee resets⁴

BMO Sustainable Global Multi-Sector Bond GIF			
	GIF 75/75 75	GIF 75/100 75	GIF 100/100 100 100
	Fund Codes		
Front End Load	BLA5811	BLA5911	BLA5711
Deferred Sales Charge	BLA5821	BLA5921	BLA5721
No-Load (3)	BLA5801	BLA5901	BLA5701
No-Load (5)	BLA5802	BLA5902	BLA5702
Class F (Nominee Name)	BLA5805	BLA5905	BLA5705
Class F (Client Name)	BLA5806	BLA5906	BLA5706
	MER Estimate** (%)		
Class A	2.61	2.81	3.24
Prestige Class	2.50	2.65	2.85
Class F	1.49	1.69	2.13



Fund Benefits:

- Designed for investors who are comfortable with low investment risk
- Designed for investors looking to align socially responsible values with their investments using a bestin-class approach
- Exposure to a global fixed income fund with a focus on total return
- Professionally managed by BMO Global Asset Management



We're here to help.™

Any amount that is allocated to a segregated fund is invested at the risk of the policyowner 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.

- At Death: Less a proportionate amount for withdrawals.
- 2 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
- 3 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.
- ⁴ 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 (GIF 100/100: additional fee applies).
- 5 100% 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.
- Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date
- May vary by province. Probate fees may not apply in Quebec.
- ** The fund was launched on June 13, 2022 and MERs are estimates only (includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes).
- ™/® Trademark/registered trademark of Bank of Montreal, used under licence.



The basics of ESG investing

ESG is short for 'Environmental, Social, and Governance' and is a way to judge the impact of a company in these areas. These can include Climate Change, Labour Standards and Business Ethics just to name a few.

How does ESG investing work?

ESG investing works like traditional investing. Along with using traditional financial metrics to evaluate an investment BMO Global Asset Management also applies the components of ESG as an additional lens. This can be looking at a specific component of ESG, such as the environmental impact of a production process or the combined components.

Using ESG investing to build a portfolio can work by specifically including investments with a high overall ESG rating or component. It can also be done by excluding investments with a low ESG rating or component from a portfolio.

Why incorporate ESG Investing?

There are a variety of reasons to incorporate ESG investing into your portfolio. These include potentially reducing risk by selecting investments with a high ESG rating, having investments that better reflect your personal values and avoiding investments with a low ESG rating or a specific negative impact.



Environmental
Climate Change
Water Management
Pollution

Social

Labour Standards Human Rights Health and Safety

Governance

Business Ethics Executive Pay Corporate Governance

Let's connect

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- **(**) 1-855-659-5867



We're here to help.™

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