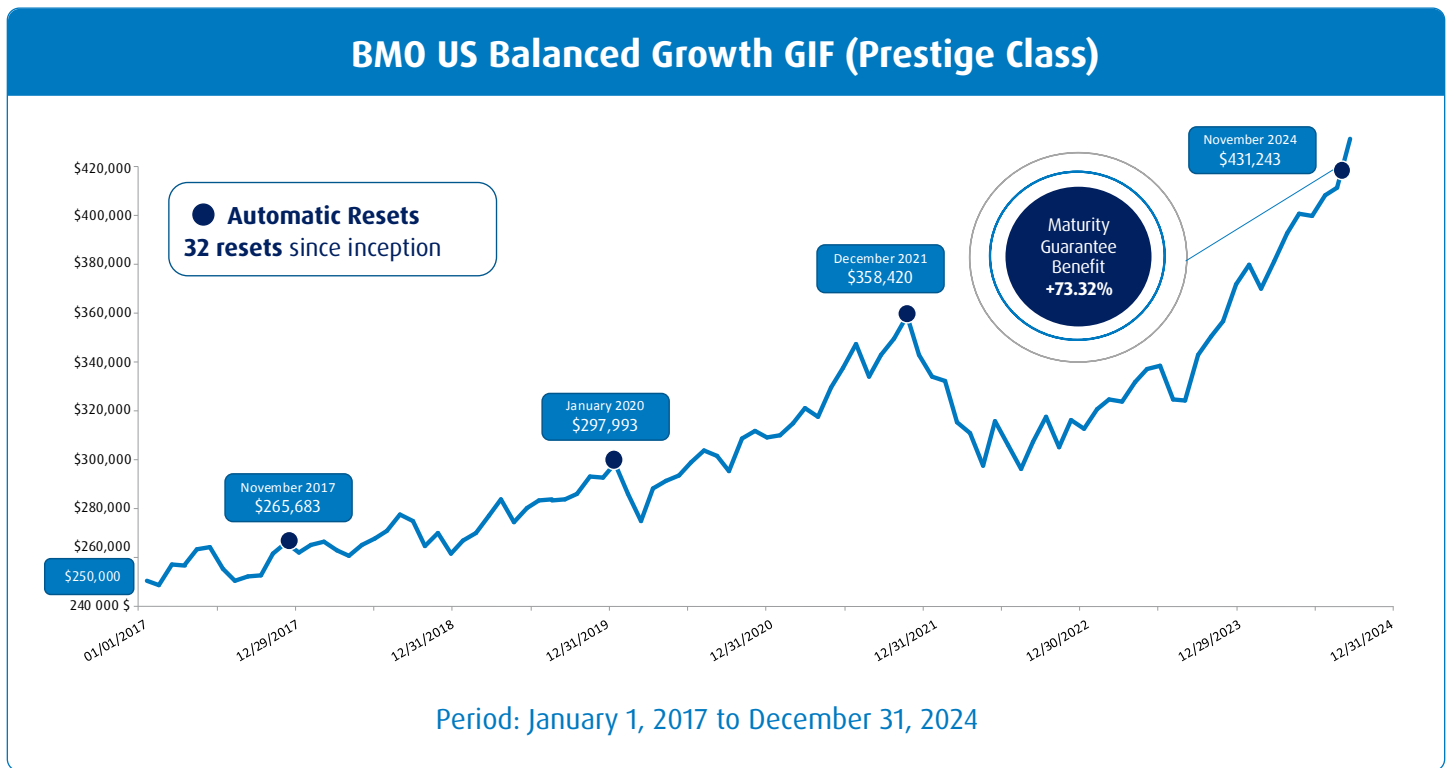


Lock-in investment growth **automatically** with BMO GIF 100/100!

Having protection today can go a long way in having a secure financial future for both you and your heirs. With BMO Guaranteed Investment Funds (GIF), you will have the confidence to stay invested, especially through periods of market volatility, by having your investment growth locked-in through “resets”.

Available exclusively with BMO GIF 100/100, you can take advantage of rising markets by having **automatic monthly resets** of the Maturity Guarantee Amount¹ (if the market value of your policy at the time of reset is higher than the current Maturity Guarantee Amount). Once your Maturity Guarantee Amount is reset, this amount will never go down² even if the market drops and the best part is, this is done automatically. **No action is required by you!**

Let’s take an example: You invested \$250,000 into a BMO GIF 100/100 policy on January 2, 2017³



Let’s connect

For more information about BMO Insurance or our products, please consult with your insurance advisor or contact us at:



1-855-639-3867



ClientServices.BMOLifeGIF@bmo.com



bmoinsurance.com/gif



¹ Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date.

² The Maturity Guarantee Amount is reduced proportionately for withdrawals.

³ \$250,000 invested in the BMO US Balanced Growth GIF (Prestige Class). Period: January 1, 2017 to December 31, 2024.

Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value. Market values and rates of return used in the examples are for illustration purposes only to show how certain product features work in different situations. They are not indicative of future performance. BMO Life Assurance Company is the issuer of the BMO GIF individual variable insurance contract referred to in the Information Folder and the guarantor of any guarantee provisions therein. This document provides an overview of the product features and benefits of BMO GIF. The BMO GIF Information Folder and Policy Provisions provide full details and govern in all cases.