

Maturity Monthly Guarantee Reset



BMO  Insurance

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BMO GIF 100/100
PN0070E
2021/09/30

Maturity Guarantee Reset

- The Maturity Guarantee Amount can be increased through resets.
- Resets occur **automatically** on the last day of each month up to 10 years before the Maturity Date.
- Resets do not impact the client-selected Maturity Date.



Available exclusively with BMO GIF



Balanced Fund:

- BMO Monthly Income GIF
- BMO Asset Allocation GIF
- BMO Balanced ETF Portfolio GIF
- BMO Canadian Balanced Growth GIF
- BMO North American Income Strategy GIF
- BMO Canadian Income Strategy GIF
- BMO US Balanced Growth GIF
- BMO Global Balanced GIF
- BMO Concentrated Global Balanced GIF
- **BMO Balanced ESG ETF GIF - NEW**

Income Fund:

- BMO Conservative ETF Portfolio GIF

Fixed Fund:

- BMO Money Market GIF

Management Expense Ratio

	Class A	Prestige Class	Triennial Resets of Death Guarantee*
BMO Money Market GIF	0.44%	-	No cost
BMO Conservative ETF Portfolio GIF	2.87%	2.49%	Plus 0.20%
BMO Canadian Income Strategy GIF	3.01%	2.67%	Plus 0.15%
BMO Canadian Balanced Growth GIF	3.08%	2.69%	Plus 0.20%
BMO North American Income Strategy GIF	2.96%	2.56%	Plus 0.15%
BMO US Balanced Growth GIF	3.08%	2.69%	Plus 0.20%
BMO Monthly Income GIF	3.23%	2.80%	Plus 0.20%
BMO Balanced ETF Portfolio GIF	3.02%	2.62%	Plus 0.20%
BMO Asset Allocation GIF	3.22%	2.77%	Plus 0.20%
BMO Global Balanced GIF	3.31%	2.92%	Plus 0.20%
BMO Concentrated Global Balanced GIF	3.19%	2.78%	Plus 0.20%
BMO Balanced ESG ETF GIF - NEW	2.95%	2.56%	Plus 0.20%

Target Market

- Automatic monthly resets of the maturity guarantee
 - **No need to make a call!**
- Optional triennial resets of death benefit guarantee
- Low costs ETFs with Prestige Class pricing



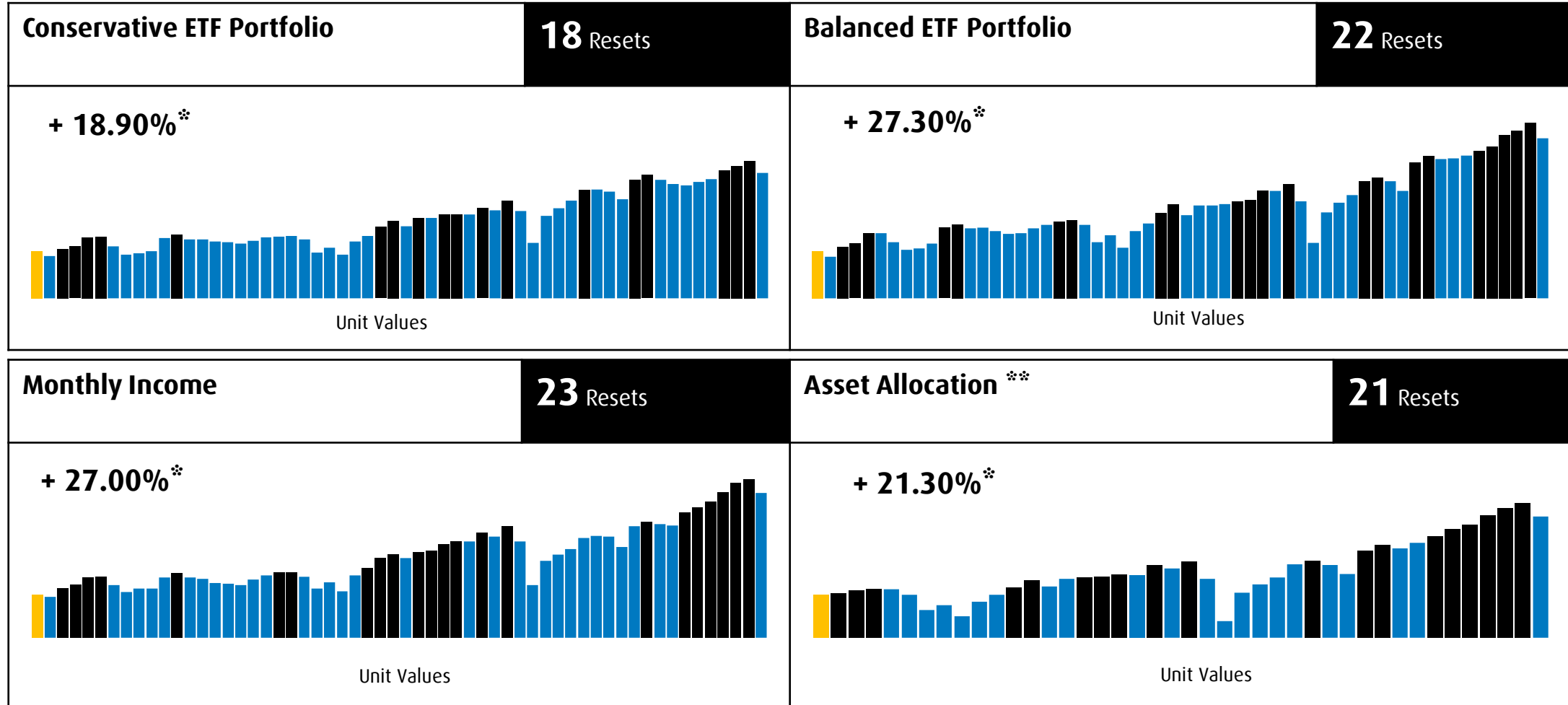
Ages: 50 to 65
Assets: \$250,000+

Maturity Monthly Reset

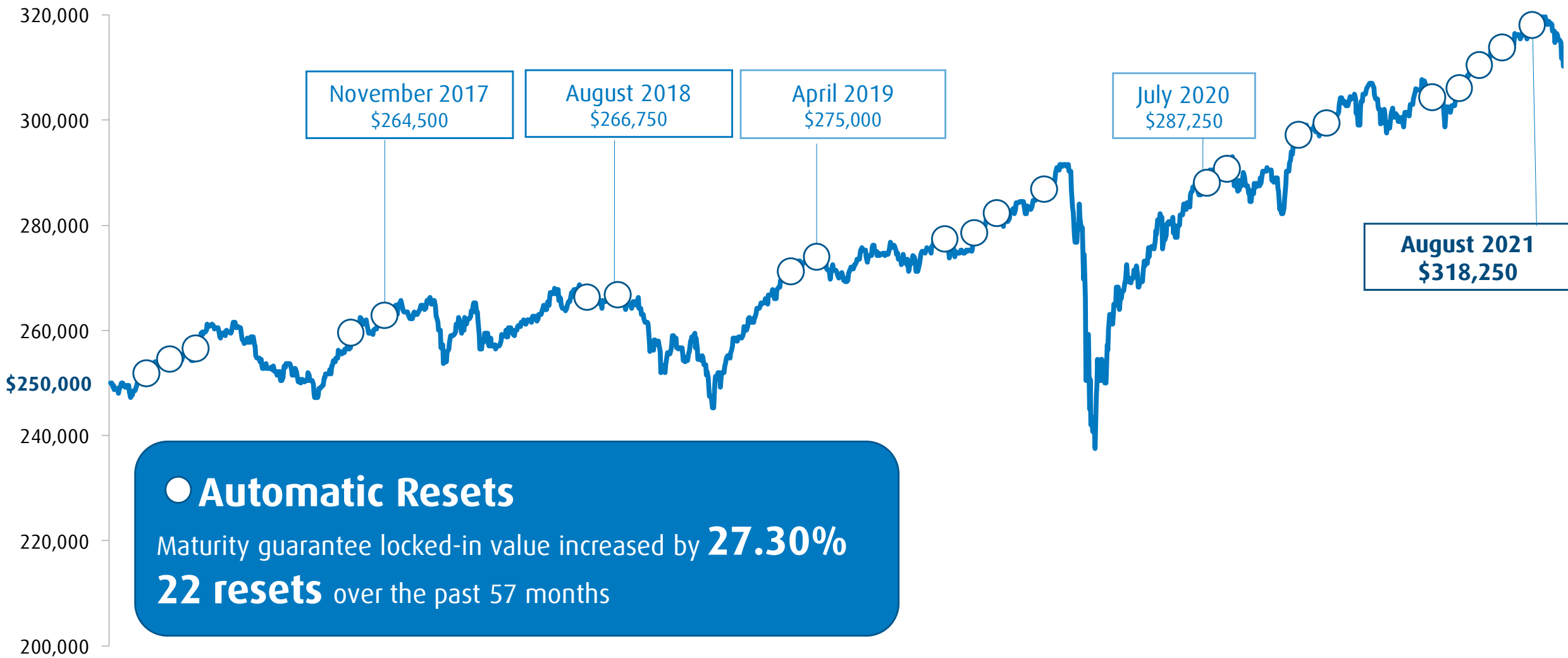
January 2017 to September 2021
(57 months)



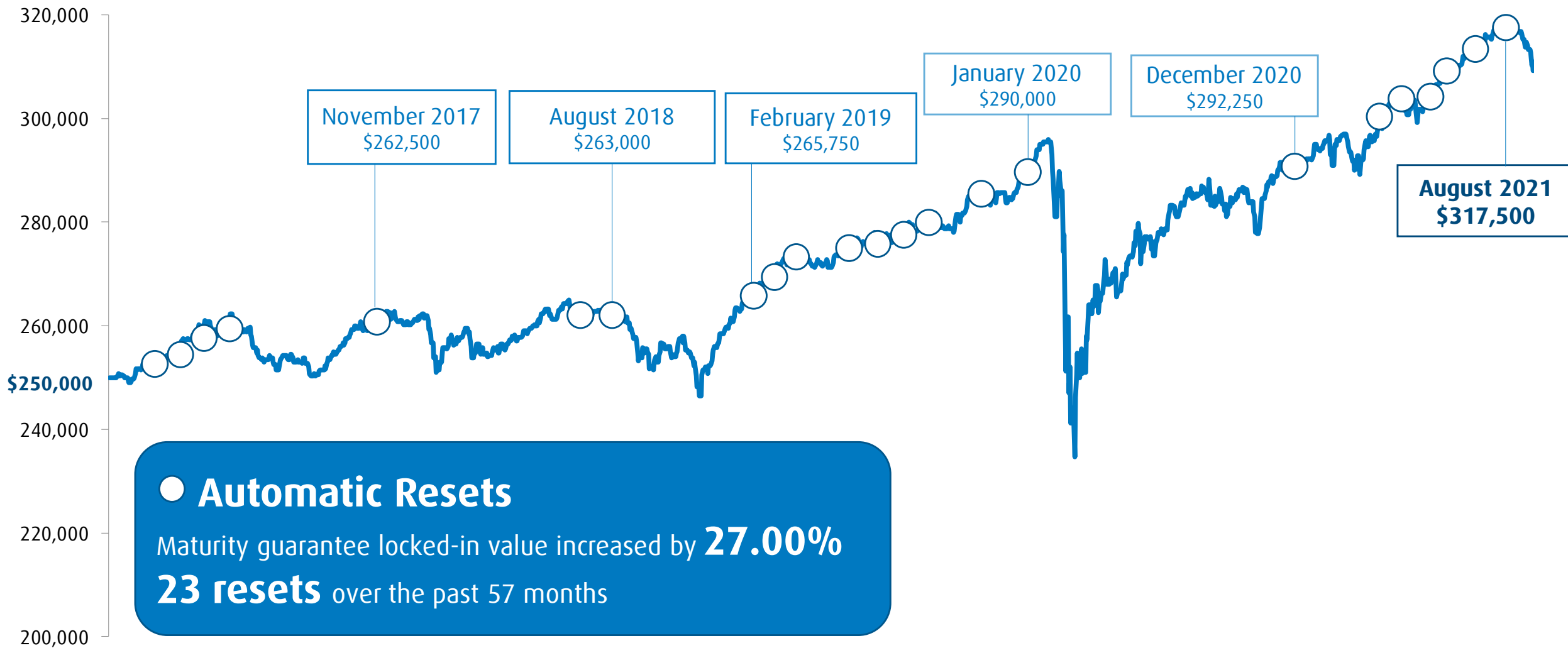
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BMO Balanced ETF Portfolio GIF: Prestige Class



BMO Monthly Income GIF: Prestige Class



Maturity Monthly Reset

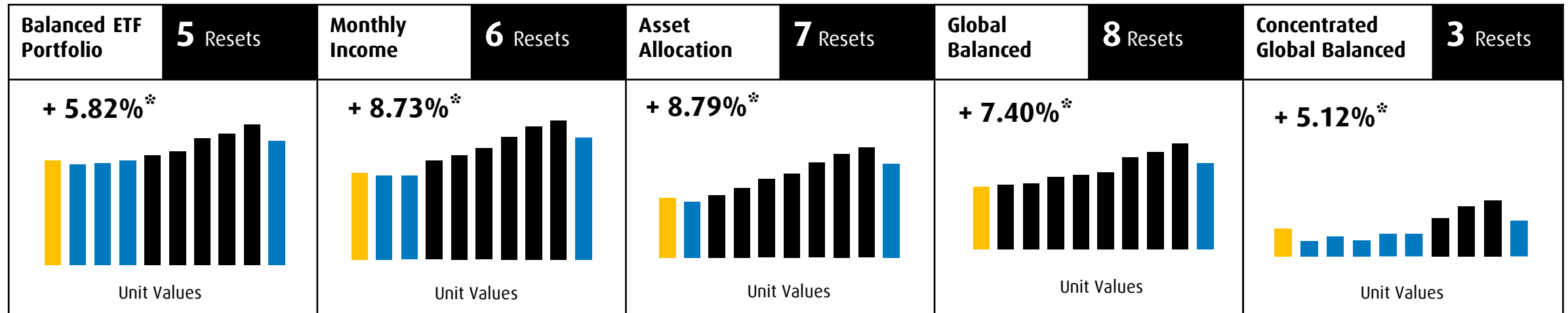
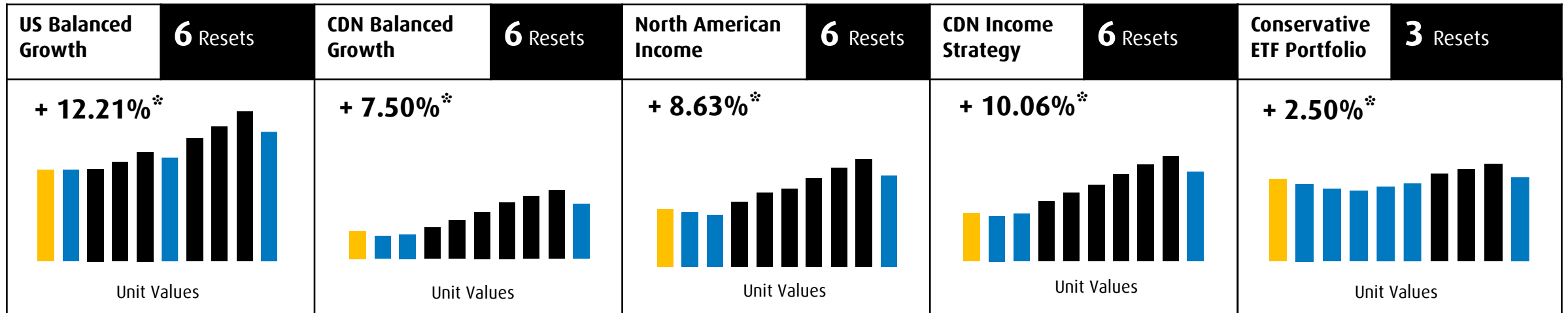
January 2021 to September 2021
(9 months)



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Period: January 2021 to September 2021

Prestige Class



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