

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 and the Market Value of Contract.	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount and the Market Value of Contract.	Maturity Benefit at Maturity Date is the greater of the Maturity Guarantee Amount and the Market Value of Contract.
Maturity Guarantee Amount	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 and the Market Value of the Contract.	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount and the Market Value of the Contract.	Death Benefit at Death Benefit Date is the greater of the Death Guarantee Amount and the Market Value of the Contract.
Death Guarantee Amount	75% of deposits	100% of deposits made before age 80; 75% of deposits made on or after age 80 75/100 Plus** : 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 Settlement	Select the Annuity Settlement Option to distribute your death benefit over a series of payments under an annuity.		
MER [†]	Class A: 1.99 - 2.98% Prestige Class: 1.89 - 2.78% Class F (Nominee Only): 0.89 - 1.88%	Class A: 2.14 - 3.29% Prestige Class: 1.98 - 2.99% Class F (Nominee Only): 1.04 - 2.19%	Class A: 2.86 - 3.32% Prestige Class: 2.50 - 2.95% Class F (Nominee Only): 1.75 - 2.18%
Prestige Class ^{**}	Available on Front-end Load, Deferred Sales Charge and No-Load sales charge option.		

[†] Based on estimates or actual MERs as of December 31, 2019; includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.

^{**} 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 to corresponding Prestige Class fund. Money Market fund not available in Prestige Class.

^{**} Available only on Front-end load (FEL) at 0% deposit commission and Class F (nominee) sales charge option and four ETF portfolio GIFs (Fixed Income, Income, Conservative, Balanced) and money market.

Lump sum Deposits	Account Type	Latest Age to Deposit [*]		Latest Age to Hold Contract [*]	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	\$100 per Fund; or \$50 PAD
	RIF, LIF [†] , LRIF, PRIF, RLIF	90	85	100 [†]	\$10,000	\$500 per Fund
	RSP, LIRA, LRSP, RLSP	71	71	100 ^{**}	\$500 per Fund; or \$50 PAD	\$100 per Fund; or \$50 PAD
Withdrawals	- 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	- 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					

^{*} All dates are as of December 31 of the Annuitant's age shown.

^{**} 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").

[†] 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.

Sales Charge Options

Front-End Load (FEL)	• Front-end load is negotiated between you and the policyowner (0 - 5.0%). No redemption fees on withdrawals • Maturity and Death Guarantee Amounts are based on the gross deposit amount (before FEL sales charges)			
Deferred Sales Charge (DSC)	The following charges apply to all funds (% of market value of units withdrawn):			
	Year 1	5.0%	Year 5	4.0%
	Year 2	5.0%	Year 6	3.0%
	Year 3	5.0%	Year 7	2.0%
	Year 4	4.0%	Year 8 and thereafter	0.0%
	DSC is not charged on the payment of a Death Benefit.			
No-Load (NL)	No redemption fees on withdrawals, but:			
	No-Load (3) – a uniform prorated 24 month commission chargeback to advisor			
	No-Load (5) – a 5 year commission chargeback to advisor based on the following table:			
	Year 1	100%	Year 4	40%
	Year 2	80%	Year 5	20%
	Year 3	60%	Year 6 and thereafter	0%
No advisor chargeback on annual RRIF withdrawals up to 10% (new business) or on any payment of a Death Benefit.				

Commissions (Gross)

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

Fees

	GIF 75/75 			GIF 75/100 		
	MER			MER		
Fund	Class A	Prestige†	Class F (nominee only)	Class A	Prestige†	Class F (nominee only)
Fixed Income ETF Portfolio	1.99%	1.89%	0.89%	2.14%	1.98%	1.04%
Income ETF Portfolio	2.20%	2.04%	1.10%	2.43%	2.19%	1.30%
Conservative ETF Portfolio	2.23%	2.09%	1.15%	2.46%	2.24%	1.36%
Balanced ETF Portfolio	2.31%	2.10%	1.21%	2.60%	2.34%	1.50%
Growth ETF Portfolio	2.38%	2.19%	1.30%	2.75%	2.43%	1.65%
Equity Growth ETF Portfolio	2.44%	2.24%	1.38%	2.79%	2.49%	1.71%
Low Volatility Canadian Equity ETF	2.55%	2.33%	1.44%	2.95%	2.63%	1.85%
Low Volatility U.S. Equity ETF	2.54%	2.33%	1.42%	2.89%	2.59%	1.80%
Low Volatility International Equity ETF	2.68%	2.46%	1.53%	2.94%	2.70%	1.88%
Monthly Income	2.59%	2.40%	1.47%	2.83%	2.58%	1.75%
Asset Allocation	2.58%	2.40%	1.47%	2.84%	2.55%	1.72%
Dividend	2.72%	2.50%	1.62%	3.07%	2.73%	1.95%
Monthly High Income II	2.77%	2.55%	1.67%	3.13%	2.77%	2.00%
Tactical Balanced	2.61%	2.40%	1.47%	2.93%	2.60%	1.77%
Global Balanced	2.67%	2.40%	1.53%	2.88%	2.61%	1.79%
Concentrated Global Equity††	2.98%	2.78%	1.88%	3.29%	2.99%	2.19%
Concentrated Global Balanced††	2.60%	2.40%	1.50%	2.85%	2.60%	1.75%
Money Market	1.40%	N/A	0.85%	1.40%	N/A	0.85%

	GIF 75/100 PLUS 		
	MER		
Fund	Class A	Prestige†	Class F (nominee only)
Fixed Income ETF Portfolio	2.14%	1.98%	1.04%
Income ETF Portfolio	2.43%	2.19%	1.30%
Conservative ETF Portfolio	2.46%	2.24%	1.36%
Balanced ETF Portfolio	2.60%	2.34%	1.50%
Money Market	1.40%	N/A	0.85%

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

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

*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.

	GIF 100/100 			
	MER			
Fund	Class A	Prestige	Class F (nominee only)	DGRO Fee
Conservative ETF Portfolio	2.86%	2.50%	1.75%	0.20%
Balanced ETF Portfolio	3.02%	2.61%	1.92%	0.20%
Monthly Income	3.21%	2.79%	2.13%	0.20%
Asset Allocation	3.30%	2.86%	2.12%	0.20%
Global Balanced	3.32%	2.95%	2.18%	0.20%
Concentrated Global Balanced††	3.25%	2.85%	2.15%	0.20%
Canadian Balanced Growth	3.08%	2.68%	2.01%	0.20%
U.S. Balanced Growth	3.09%	2.70%	2.01%	0.20%
Canadian Income Strategy	3.01%	2.67%	1.95%	0.15%
North American Income Strategy	2.95%	2.56%	1.89%	0.15%
Money Market	1.41%	N/A	0.85%	0.00%

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

†The fund was launched on May 7, 2019 and the MER is an estimate (including applicable taxes).

††The fund was launched on May 11, 2020 and the MER is an estimate (including applicable taxes).



Making a Purchase

Forms to complete			Signatures required
Client Name Application: 592E [SAMPLE] ; or for TFSA use 642E [SAMPLE] Nominee Application: 589E [SAMPLE]			Policy owner
+ 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, then complete 576E .			Policy owner
Individuals		Corporation, Trust or Partnership	
Registered Accounts Locked-in Plan Endorsement	Non-Registered Accounts For deposits greater than or equal to \$100,000: 420E	+ 576E, 592E, RC519E Articles of incorporation, or Trustee Agreement	Policy owner
For pre-authorized purchases Pre-authorized Debit Agreement and a pre-printed (pre-coded) void cheque			Policy owner
+ Cheque Payable to: BMO Life Assurance Company			Policy owner
Transfer Authorization Transfer Authorization for Registered and Non-Registered Investments: 857E or T2151			Policy owner
Limited Trading Authorization 613E			Policy owner
Withdrawals, Pre-authorized Purchases and Transfers: 611E			Policy owner
Death Benefit Claims: 614E			Claimant
Changes to Annuitant, Beneficiary or Successor: 612E			Policy owner
Annuity Settlement Option: 838E			Policy Owner
Corporate Contributions to RRSP: 699E			Signing officer

Important!

Ensure that cheques are payable to **BMO Life Assurance Company**. We only accept pre-printed (pre-coded) cheques. For registered contracts, a cheque must be issued by contributor. Bank drafts are not accepted.

Send applications:

BMO GIF Administrative and Services Office
250 Yonge Street, 7th Floor, Toronto, M5B 2M8

or fax to 1-855-747-5613

or email through your MGA (TLS approved partners only). Call your MGA back-office for more information.

Fund Codes (For FundSERV trades, please use Management Code "BLA")

Fund	GIF 75/75 Class A					GIF 75/100 Class A				
	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class
Fixed Income ETF Portfolio	2011	2021	2001	2002	2005	1011	1021	1001	1002	1005
Income ETF Portfolio	2111	2121	2101	2102	2105	1111	1121	1101	1102	1105
Conservative ETF Portfolio	2211	2221	2201	2202	2205	1211	1221	1201	1202	1205
Balanced ETF Portfolio	2311	2321	2301	2302	2305	1311	1321	1301	1302	1305
Growth ETF Portfolio	2411	2421	2401	2402	2405	1411	1421	1401	1402	1405
Equity Growth ETF Portfolio	2511	2521	2501	2502	2505	1511	1521	1501	1502	1505
Low Volatility U.S. Equity ETF	2611	2621	2601	2602	2605	1611	1621	1601	1602	1605
Low Volatility Canadian Equity ETF	2711	2721	2701	2702	2705	1711	1721	1701	1702	1705
Low Volatility International ETF	4511	4521	4501	4502	4505	3511	3521	3501	3502	3505
Monthly Income	2911	2921	2901	2902	2905	1911	1921	1901	1902	1905
Asset Allocation	4011	4021	4001	4002	4005	3011	3021	3001	3002	3005
Dividend	4111	4121	4101	4102	4105	3111	3121	3101	3102	3105
Monthly High Income II	4211	4221	4201	4202	4205	3211	3221	3201	3202	3205
Tactical Balanced	4311	4321	4301	4302	4305	3311	3321	3301	3302	3305
Global Balanced	4411	4421	4401	4402	4405	3411	3421	3401	3402	3405
Concentrated Global Balanced	4611	4621	4601	4602	4605	3611	3621	3601	3602	3605
Concentrated Global Equity	4711	4721	4701	4702	4705	3711	3721	3701	3702	3705
Money Market	2811	2821	2801	2802	2805	1811	1821	1801	1802	1805

Fund	GIF 75/100 Plus Class A*				
	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class
Fixed Income ETF Portfolio	79011	N/A	N/A	N/A	79005
Income ETF Portfolio	79111	N/A	N/A	N/A	79105
Conservative ETF Portfolio	79211	N/A	N/A	N/A	79205
Balanced ETF Portfolio	79311	N/A	N/A	N/A	79305
Money Market	79411	N/A	N/A	N/A	79405

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

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

Fund	GIF 100/100 Class A				
	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class
Conservative ETF Portfolio	5011	5021	5001	5002	5005
Balanced ETF Portfolio	5111	5121	5101	5102	5105
Monthly Income	5211	5221	5201	5202	5205
Asset Allocation	5311	5321	5301	5302	5305
Global Balanced	5411	5421	5401	5402	5405
Concentrated Global Balanced	5511	5521	5501	5502	5505
U.S. Balanced Growth	111	121	101	102	105
Canadian Balanced Growth	211	221	201	202	205
North American Income Strategy	311	321	301	302	305
Canadian Income Strategy	411	421	401	402	405
Money Market	511	521	501	502	505



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 1-855-639-3867 or email ClientServices.BMOLifeGIF@bmo.com

bmoinsurance.com/advisor



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Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.

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