

# BMO GIF segregated funds in client-name

GIF 100/100

## 3 ways your client benefits.



### Creditor Protection

By designating a qualified beneficiary, your investments may be exempt from seizure by creditors in the event of bankruptcy or legal proceedings.<sup>◊</sup>



### Bypass Probate

Death benefit proceeds are paid directly to a named beneficiary instead of your estate – bypassing probate. Avoiding probate saves money, allowing for a timely and private transfer of assets to your inheritors.<sup>††</sup>



### Guarantees

The money you invest is guaranteed up to 100% upon maturity\* and death\*\*.

This powerful combination in a client-name BMO GIF policy can be an integral part of wealth accumulation, preserving your legacy as part of a wealth transfer strategy, or protected succession planning for business owners.

**Look to BMO GIF for an unbeatable combination of guarantees!**



### Key benefits of BMO GIF segregated funds include:

- Market-leading maturity guarantees\* with automatic monthly resets<sup>†</sup>
- Death benefit guarantees\*\* with optional automatic triennial resets<sup>‡</sup>
- Working closely with our portfolio manager, BMO Asset Management Inc., BMO Insurance offers a wide choice of Guaranteed Investment Funds (GIFs).
- Competitive fees and commissions

### Let's connect



For more information, contact your BMO representative, or



Visit [bmoinsurance.com/advisor](http://bmoinsurance.com/advisor)



We're here to help.™

**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.** 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.

<sup>◊</sup> Creditor Protection rules depend on legislation and vary by province. It cannot be guaranteed. Please consult a legal advisor for your specific situation. <sup>††</sup> Probate fees may not apply in Quebec. <sup>\*</sup>At Maturity: 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.

<sup>\*\*</sup>At Death: 100% on deposits made before the Annuitant is age 80 and 75% on deposits made on or after age 80, less a proportionate amount for withdrawals. <sup>†</sup> Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date. <sup>‡</sup> If the optional Death Guarantee Reset Option is selected, automatic resets of the Death Guarantee Amount occur on every 3<sup>rd</sup> policy anniversary up to and including the last policy anniversary before the Annuitants 80<sup>th</sup> birthday. Additional fee applies.

<sup>®</sup> Registered trade mark of Bank of Montreal, used under licence.

<sup>™</sup> Trade mark of BMO Life Assurance Company.