

# BMO Insurance exclusive

## Guaranteed Market Indexed Accounts (GMIA)

Imagine benefiting from the upswing in the equity markets while reducing downside risk when markets are weak. Imagine no more – with a GMIA – a unique and innovative universal life insurance investment account from BMO Insurance.

### Take a look at sample returns for the two Guaranteed Market Indexed Accounts, available exclusively from BMO Insurance:

	Canadian Equity GMIA			American Equity GMIA		
	Participation Rate of Index <sup>1</sup>	Return of the Market Index <sup>2</sup>	Net Interest Crediting Rate <sup>3</sup>	Participation Rate of Index <sup>1</sup>	Return of the Market Index <sup>2</sup>	Net Interest Crediting Rate <sup>3</sup>
January 2001	45%	-14.53%	0.00%	36%	-9.69%	0.00%
January 2002	43%	-17.72%	0.00%	30%	-20.69%	0.00%
January 2003	63%	18.53%	9.80%	30%	19.50%	6.34%
January 2004	85%	10.39%	6.29%	48%	8.03%	2.92%
January 2005	85%	27.36%	20.71%	65%	5.24%	1.67%
January 2006	85%	13.37%	8.81%	85%	10.33%	7.29%
January 2007	85%	12.28%	7.88%	85%	0.14%	0.00%
January 2008	85%	-37.76%	0.00%	53%	-33.49%	0.00%
January 2009	30%	24.49%	6.45%	30%	25.24%	6.92%
January 2010	30%	17.93%	4.48%	33%	9.84%	2.22%
January 2011	33%	-11.42%	0.00%	46%	-1.09%	0.00%
January 2012	40%	2.64%	0.00%	32%	14.76%	3.75%
January 2013	41%	9.06%	2.49%	57%	25.56%	13.84%
January 2014	65%	9.31%	4.10%	49%	12.42%	5.40%
January 2015	45%	-11.23%	0.00%	40%	-0.69%	0.00%
January 2016	40%	18.68%	6.27%	35%	11.24%	3.87%
January 2017	50%	5.74%	1.37%	35%	18.42%	6.77%
January 2018	50%	-10.98%	0.00%	50%	-7.01%	0.00%
January 2019	50%	18.04%	7.52%	30%	28.71%	10.02%
January 2020	60%	1.62%	0.00%	30%	15.29%	4.70%
January 2021	30%	23.82%	6.25%	20%	28.79%	6.54%
<b>Average</b>	<b>54.29%</b>	<b>5.22%</b>	<b>4.40%</b>	<b>43.76%</b>	<b>7.66%</b>	<b>3.92%</b>

Source: [bmoinvestpro.ca](http://bmoinvestpro.ca)

### Key benefits of GMIA include

- benefit from equity market performance
- net rates of return that are guaranteed never to be negative
- interest that's calculated and credited every year over the 10-year investment term

### Other Notable Considerations:

- flexibility of switching to any other GMIA available at the time or to a Fixed Interest Rate Option, with no penalties, when switches are made on interest crediting dates or at maturity
- on dates other than interest crediting dates or at maturity, some charges will apply to switches made to investments (other than another GMIA or the Fixed Interest Rate Option)
- \$2,000 minimum deposit
- available as an investment option in Life Dimensions, Life Dimensions (Low Fees) and Wealth Dimensions policies issued after 11/18/2010


It's a great option for clients who would like to take advantage of over-funding in their universal life policy without having to worry about volatility in the markets and the impact of a negative market return on the value of their investment account attached to their policy.


GMIA's can be an ideal alternative to Guaranteed Interest Accounts (GIAs) on a universal life insurance policy since they allow you to benefit from the upswings in the equity markets while getting downside protection when markets are weak. When added to a universal life policy, returns can grow on a tax-deferred basis! GMIA's can be an ideal investment option for financial concepts such as Corporate or Insured Retirement Plans, Corporate or Personal Asset Transfer Plans, and Insured Corporate Financing Plans.

Stay current on the most recent actual returns at [bmoinvestpro.ca/en/GMIACalendarCreditedRatesOfReturn](https://bmoinvestpro.ca/en/GMIACalendarCreditedRatesOfReturn).

### Let's connect

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

 1-877-742-5244

 [bmoinsurance.com](https://bmoinsurance.com)



Past performance is no guarantee of future performance. A GMIA credits interest to the Fund Value of a universal life insurance policy on specified Interest Crediting Dates according to the terms and conditions for each Series being offered. Refer to the Fact Sheets found under each GMIA Series on [bmoinvestpro.ca](https://bmoinvestpro.ca) for more details.

<sup>1</sup> The participation rates of the index have been estimated using historical long term bond rates, volatility indices and BMO Insurance's internal guidelines for setting these rates.

<sup>2</sup> The historical returns of the Reference Market Index (TSX60 or S&P500) Price Return are based on one year returns as of January 1, converted to Canadian dollars.

<sup>3</sup> The Net Interest Crediting Rates have been calculated using the GMIA formula and applying the Participation Rates to the Reference Market Index Returns.

**You do not purchase units in any index or a legal interest in any security.**

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

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