

# Maturity Monthly Guarantee Reset



BMO  Insurance

We're here to help.™

BMO GIF 100/100  
PN0070E  
2021/12/31

# Maturity Guarantee Reset

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- The Maturity Guarantee Amount can be increased through resets.
- Resets occur **automatically** on the last day of each month up to 10 years before the Maturity Date.
- Resets do not impact the client-selected Maturity Date.



# Management Expense Ratio

	<b>Class A</b>	<b>Prestige Class</b>	<b>Triennial Resets of Death Guarantee*</b>
BMO Money Market GIF	0.44%	-	No cost
BMO Conservative ETF Portfolio GIF	2.87%	2.49%	Plus 0.20%
BMO Canadian Income Strategy GIF	3.01%	2.67%	Plus 0.15%
BMO Canadian Balanced Growth GIF	3.08%	2.69%	Plus 0.20%
BMO North American Income Strategy GIF	2.96%	2.56%	Plus 0.15%
BMO US Balanced Growth GIF	3.08%	2.69%	Plus 0.20%
BMO Monthly Income GIF	3.23%	2.80%	Plus 0.20%
BMO Balanced ETF Portfolio GIF	3.02%	2.62%	Plus 0.20%
BMO Asset Allocation GIF	3.22%	2.77%	Plus 0.20%
BMO Global Balanced GIF	3.31%	2.92%	Plus 0.20%
BMO Concentrated Global Balanced GIF	3.19%	2.78%	Plus 0.20%
BMO Balanced ESG ETF GIF	2.95%	2.56%	Plus 0.20%

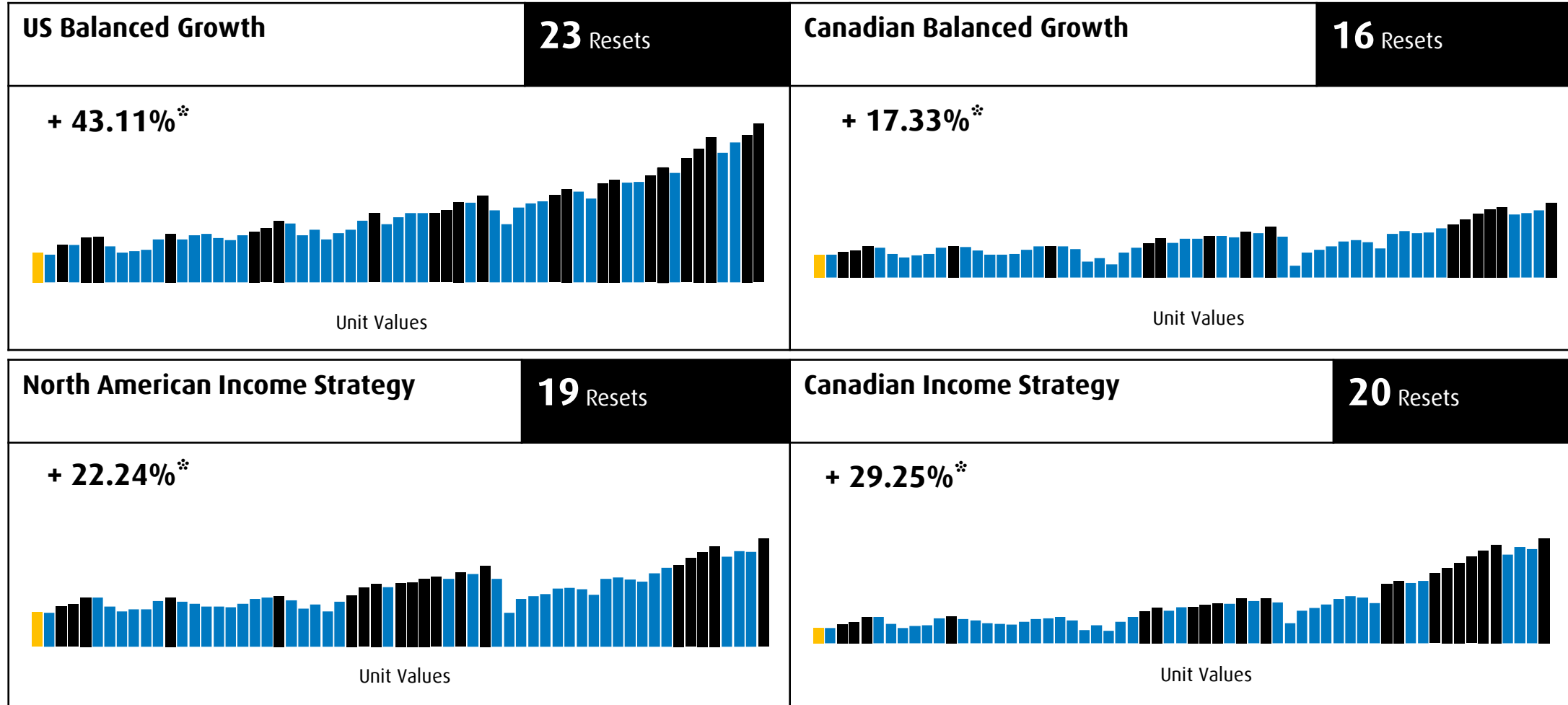
# Target Market

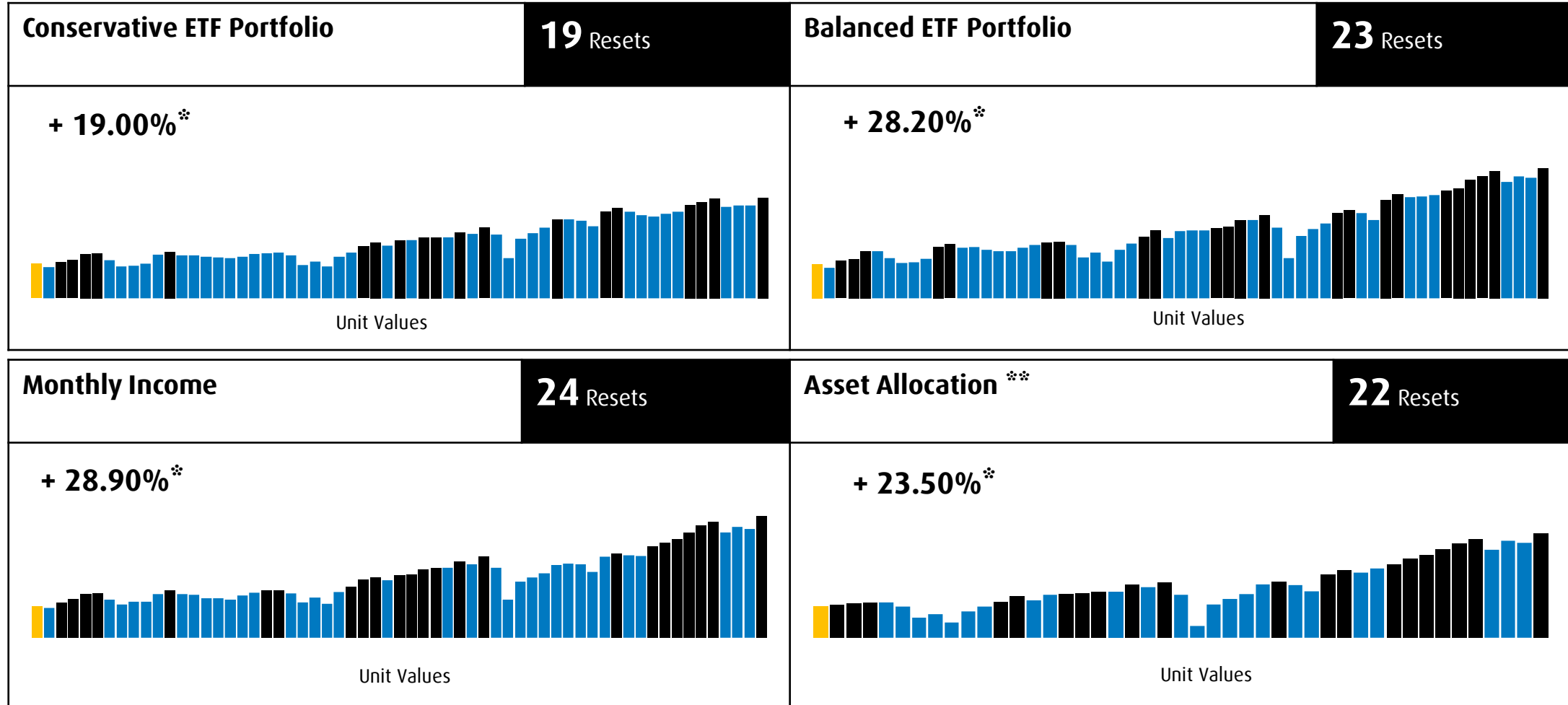
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- Automatic monthly resets of the maturity guarantee
  - **No need to make a call!**
- Optional triennial resets of death benefit guarantee
- Low costs ETFs with Prestige Class pricing

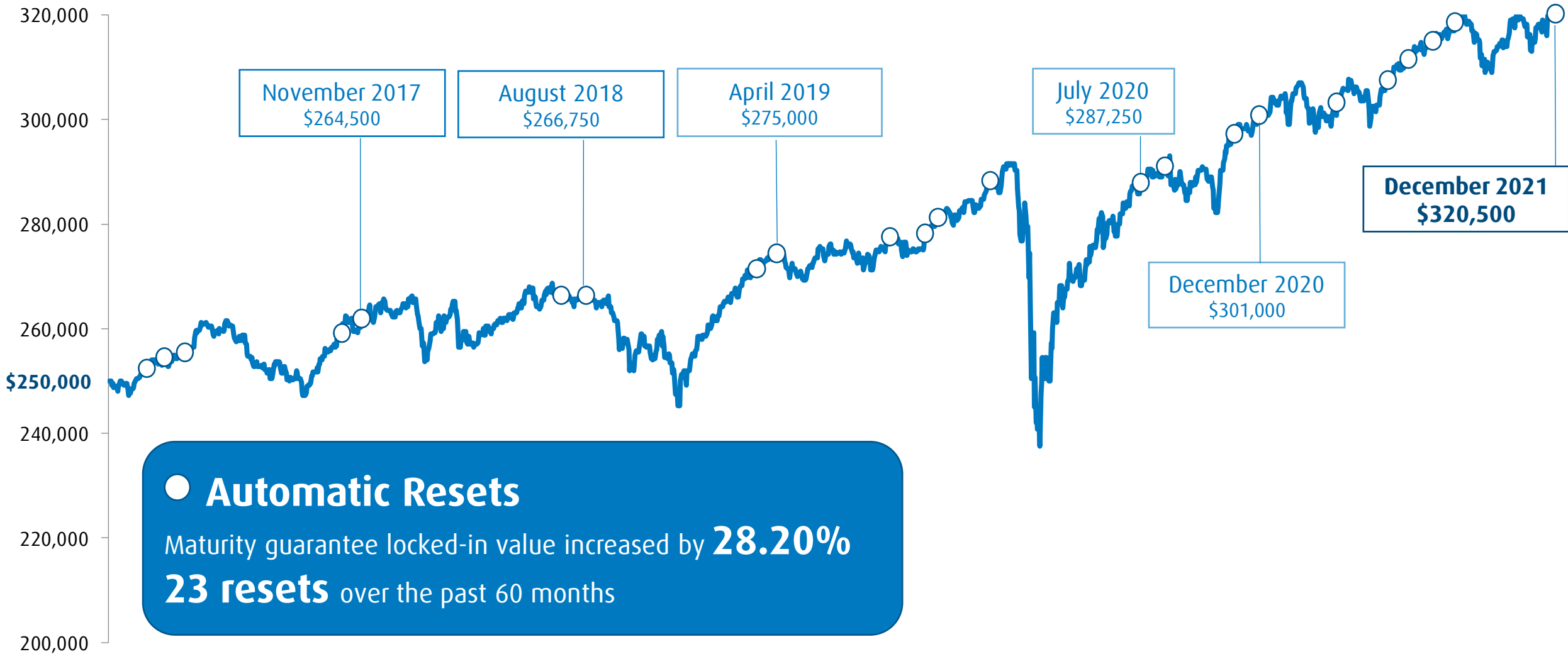


**Ages: 50 to 65**  
**Assets: \$250,000+**

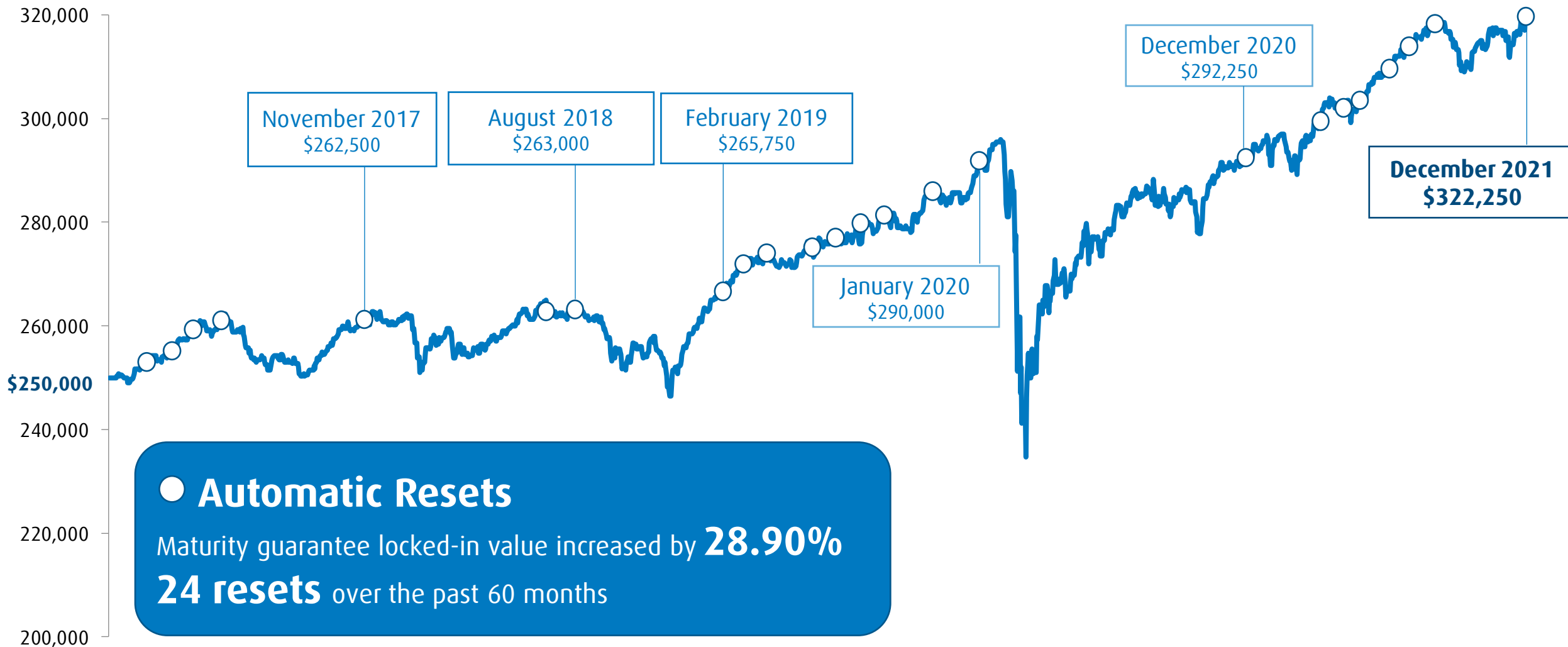




# BMO Balanced ETF Portfolio GIF: Prestige Class



# BMO Monthly Income GIF: Prestige Class



# Disclosure

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