

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 Investments (GIF). BMO GIFs can be an integral part of a retirement portfolio.

Take a look at Michael (79) and Claire (77)

- both are comfortably living off their pension and RRIF income
- concerned about the equity market and the impact of unstable interest rates
- have exposure to equity markets, although want to limit the risks caused by drops in the market
- saw what happened to their close friend who passed away 3 years ago
 - no will
 - estate was finally settled last year

What's on their mind

- ✓ would like to leave their savings to their three children (Charles, Julia, Christian)
- ✓ want to make sure their funds are distributed quickly and accordingly to their wishes
- ✓ Christian (youngest child) is somewhat "irresponsible" with his money

Solution for Michael and Claire: BMO GIF 75/100 Plus with Annuity Settlement Option

- estate protection with a 100% death benefit guarantee for deposits made before age 85¹
- provides a simple way to quickly and privately transfer wealth
 - beneficiaries: Children
- use the [Annuity Settlement Option](#) for Christian
- this combination provides a choice on how to distribute the Death Benefit of their BMO GIF portfolio
- offers Prestige Class pricing with low cost ETFs²



Solution: GIF 75/100

- Lower fees leaving more to accumulate wealth
- Estate protection: Up to 100% of investments paid to beneficiary in event of death¹
- Automatic triennial death guarantee resets to build legacy value⁴
- No probate, executor or legal/administration fees maximizes wealth transfer³
- More fund choices with greater equity content available
- Portfolios managed by BMO Global Asset Management
- Annuity Settlement Option can payout death benefit proceeds in a lump sum or over time (as an annuity)
- Prestige Class pricing for high net worth clients²

Solution: GIF 75/100 Plus

- Available in Class A, Class F⁵ and Prestige Class pricing²
- Estate protection with a 100% death benefit guarantee for deposits made before age 85¹
- Front-end load with 0% deposit commission (regular trailer)
- Four ETF portfolios⁶ and money market fund


 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

Ontario Region
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272

bmoinsurance.com/advisor/gif



¹ 100% death benefit guarantee on deposits made before age 80 (age 85 for GIF 75/100 Plus) and 75% death benefit guarantee on deposits made on or after age 80 (age 85 for GIF 75/100 Plus) less a proportionate amount for withdrawals.

² To qualify your client must hold at least \$250,000 in one or more GIF Contracts issued in their name.

³ May vary by province. Probate fees may not apply in Quebec.

⁴ Automatic resets of the Death Guarantee Amount occur every 3rd policy anniversary up to and including the last policy anniversary before the Annuitant's 80th birthday.

⁵ F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

⁶ Fixed Income, Income, Conservative and Balanced ETF Portfolios.

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

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Insurer: BMO Life Assurance Company