

BMO Balanced ETF Portfolio GIF 75/100 Class A*

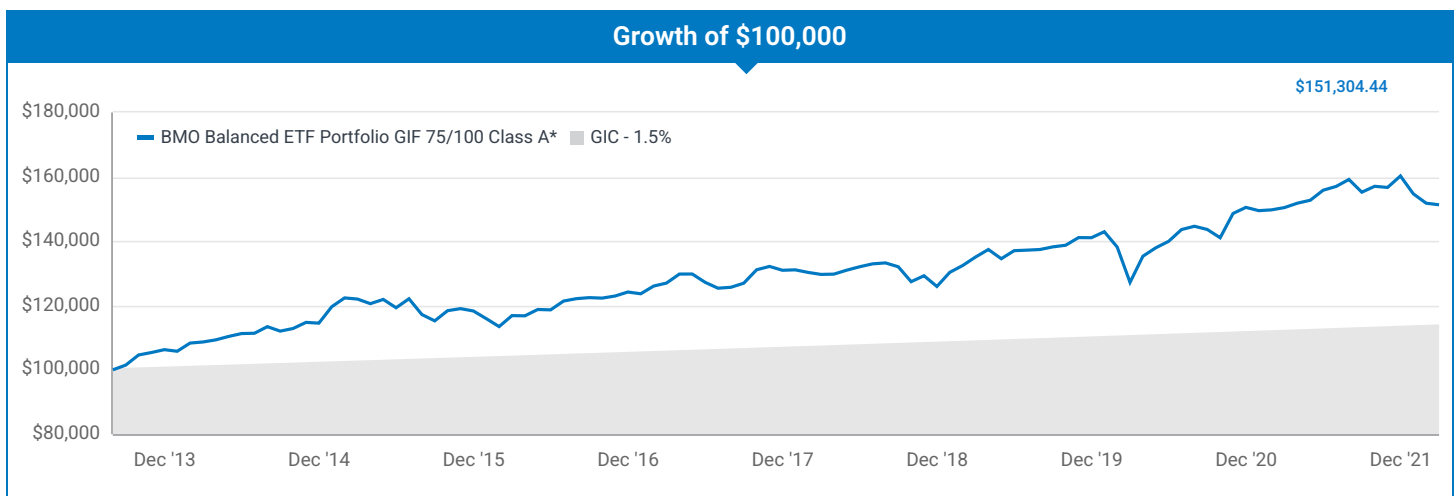
Not all Guarantees are equal

GICs are great when it comes to guaranteed returns, but in today's world those returns are historically low, plus the returns are guaranteed only if you hold your investment until maturity for the selected term. If you need access to these funds before maturity, for an emergency or other reasons, there are usually some heavy penalties for early redemption.

With **BMO Guaranteed Investment Funds (GIF)** popular no-load plan, you can access your funds anytime, usually without penalties.

Plus BMO GIFs offer as much as 100% participation in the equity markets, allowing for potentially higher returns while offering guaranteed values at maturity or on death. When markets do well, BMO GIFs can also regularly and automatically lock-in those gains to increase the guaranteed amounts at maturity[†].

Retirement planning has never been easier. Let us show you how BMO GIFs can help with your wealth accumulation, estate preservation and wealth transfer needs.



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* Source: CapIntel, as at April 8, 2022. Past returns are not indicative of future performance. Estimated BMO GIF fund returns were calculated using the net returns of BMO Balanced ETF Portfolio and reducing the net returns by the difference between the MER of the underlying fund and the current MER of the BMO Balanced ETF Portfolio GIF 75/100 Class A*. Inception date: BMO Balanced ETF Portfolio GIF 75/100 Class A* – August 11, 2013.

Fund performance compared to a selected annual rate of 1.5%.

[†] GIF 100/100: Automatic monthly resets of the Maturity Guarantee Amount occur up to and including 10 years from the Maturity Date. Not all funds available in GIF 100/100.

Any amount that is allocated to a segregated fund is invested at the risk of the policy owner. 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.