

New: BMO Global Income & Growth GIF

Global Investing Made Easy – All-in-one Global Balanced Fund

BMO Global Income & Growth GIF uses the expertise and insights from over 40 investment professionals and leverages their top ideas in one global balanced Fund. They incorporate insights from micro (individual stocks) to macro (how will inflation affect different asset classes) in one comprehensive global balanced fund that can invest in multiple asset classes, regions or sectors.

- Core, all-in-one, Global Multi-Asset Solution
- Experienced, Award-Winning¹ Global Sector Teams with a Differentiated Process
- Ability to invest in Multiple Asset Classes, Regions and Sectors
- The underlying mutual fund is managed by BMO Global Asset Management



Sadiq Adatia,
FSA, FCIA, CFA
CIO



Marchello Holditch,
CAIA, CFA
Director, Portfolio Manager
MAST



Jeff Elliott, Ph.D, CFA, MBA
Director, Portfolio Manager
Global Equities



Valuation
Fundamental anchor that drives long-term (36+ month) views



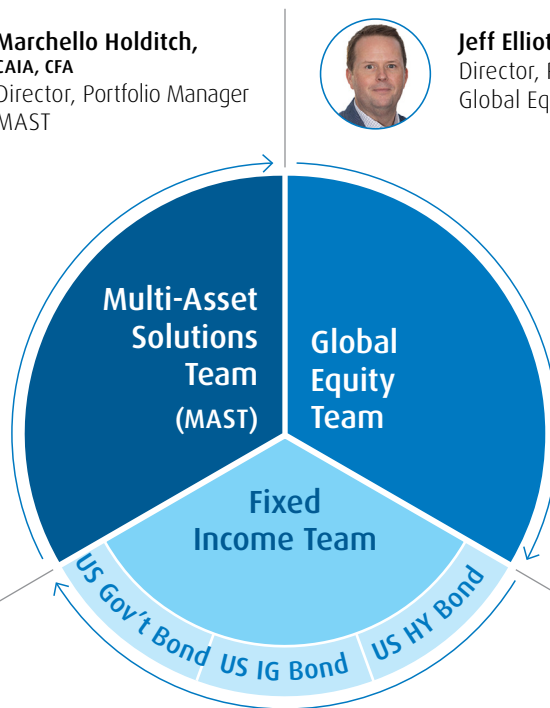
Economy
Economic cycle important for medium-term (6-36 month) views



Policy
Policy impacts short-term to long term (6-36+ month) views



Behaviour
Behaviour impacts shorter-term (3-12 month) views



Top Down
Sector weights are determined through combination of macro and fundamental insights



Bottom Up
Global equity security selection driven by sector specialist best ideas



Earl Davis, C.DIR, MBA, CFA
Managing Director, Portfolio Manager
Fixed Income



Forecasting
Macro Thematic View



Risk Expression
Optimize the Exposure



Credit & Research Selection
Proprietary credit research model



Portfolio Construction
Balance the Risks

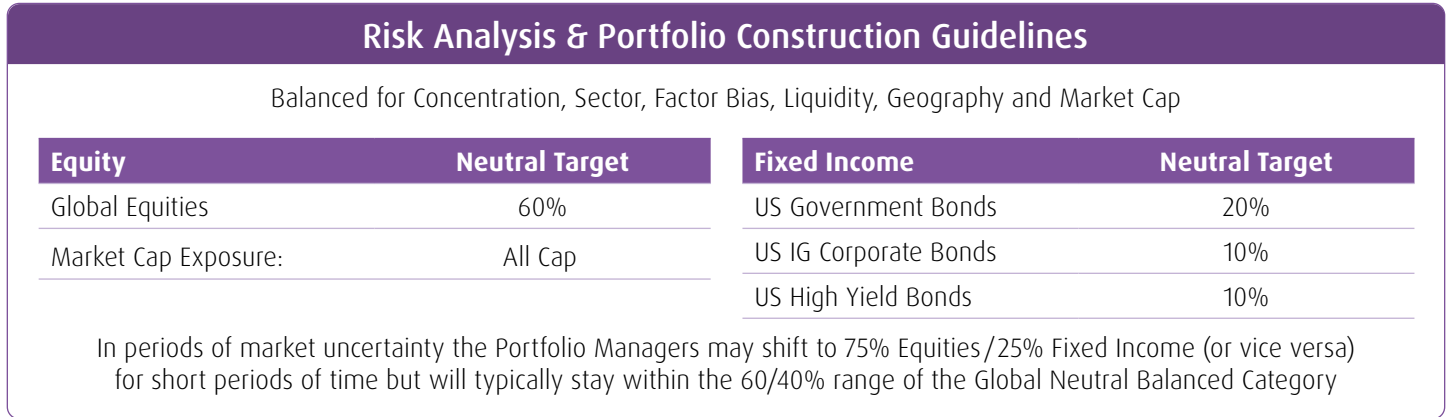
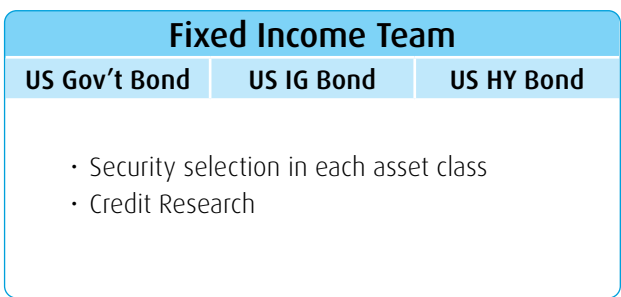
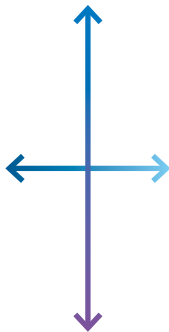
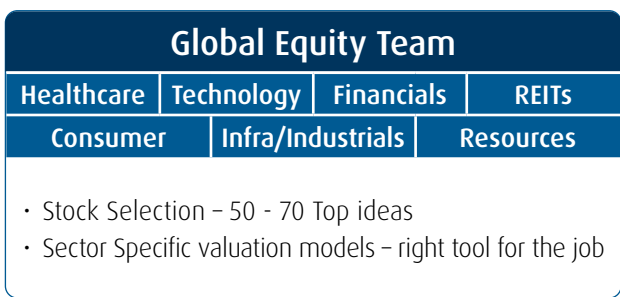
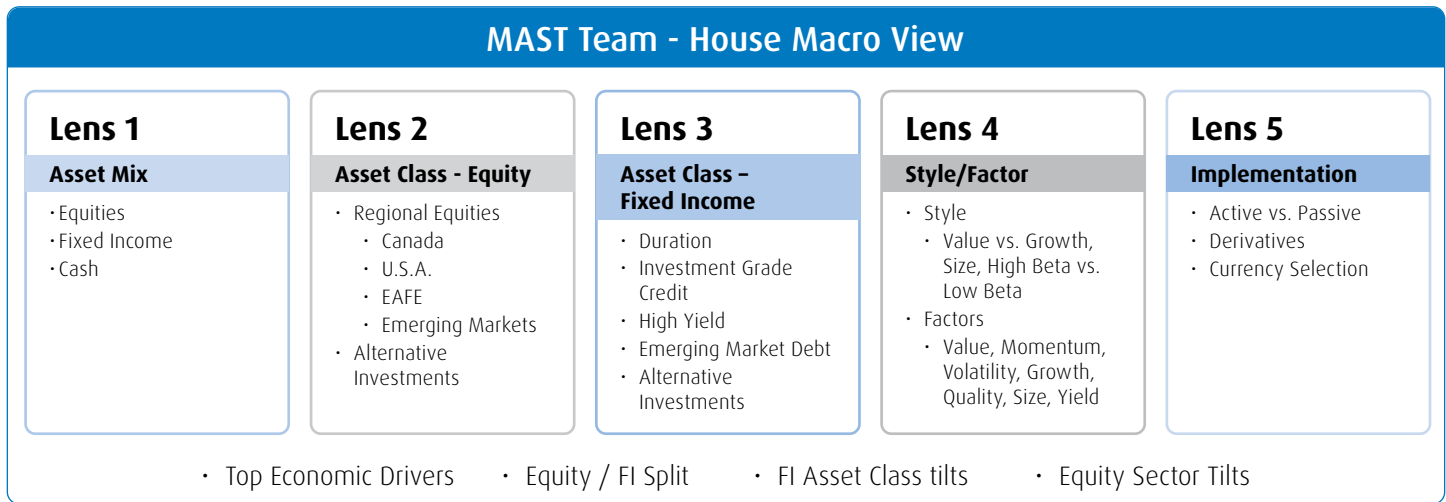


Risk Management
Protect the Downside

¹ Source: [TopGun Investment Minds Platinum Class winners 2021/2022](#) – TopGun Investment Minds Winner – Kate MacDonald. Platinum Class Winners: Hoa Hong, Malcolm White, Jeremy Yeung. Platinum Class awarded to individuals who have been Designated TopGun in four consecutive years.

Investment Process

- Macro View – BMO GAM MAST – 5 Lenses
- Global Equity Team stock selection and sector tilts
- Fixed Income team security selection and MAST allocation calls
- Risk analysis & portfolio construction
- 4 Levers to Drive Alpha
 - Cross Asset
 - Fixed Income Sector
 - Equity Sector
 - Security Selection

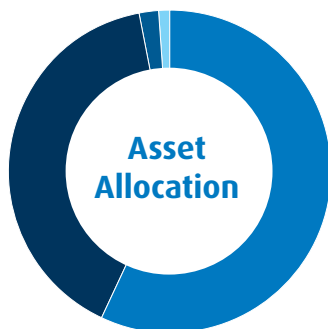


Fund at a Glance

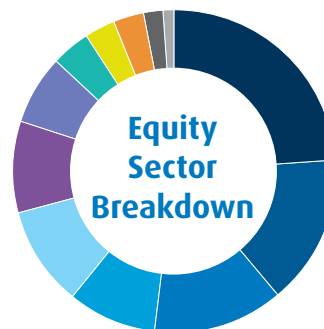
Invests in	This fund's objective is to generate income and provide long-term capital growth by investing in equity and fixed income securities from around the world.
Investment Process	Top-down and bottom-up; sector focus
Category	Global Neutral Balanced
Risk Rating	Low to Medium

Target Top Holdings

- Nvidia
- Amazon
- Shell
- HSBC
- East West Bancorp
- Microsoft
- Eli Lilly
- Netflix
- Boston Scientific
- Apple



Equity	57%
Fixed Income	40%
Cash	2%
Gold	1%



Information Technology	24%
Financials	15%
Health Care	13%
Industrials	9%
Consumer Discretionary	10%
Consumer Staples	9%
Communication Services	7%
Energy	4%
Utilities	3%
Materials	3%
Real Estate	2%
Cash	1%

Sample allocation of the Fund's Top Target Equity Holdings, Asset Allocation and Equity Sector Breakdown as of June 30, 2023. For illustrative purposes only and may change due to the Fund's ongoing portfolio transactions without notice.

Fund Codes & Fees

Class A	GIF 75/75	GIF 75/100
Front End	BLA8311	BLA8811
No-Load (3%)	BLA8301	BLA8801
No-Load (5%)	BLA8202	BLA8802
F Class (nominee)	BLA8405	BLA8805
F Class (client name)	BLA8406	BLA8806

Expected MER (%)**	GIF 75/75	GIF 75/100
Class A	2.55%	2.90%
Class A Prestige	2.35%	2.70%
F Class	1.45%	1.80%
F Class Prestige	1.25%	N/A

* The fund was launched on October 16, 2023 and MERs are estimates only (includes management fee, insurance fee, fixed administrative expenses of 0.25%, plus applicable taxes).

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, call 1-877-742-5244, or email ClientServices.BMOLifeGIF@bmo.com

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Ontario Region
1-800-608-7303

Quebec – Atlantic Region
1-866-217-0514

Western Region
1-877-877-1272

bmoinsurance.com/advisor/GIF



Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value. Rates of return are not indicative of future performance. BMO Life Assurance Company is the sole issuer and guarantor of the BMO GIF individual variable insurance contract. This document provides general information. Please consult the Policy Provisions and Information Folder for details of BMO GIF.

Insurer: BMO Life Assurance Company

997E (2023/10/16)

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