



BMO Guaranteed Investment Funds

Helping you reach your retirement goal sooner.

BMO  Insurance

We're here to help.™

BMO GIFs at a glance

Three different guarantee options to choose from.

GIF 75/75

- Lowest fees
 - More investment fund choice with greater equity content available
 - BMO ETFs and ETF Portfolios managed by BMO Asset Management
 - No less than 75% of investments[§] paid to you at maturity or to your beneficiary in event of death
-

GIF 75/100

- Lower fees leaving more to accumulate wealth
 - No less than 75% of investments[§] paid to you at maturity
 - Estate protection: Up to 100% of investments paid to your beneficiary in event of death^{**}
 - Automatic triennial death guarantee resets^{††} to build legacy value
 - More fund choice with greater equity content available
 - BMO ETFs and ETF Portfolios managed by BMO Asset Management
-

GIF 100/100

- Highest level of guarantees:
 - » Capital protection: Up to 100% of investments returned in as few as 15 years^{*}
 - » Estate protection: Up to 100% of investments paid to your beneficiary in event of death^{**}
- Automatic monthly maturity guarantee resets[†] (automatically locks-in market gains)
- Option for automatic triennial resets of the death guarantee amount[‡]
- Balanced funds for reduced volatility, designed by BMO Asset Management

Saving for your retirement is an important financial goal.

If you're like many Canadians, putting aside money to save for retirement can be a challenge after making mortgage and other bill payments every month.

There is a simple and easy way for you to pay yourself first and systematically grow your money to help reach your retirement savings goal. You can set up a pre-authorized money transfer from your chequing account to a BMO Guaranteed Investment Fund (GIF).

BMO Insurance can set this plan^o up for you to transfer as little as \$50 a month into the BMO Guaranteed Investment Fund of your choice.

Dollar-cost-averaging

By regularly investing smaller amounts of money over time there is an opportunity to buy more units at a lower price in fluctuating markets and average out the cost of your investment over the long run. This is referred to as 'dollar-cost-averaging' and it's an important advantage of investing frequently.

TIP

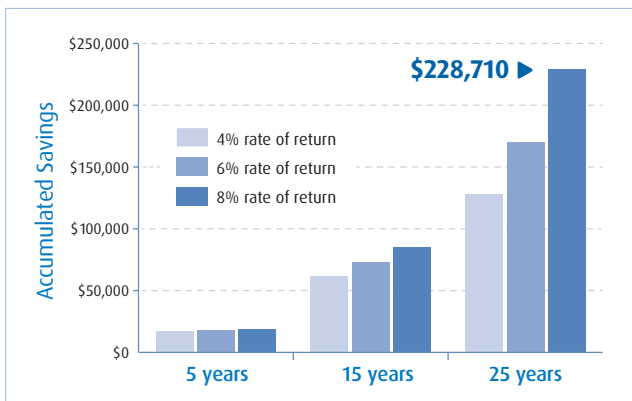
By making regular contributions to a BMO GIF you can take advantage of dollar-cost-averaging.



Power of compounding

Alan, 40, purchases a BMO GIF policy and takes advantage of automatic saving by making pre-authorized monthly deposits of \$250 a month. Alan chose a BMO GIF 100/100 policy with a term to maturity of 25 years.

Here's an example of what Alan's savings could grow to using various rates of return that are compounded annually:



Rate of return includes capital gains and losses, dividends and interest. For illustration purposes only and is not intended to represent or predict the performance of an actual investment. Assumes all earnings and distributions are reinvested, and there are no withdrawals.



TIP

Take advantage of the power of compounding and watch your savings grow by making regular contributions to a BMO GIF.

The longer Alan can save, the more he can take advantage of the power of compounding. After 25 years, his accumulated savings of just \$250 a month could grow to as much as \$228,710 (at an 8% rate of return compounded annually).

In addition, Alan's 25 year term to the Maturity Date makes the most out of the automatic monthly reset feature in his BMO GIF 100/100 policy to lock-in market gains (first 15 years[†]) and the number of his monthly deposits that are guaranteed at 100%* (first 10 years).

BMO Insurance has drawn on the strength and expertise of BMO Financial Group to create a unique investment opportunity that can be customized for you.

Are BMO Guaranteed Investment Funds right for you?

Call your Advisor today to learn more and get monthly savings to a BMO GIF working for you!



We're here to help.™

For more information about BMO Insurance or our products, please consult with your insurance advisor or contact us at:

BMO Life Assurance Company, 60 Yonge Street, Toronto, ON M5E 1H5
1-855-639-3867

ClientServices.BMOLifeGIF@bmo.com
bmoinsurance.com/gif

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.

◇ Pre-authorized Debit Plan (PAD) for non-registered, RRSP and TFSA plans.

§ Less a proportionate amount for withdrawals.

* 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.

** 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.

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

†† Resets of the Death Guarantee Amount occur automatically every 3rd policy anniversary up to and including the last policy anniversary before the Annuitant's 80th birthday.

‡ If the Death Guarantee Reset Option is selected, resets of the Death Guarantee Amount occur automatically every 3rd policy anniversary up to and including the last policy anniversary before the Annuitant's 80th birthday. Additional fee applies.

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