

# Help reach your retirement goals

With today's market uncertainty and volatile interest rates, many investors are concerned about meeting their retirement objectives without taking on more investment risk. Current market conditions present additional risks to those investors who want to grow their investment portfolio and preserve their capital.

That's why there's BMO Guaranteed Investment Funds (GIF). BMO GIFs can be an integral part of a retirement portfolio.

## Take a look at Charles (55) and Vanessa (54)

- Charles has a management position in a technology firm
- Vanessa is a small business owner of an online cupcake boutique
- have accumulated a sizeable investment portfolio for their retirement
- have two adult children and one grandchild
- both are worried about protecting their retirement nest egg and leaving a legacy for their kids and grandkids

### What's on their mind

- ✓ want to protect value and grow their RRSP and other investments
- ✓ looking to participate in market growth, but limit the risks caused by drops in the market
- ✓ worried about market volatility and the impact of unstable interest rates

### Solution for Charles and Vanessa: BMO GIF 100/100

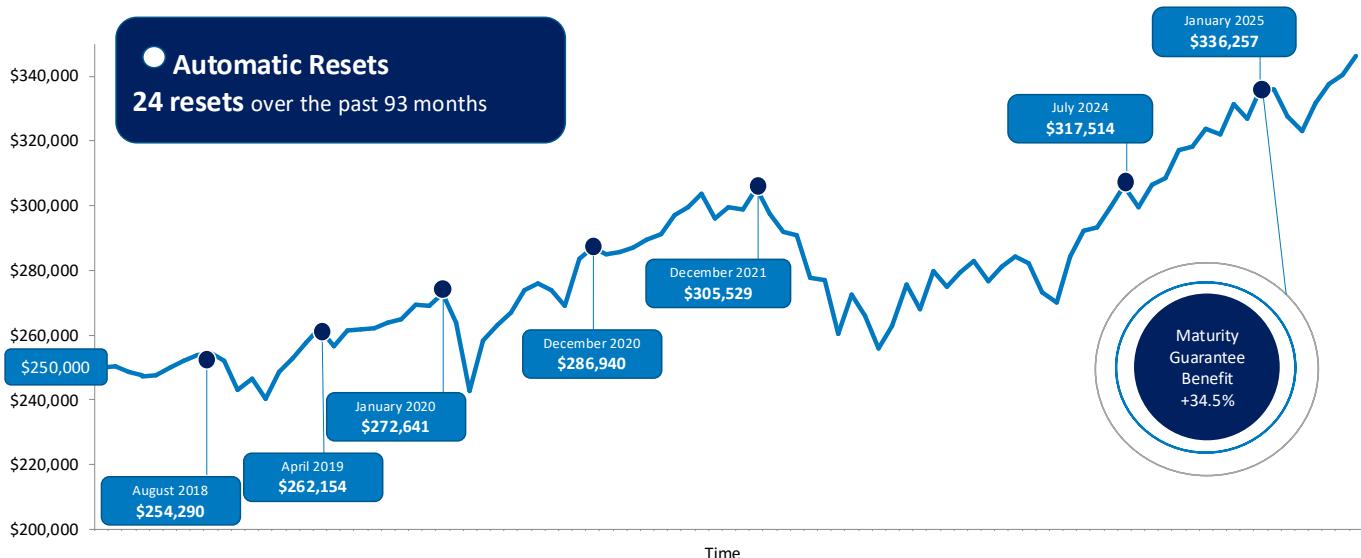
- they selected a contract with a 15 year term to maturity (16-year contract for Vanessa)
  - has the potential to provide Charles with 5 years of automatic monthly maturity resets (6 for Vanessa)
- capital protected during their RRSP accumulation phase
  - at age 71, seamless transition to RRIF
- with a 15-year term to maturity, BMO GIF 100/100 gives them the opportunity for 60 possible automatic resets



### Solution: BMO GIF 100/100

- Highest level of guarantees:
  - Capital protection: Up to 100% of investments returned in as few as 15 years<sup>2</sup>
  - Estate protection: Up to 100% of investments paid to beneficiary in event of death<sup>3</sup>
  - Overall Market volatility protection: Both maturity and death benefit guarantees mitigate the impact of a drop in markets<sup>2,3</sup>
- Automatic monthly maturity guarantee resets<sup>4</sup> (automatically locks-in market gains)
  - Resets occur automatically up to 10 years before the Maturity Date
  - Resets do not impact the selected Maturity Date
  - No need to call your advisor!
- Balanced funds for reduced volatility, designed by BMO Global Asset Management
- Prestige Class pricing for high net worth clients
  - Low cost ETFs
- Optional triennial resets of death benefit guarantee<sup>1</sup>

## BMO Balanced ETF Portfolio GIF: Prestige Class (Period: January 1, 2018 to August 31, 2025)



Rates of return are not indicative of future performance.

## 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 [ClientServices.BMOLifeGIF@bmo.com](mailto:ClientServices.BMOLifeGIF@bmo.com).

**Ontario Region**  
1-800-608-7303

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1-866-217-0514

**Western Region**  
1-877-877-1272

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



<sup>1</sup> If the Death Guarantee Reset Option is selected, automatic resets of the Death Guarantee Amount occur every 3<sup>rd</sup> policy anniversary up to and including the last policy anniversary before the Annuitant's 80<sup>th</sup> birthday. Additional fee applies.

<sup>2</sup> At Maturity: 100% of deposits made at least 15 years and 75% of deposits made less than 15 years from the Maturity Date, less a proportionate amount for withdrawals.

<sup>3</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>4</sup> Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date.

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Insurer: BMO Life Assurance Company.