




BMO Guaranteed Investment Funds



Key Features

	GIF 75/75 	GIF 75/100 	GIF 100/100 
Maturity Date	Age 100	Age 100	Client chosen: 15-25 years
Maturity Benefit	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount or the Market Value of Contract.
Maturity Guarantee Amount¹	75% of deposits at Maturity Date	75% of deposits at Maturity Date	100% of deposits made at least 15 years and 75% of deposits made less than 15 years from the Maturity Date
Maturity Guarantee Resets	None	None	Automatic monthly until 10 years before Maturity Date
Death Benefit	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount or the Market Value of the Contract.
Death Guarantee Amount¹	75% of deposits	100% of deposits made before age 80; 75% of deposits made on or after age 80 75/100 Plus² : 100% of deposits made before age 85; 75% of deposits made on or after age 85	100% of deposits made before age 80; 75% of deposits made on or after age 80
Death Guarantee Resets	None	Standard feature: Every three years up to and including the last policy anniversary before the Annuitant's 80 th birthday	Optional feature: Every three years up to and including the last policy anniversary before the Annuitant's 80 th birthday (the Death Guarantee Reset Option must be selected at policy issue; additional fee applies)
Annuity Settlement³	Select the Annuity Settlement Option to distribute your death benefit over a series of payments under an annuity.		
MER⁴	Class A: 1.95% to 2.84% Class A Prestige: 1.85% to 2.40% Class F: 0.85% to 1.89% Class F Prestige: 0.75% to 1.47%	Class A: 2.10% to 3.30% Class A Prestige: 2.00% to 3.02% Class F: 1.00% to 2.20%	Class A: 2.50% to 3.28% Class A Prestige: 2.10% to 2.86% Class F: 1.40% to 2.18%
Prestige Class⁵	Class A Prestige available on Front-end Load and No-Load sales charge option. Class F Prestige available on 75/75 only.		

¹ Reduced proportionately for withdrawals.

² Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge option and four ETF portfolio GIFs (Fixed Income, Income, Conservative, Balanced) and Money Market.

³ Maximum deposit subject to product limits

⁴ Based on estimates or actual MERs as of December 31, 2022; includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes. Excludes Money Market.

⁵ To qualify your client must hold at least \$250,000 in one or more BMO GIF Contracts issued in their name. Deposits qualifying for Prestige Class will automatically be switched from Class A or Class F to corresponding Prestige Class fund. Money Market fund not available in Prestige Class.

Contract Type	Latest age for new policy issue by Guarantee Option ⁶			
	GIF 75/75	GIF 75/100	GIF 75/100 Plus	GIF 100/100
Non-registered, TFSA, RIF	90	<80 ⁷	<85 ⁷	85
RSP, LIRA, LRSP, RLSP	71 or other maturity date under the Tax Act	71 or other maturity date under the Tax Act	71 or other maturity date under the Tax Act	71 or other maturity date under the Tax Act
LIF, PRIF, LRIF, RLIF	90	<80 ⁷	<85 ⁷	85

⁶ All ages as of December 31 (unless otherwise noted).

⁷ Age as of actual date of birth.

Lump sum Deposits	Account Type	Latest Age to Deposit ⁸		Latest Age to Hold Contract ⁸	Minimum Initial Deposit Amounts	Minimum Subsequent Deposit Amounts
		GIF 75/75 GIF 75/100	GIF 100/100			
	Non-registered, TFSA	90	85	100	\$500 per Fund; or \$50 PAD ⁹	\$100 per Fund; or \$50 PAD ⁹
	RIF, LIF ¹⁰ , LRIF, PRIF, RLIF	90	85	100 ¹⁰	\$10,000	\$500 per Fund
	RSP, LIRA, LRSP, RLSP	71	71	100 ¹¹	\$500 per Fund; or \$50 PAD	\$100 per Fund; or \$50 PAD
Withdrawals	<ul style="list-style-type: none"> • Minimum \$500 per fund for unscheduled withdrawals and \$100 per fund for scheduled • No fees for withdrawals (subject to short-term trading fees and/or deferred sales charges) 					
Switches	<ul style="list-style-type: none"> • Minimum \$500 per fund (unlimited free switches) • Transfers between different sales charge options, guarantee options or contracts are treated as a withdrawal and a deposit and may affect the maturity and death guarantees; in a non-registered Contract, this transaction may result in a capital gain or loss as it creates a taxable disposition 					

⁸ All dates are as of December 31 of the Annuitant's age shown.

⁹ PAD amounts can be level or increase annually by a fixed percentage or dollar amount.

¹⁰ Except where federal or provincial laws respecting LIFs require you to annuitize your LIF at age 80, the latest age to deposit is 65 and the latest age to hold the Contract is age 80.

¹¹ For RSP, LIRA, LRSP or RLSP Contracts, subject to conversion to a RIF or locked-in income plan at age 71 or the latest age to own an RSP under the Income Tax Act (Canada) (the "Tax Act").



Sales Charge Options

Front-End Load (FEL)	<ul style="list-style-type: none"> • Front-end load is negotiated between you and the policyowner (0 to 5.0%). No redemption fees on withdrawals. • Maturity and Death Guarantee Amounts are based on the gross deposit amount (before FEL sales charges) 												
No-Load (NL)	<p>No client redemption fees on withdrawals, but:</p> <p>No-Load (3) – a uniform prorated 24 month commission chargeback to advisor</p> <p>No-Load (5) – a 5 year commission chargeback to advisor based on the following table:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">Year 1</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">Year 4</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">Year 2</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">Year 5</td> <td style="text-align: center;">20%</td> </tr> <tr> <td style="text-align: center;">Year 3</td> <td style="text-align: center;">60%</td> <td style="text-align: center;">Year 6 and thereafter</td> <td style="text-align: center;">0%</td> </tr> </tbody> </table> <p>No advisor chargeback on annual RRIF withdrawals up to 10% or on any payment of a Death Benefit.</p>	Year 1	100%	Year 4	40%	Year 2	80%	Year 5	20%	Year 3	60%	Year 6 and thereafter	0%
Year 1	100%	Year 4	40%										
Year 2	80%	Year 5	20%										
Year 3	60%	Year 6 and thereafter	0%										
F Class	<ul style="list-style-type: none"> • Available on all guarantee options • F Class in Client Name available through FundSERV only. Maximum Advisor fee of 1.25% 												

Commissions (Gross)

Class A and Class A Prestige	Front-End Load	No-Load	
		No-Load (3)	No-Load (5)
Deposit	0 – 5.0% negotiated with client	3.0%	5.0%
Trailer (paid monthly)	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 1 st month 0% money market	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 25 th month 0% money market	0.50% Class A 0.50% Class A Prestige (75/75 & 75/100) 0.35% Class A Prestige (100/100) of investment value starting in 25 th month 0% money market 1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 73 rd month 0% money market

Fees

Fund	GIF 75/75 				GIF 75/100 		
	MER				MER		
	Class A	Class A Prestige	Class F	Class F Prestige	Class A	Class A Prestige	Class F
Fixed Income ETF Portfolio	1.99%	1.88%	0.90%	0.78%	2.12%	2.00%	1.04%
Income ETF Portfolio	2.19%	2.05%	1.03%	0.99%	2.42%	2.17%	1.30%
Conservative ETF Portfolio	2.28%	2.10%	1.15%	1.04%	2.47%	2.25%	1.36%
Balanced ETF Portfolio	2.31%	2.10%	1.21%	1.10%	2.60%	2.34%	1.47%
Growth ETF Portfolio	2.38%	2.20%	1.30%	1.19%	2.73%	2.45%	1.65%
Equity Growth ETF Portfolio	2.43%	2.24%	1.36%	1.24%	2.79%	2.50%	1.71%
Low Volatility Canadian Equity ETF	2.42%	2.24%	1.44%	1.33%	2.93%	2.64%	1.85%
Low Volatility U.S. Equity ETF	2.44%	2.25%	1.44%	1.33%	2.89%	2.60%	1.80%
Low Volatility International Equity ETF	2.60%	2.40%	1.55%	1.46%	3.00%	2.72%	1.91%
Monthly Income	2.57%	2.22%	1.47%	1.21%	2.83%	2.58%	1.75%
Asset Allocation	2.50%	2.18%	1.47%	1.21%	2.81%	2.57%	1.72%
Dividend	2.57%	2.21%	1.53%	1.30%	3.07%	2.76%	1.95%
Monthly High Income II	2.67%	2.30%	1.67%	1.36%	3.11%	2.80%	2.00%
Tactical Balanced	2.47%	2.37%	1.47%	1.36%	2.87%	2.63%	1.78%
Sustainable Global Balanced	2.55%	2.32%	1.53%	1.41%	2.87%	2.59%	1.67%
Concentrated Global Equity	2.83%	2.38%	1.89%	1.47%	3.30%	2.96%	2.20%
Concentrated Global Balanced	2.51%	2.28%	1.50%	1.24%	2.85%	2.59%	1.76%
Sustainable Opportunities Global Equity	2.84%	2.25%	1.86%	1.44%	3.27%	3.02%	2.17%
Balanced ESG ETF	2.23%	2.11%	1.19%	1.08%	2.54%	2.33%	1.43%
Sustainable Global Multi-Sector Bond ¹²	2.36%	2.25%	1.49%	1.25%	2.81%	2.65%	1.69%
Canadian Income & Growth ¹⁴	2.50%	2.30%	1.40%	1.20%	2.85%	2.65%	1.75%
Global Income & Growth ¹⁴	2.55%	2.35%	1.45%	1.25%	2.90%	2.70%	1.80%
Aggregate Bond Index ETF ¹⁴	1.95%	1.85%	0.85%	0.75%	2.10%	2.00%	1.00%
Global Innovators Fund ¹⁴	2.75%	2.30%	1.65%	1.35%	3.05%	2.80%	1.95%
Money Market ¹³	1.07%	N/A	0.68%	N/A	1.08%	N/A	0.69%

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.

¹² The fund was launched on June 13, 2022 and the MER is an estimate (including applicable taxes).

¹³ BMO Insurance is currently waiving a portion of the fees for this Fund. BMO Insurance has no obligation to continue waiving these fees and can terminate the waiver at any time without notice. For the period ending on December 31, 2022, the Class A MER without the waiver is 1.40% for Series 75/75, 1.41% for Series 75/100 and 1.42% for Series 100/100. Class F MER without the waiver is 0.85% for Series 75/75, 0.85% for Series 75/100 and 0.85% for Series 100/100.

¹⁴ The fund was launched on October 16, 2023 and the MER is an estimate (including applicable taxes).

GIF 75/100 PLUS 75 100			
Fund	MER		
	Class A	Class A Prestige	Class F
Fixed Income ETF Portfolio	2.12%	2.00%	1.04%
Income ETF Portfolio	2.42%	2.17%	1.30%
Conservative ETF Portfolio	2.47%	2.25%	1.36%
Balanced ETF Portfolio	2.60%	2.34%	1.47%
Aggregate Bond Index ETF ¹⁵	2.10%	2.00%	1.00%
Money Market ¹⁴	1.08%	N/A	0.69%

GIF 100/100 100 100				
Fund	MER			DGR0 Fee
	Class A	Class A Prestige	Class F	
Conservative ETF Portfolio	2.88%	2.49%	1.75%	0.20%
Balanced ETF Portfolio	3.03%	2.63%	1.88%	0.20%
Monthly Income	3.22%	2.79%	2.12%	0.20%
Asset Allocation	3.19%	2.84%	2.13%	0.20%
Sustainable Global Balanced	3.28%	2.86%	2.18%	0.20%
Concentrated Global Balanced	3.25%	2.85%	2.16%	0.20%
Balanced ESG ETF	2.88%	2.57%	1.86%	0.20%
Sustainable Global Multi-Sector Bond ¹⁷	3.24%	2.85%	2.13%	0.15%
Canadian Balanced Growth	3.09%	2.70%	2.01%	0.20%
U.S. Balanced Growth	3.09%	2.70%	2.01%	0.20%
Canadian Income Strategy	3.02%	2.67%	1.95%	0.15%
North American Income Strategy	2.95%	2.58%	1.89%	0.15%
Aggregate Bond Index ETF ¹⁵	2.50%	2.10%	1.40%	0.15%
Money Market ¹⁶	1.09%	N/A	0.69%	0.00%

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.

¹⁵ The fund was launched on October 16, 2023 and the MER is an estimate (including applicable taxes).

¹⁶ BMO Insurance is currently waiving a portion of the fees for this Fund. BMO Insurance has no obligation to continue waiving these fees and can terminate the waiver at any time without notice. For the period ending on December 31, 2022, the Class A MER without the waiver is 1.40% for Series 75/75, 1.41% for Series 75/100 and 1.42% for Series 100/100. Class F MER without the waiver is 0.85% for Series 75/75, 0.85% for Series 75/100 and 0.85% for Series 100/100.

¹⁷ The fund was launched on June 13, 2022 and the MER is an estimate (including applicable taxes).

Death Guarantee Reset Option Fee (GIF 100/100 only)

If option is selected, fee for each fund is calculated daily and collected every 6 months¹⁸ (June 30 and December 31) until age 80 by withdrawing units from each fund. Fee rates applied to fund market value.

¹⁸ Collection of fees could be earlier on the date the entire or partial value of a fund is withdrawn or switched out of the fund.

Documents you'll need to complete, submit, or share with clients. Find these online in the [BMO GIF Investor Kit](#).

STEP 1: The investment forms to complete

- For new Client Name contracts, complete [BMO GIF Client Name Application 592E \[sample\]](#)
- For new Client Name TFSA contracts complete [TFSA Application 642E \[sample\]](#)
- For new Nominee applications, complete [BMO GIF Application Nominee 589E \[sample\]](#)
- If a third party is involved in paying (or has access to value of) the contract, or it is signed by an attorney under a power of attorney, complete [Verification of Identity and Third Party Determination 576E](#)
- For F Class Client Name contracts,^{*} complete [Fee Based Client Agreement Form 957E](#)

If your client is an individual:

Non-registered accounts	Registered accounts
For deposits greater than or equal to \$100,000, use Politically Exposed Persons Questionnaire 420E	If the funds are locked in, make sure to complete the correct endorsement or addendum Federal (Canada) LIF LRRSP RLIF RLSP Newfoundland and Labrador LIF LIRA LRIF Alberta LIF LIRA Nova Scotia LIF LIRA British Columbia LIF LIRA Ontario LIF LIRA Manitoba LIF LIRA Quebec LIF LIRA New Brunswick LIF LIRA Saskatchewan LIRA RRIF

For a corporation, trust or partnership:

- Please provide articles of incorporation, certified copy of a Corporate Resolution, or Certificate of Incumbency
- [Verification of Identity and Third-Party Determination 576E](#)
- [Declaration of Tax Residence for Entities RC519E](#)
- [Corporate Contribution to an Individual or Spousal RRSP/TFSA Authorization Form 699E](#)

For other transactions:

- **For a transfer authorization:** complete [Transfer Authorization for Registered and Non-Registered Investments 857E](#) or [Direct Transfer of a Single Amount T2151](#) for the transfer of a RPP or DPSP
- [Limited Trading Authorization 613E](#)
- For deposits, withdrawals, PAD/SWP and switches/transfers: complete [Subsequent Transaction Form 611E](#)
- [Death Benefit Claims 614E](#)
- For changes to beneficiary, ownership, or annuitant complete [Non-Financial Change Form 612E](#). Note that electronic signatures are not accepted for these changes.
- [Annuity Settlement Option 838E](#)

^{*} F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

STEP 2: Submit documentation and payment details

Send completed applications to:

- BMO GIF Administrative and Services Office, 250 Yonge Street, 8th Floor, Toronto, M5B 2M8
- or fax to 1-855-747-5613
- or email documents.bmolifegif@bmo.com (TLS approved partners only. Call your MGA back-office for more information.)



Important: Make cheques payable to BMO Life Assurance Company.

- We only accept pre-printed (pre-coded) cheques.
- For registered contracts, a cheque must be issued by contributor.

For pre-authorized purchases

- Submit the pre-authorized Debit Agreement (PAD) and a pre-printed (pre-coded) cheque

STEP 3: Regulatory material for clients

Prior to the purchase of a contract, you must provide clients with:

- [Information Folder & Policy Provisions 602E](#)
- [Fund Facts 773E](#)
- A signed copy of the completed application

TIP

Consider using the [Investor Profile Questionnaire 615E](#) to determine your client's attitude towards risk.

Additional key info

Fund codes are available in the [Product Overview 607E](#) and on the [BMO GIF Performance Portal](#).

Visit [WealthLink](#) to track your clients' investments and encourage them to visit [WealthLink for Investors](#) to access their own BMO GIF accounts. Share [this flyer](#) to help them understand how WealthLink works.

TIP

Want to save paper?

We accept electronic signatures from the following platforms:

- Adobe
- DocuSign
- iGenyPro
- OneSpan (formerly eSignLive)

Note that e-signatures are not accepted for the following changes: beneficiary, ownership, or annuitant.



Fund Codes

Fund	GIF 75/75				
	Class A			Class F	
	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name ¹⁷
Fixed Income ETF Portfolio	BLA2011	BLA2001	BLA2002	BLA2005	BLA2006
Income ETF Portfolio	BLA2111	BLA2101	BLA2102	BLA2105	BLA2106
Conservative ETF Portfolio	BLA2211	BLA2201	BLA2202	BLA2205	BLA2206
Balanced ETF Portfolio	BLA2311	BLA2301	BLA2302	BLA2305	BLA2306
Growth ETF Portfolio	BLA2411	BLA2401	BLA2402	BLA2405	BLA2406
Equity Growth ETF Portfolio	BLA2511	BLA2501	BLA2502	BLA2505	BLA2506
Low Volatility U.S. Equity ETF	BLA2611	BLA2601	BLA2602	BLA2605	BLA2606
Low Volatility Canadian Equity ETF	BLA2711	BLA2701	BLA2702	BLA2705	BLA2706
Monthly Income	BLA2911	BLA2901	BLA2902	BLA2905	BLA2906
Asset Allocation	BLA4011	BLA4001	BLA4002	BLA4005	BLA4006
Dividend	BLA4111	BLA4101	BLA4102	BLA4105	BLA4106
Monthly High Income II	BLA4211	BLA4201	BLA4202	BLA4205	BLA4206
Tactical Balanced	BLA4311	BLA4301	BLA4302	BLA4305	BLA4306
Sustainable Global Balanced	BLA4411	BLA4401	BLA4402	BLA4405	BLA4406
Low Volatility International ETF	BLA4511	BLA4501	BLA4502	BLA4505	BLA4506
Concentrated Global Balanced	BLA4611	BLA4601	BLA4602	BLA4605	BLA4606
Concentrated Global Equity	BLA4711	BLA4701	BLA4702	BLA4705	BLA4706
Sustainable Opportunities Global Equity	BLA4811	BLA4801	BLA4802	BLA4805	BLA4806
Balanced ESG ETF	BLA4911	BLA4901	BLA4902	BLA4905	BLA4906
Sustainable Global Multi-Sector Bond	BLA5811	BLA5801	BLA5802	BLA5805	BLA5806
Canadian Income & Growth	BLA8411	BLA8401	BLA8402	BLA8405	BLA8406
Global Income & Growth	BLA8311	BLA8301	BLA8302	BLA8305	BLA8306
Aggregate Bond Index ETF	BLA8211	BLA8201	BLA8202	BLA8205	BLA8206
Global Innovators	BLA9111	BLA9101	BLA9102	BLA9105	BLA9106
Money Market	BLA2811	BLA2801	BLA2802	BLA2805	BLA2806



Fund Codes

Fund	GIF 75/100				
	Front-End Load	Class A		Class F	
		No-Load (3)	No-Load (5)	Nominee	Client Name ¹⁷
Fixed Income ETF Portfolio	BLA1011	BLA1001	BLA1002	BLA1005	BLA1006
Income ETF Portfolio	BLA1111	BLA1101	BLA1102	BLA1105	BLA1106
Conservative ETF Portfolio	BLA1211	BLA1201	BLA1202	BLA1205	BLA1206
Balanced ETF Portfolio	BLA1311	BLA1301	BLA1302	BLA1305	BLA1306
Growth ETF Portfolio	BLA1411	BLA1401	BLA1402	BLA1405	BLA1406
Equity Growth ETF Portfolio	BLA1511	BLA1501	BLA1502	BLA1505	BLA1506
Low Volatility U.S. Equity ETF	BLA1611	BLA1601	BLA1602	BLA1605	BLA1606
Low Volatility Canadian Equity ETF	BLA1711	BLA1701	BLA1702	BLA1705	BLA1706
Monthly Income	BLA1911	BLA1901	BLA1902	BLA1905	BLA1906
Asset Allocation	BLA3011	BLA3001	BLA3002	BLA3005	BLA3006
Dividend	BLA3111	BLA3101	BLA3102	BLA3105	BLA3106
Monthly High Income II	BLA3211	BLA3201	BLA3202	BLA3205	BLA3206
Tactical Balanced	BLA3311	BLA3301	BLA3302	BLA3305	BLA3306
Sustainable Global Balanced	BLA3411	BLA3401	BLA3402	BLA3405	BLA3406
Low Volatility International ETF	BLA3511	BLA3501	BLA3502	BLA3505	BLA3506
Concentrated Global Balanced	BLA3611	BLA3601	BLA3602	BLA3605	BLA3606
Concentrated Global Equity	BLA3711	BLA3701	BLA3702	BLA3705	BLA3706
Sustainable Opportunities Global Equity	BLA3811	BLA3801	BLA3802	BLA3805	BLA3806
Balanced ESG ETF	BLA3911	BLA3901	BLA3902	BLA3905	BLA3906
Sustainable Global Multi-Sector Bond	BLA5911	BLA5901	BLA5902	BLA5905	BLA5906
Canadian Income & Growth	BLA8911	BLA8901	BLA8902	BLA8905	BLA8906
Global Income & Growth	BLA8811	BLA8801	BLA8802	BLA8805	BLA8806
Aggregate Bond Index ETF	BLA8711	BLA8701	BLA8702	BLA8705	BLA8706
Global Innovators	BLA9211	BLA9201	BLA9202	BLA9205	BLA9206
Money Market	BLA1811	BLA1801	BLA1802	BLA1805	BLA1806

Fund Codes

Fund	GIF 75/100 Plus				
	Class A ¹⁹			Class F	
	Front-End Load	No-Load (3%)	No-Load (5%)	Nominee	Client Name ²⁰
Fixed Income ETF Portfolio	BLA79011	N/A	N/A	BLA79005	BLA79006
Income ETF Portfolio	BLA79111	N/A	N/A	BLA79105	BLA79106
Conservative ETF Portfolio	BLA79211	N/A	N/A	BLA79205	BLA79206
Balanced ETF Portfolio	BLA79311	N/A	N/A	BLA79305	BLA79306
Aggregate Bond Index ETF	BLA79611	N/A	N/A	BLA79605	BLA79606
Money Market	BLA79411	N/A	N/A	BLA79405	BLA79406

Fund	GIF 100/100				
	Class A			Class F	
	Front-End Load	No-Load (3%)	No-Load (5%)	Nominee	Client Name ²⁰
U.S. Balanced Growth	BLA111	BLA101	BLA102	BLA105	BLA106
Canadian Balanced Growth	BLA211	BLA201	BLA202	BLA205	BLA206
North American Income Strategy	BLA311	BLA301	BLA302	BLA305	BLA306
Canadian Income Strategy	BLA411	BLA401	BLA402	BLA405	BLA406
Conservative ETF Portfolio	BLA5011	BLA5001	BLA5002	BLA5005	BLA5006
Balanced ETF Portfolio	BLA5111	BLA5101	BLA5102	BLA5105	BLA5106
Monthly Income	BLA5211	BLA5201	BLA5202	BLA5205	BLA5206
Asset Allocation	BLA5311	BLA5301	BLA5302	BLA5305	BLA5306
Sustainable Global Balanced	BLA5411	BLA5401	BLA5402	BLA5405	BLA5406
Concentrated Global Balanced	BLA5511	BLA5501	BLA5502	BLA5505	BLA5506
Balanced ESG ETF	BLA5611	BLA5601	BLA5602	BLA5605	BLA5606
Sustainable Global Multi-Sector Bond	BLA5711	BLA5701	BLA5702	BLA5705	BLA5706
Aggregate Bond Index ETF	BLA7111	BLA7101	BLA7102	BLA7105	BLA7106
Money Market	BLA511	BLA501	BLA502	BLA505	BLA506

¹⁹ Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge option.

²⁰ F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

Deposits qualifying for Prestige Class will automatically be switched from Class A or Class F to corresponding Prestige Class fund.

Let's connect

To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area or call 1-877-742-5244 or email ClientServices.BMOLifeGIF@bmo.com



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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.

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