

Maturity Monthly Guarantee Reset



BMO  Insurance

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BMO GIF 100/100
PN0070E
2021/12/31

Maturity Guarantee Reset

- 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.



Available exclusively with BMO GIF



Balanced Fund:

- BMO Monthly Income GIF
- BMO Asset Allocation GIF
- BMO Balanced ETF Portfolio GIF
- BMO Canadian Balanced Growth GIF
- BMO North American Income Strategy GIF
- BMO Canadian Income Strategy GIF
- BMO US Balanced Growth GIF
- BMO Global Balanced GIF
- BMO Concentrated Global Balanced GIF
- BMO Balanced ESG ETF GIF

Income Fund:

- BMO Conservative ETF Portfolio GIF

Fixed Fund:

- BMO Money Market GIF

Management Expense Ratio

	Class A	Prestige Class	Triennial Resets of Death Guarantee*
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

- 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



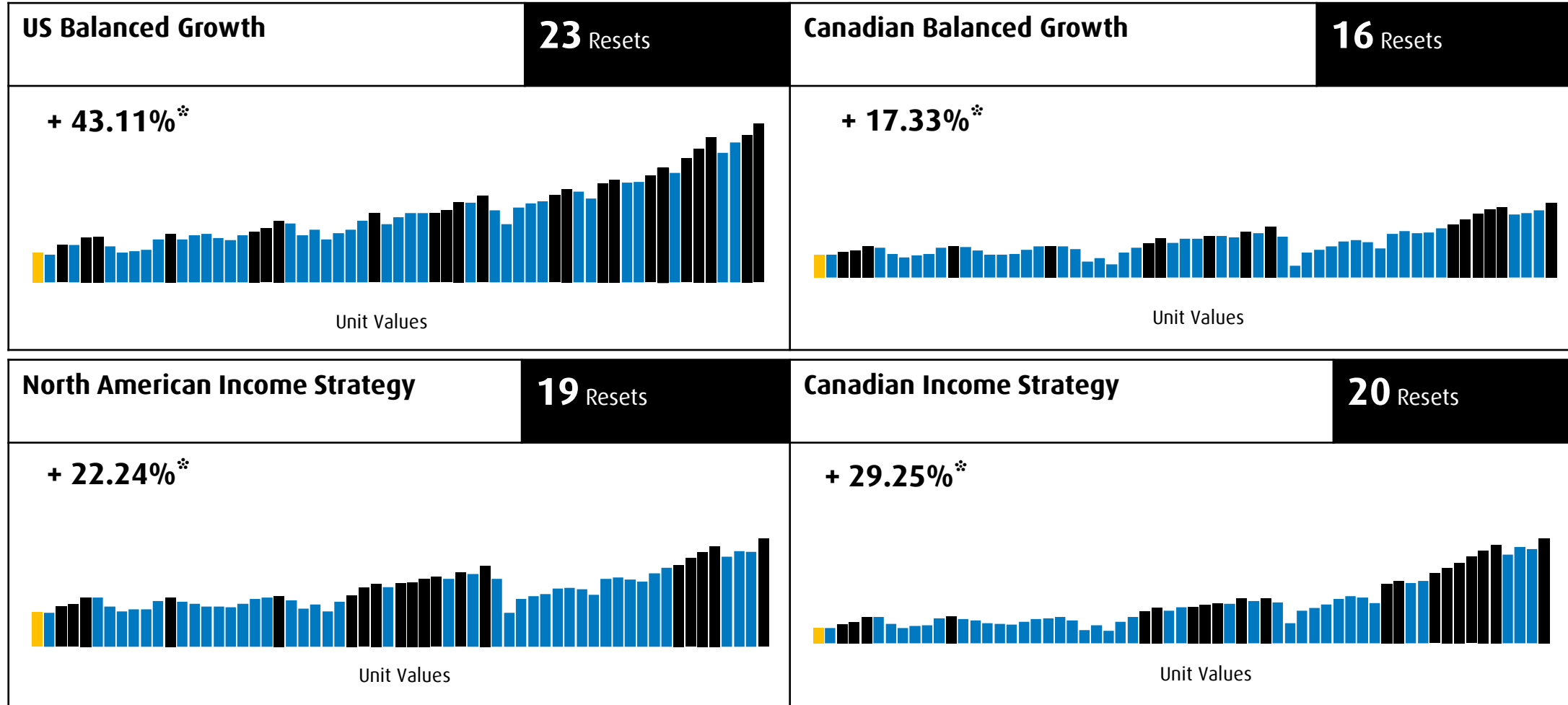
Ages: 50 to 65
Assets: \$250,000+

Maturity Monthly Reset

January 2017 to December 2021
(60 months)



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Period: January 2017 to December 2021

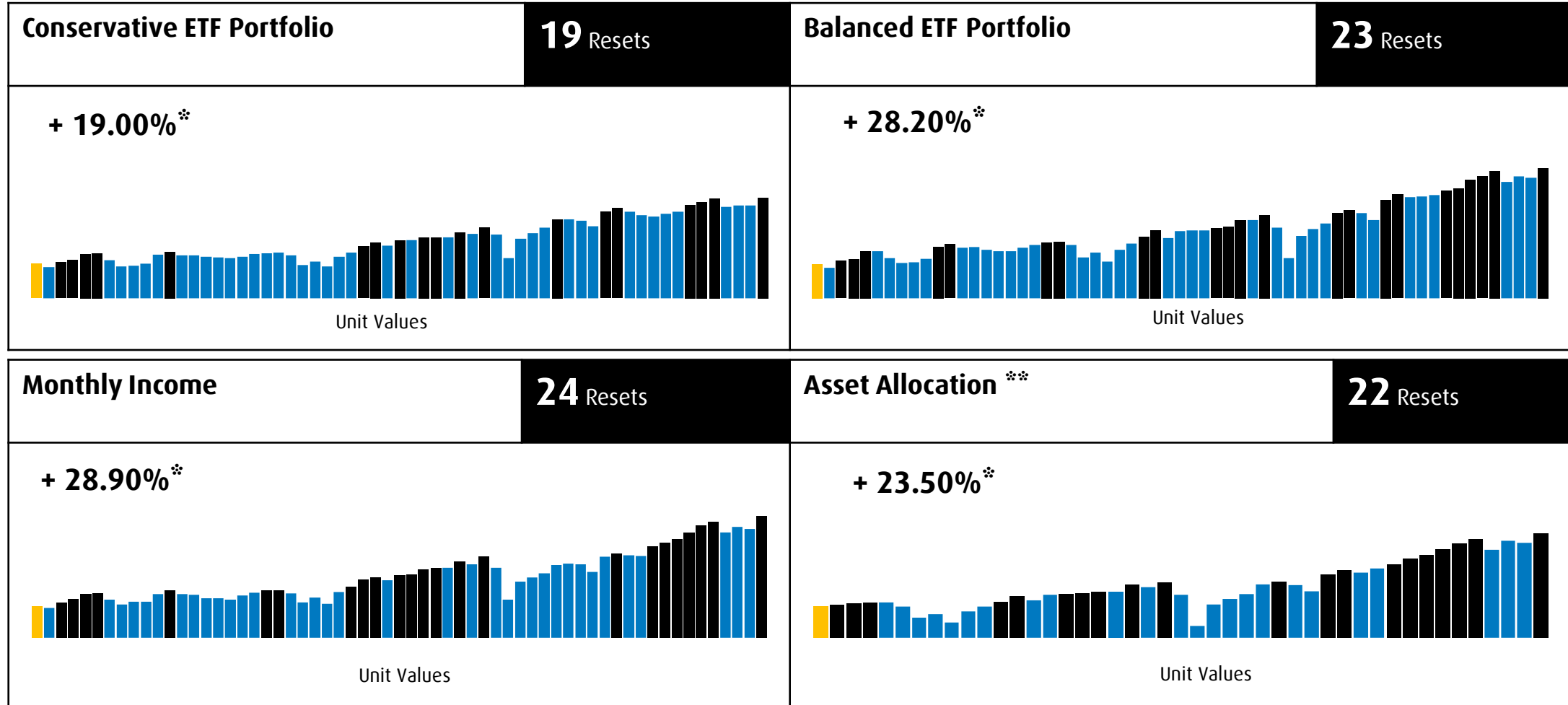
Prestige Class

Date	Unit Values	Date	Unit Values	Date	Unit Values	Date	Unit Values
2017-01-02	10.02	2020-07-31	11.94	2017-01-02	9.75	2021-07-30	11.21
2017-02-28	10.27	2020-08-31	12.14	2017-02-28	9.84	2021-08-31	11.32
2017-04-28	10.52	2020-11-30	12.34	2017-03-31	9.89	2021-12-31	11.44
2017-05-31	10.55	2020-12-31	12.46	2017-04-28	10.01		
2017-11-30	10.63	2021-03-31	12.58	2017-11-30	10.02		
2018-06-29	10.70	2021-04-30	12.84	2018-07-31	10.03		
2018-07-31	10.83	2021-06-30	13.18	2019-03-29	10.13		
2018-08-31	11.08	2021-07-30	13.49	2019-04-30	10.29		
2019-04-30	11.33	2021-08-31	13.88	2019-08-30	10.36		
2019-09-30	11.34	2021-11-30	13.97	2019-11-29	10.50		
2019-10-31	11.42	2021-12-31	14.34	2020-01-31	10.65		
2019-11-29	11.71			2021-04-30	10.74		
2020-01-31	11.92			2021-05-30	10.90		
				2021-06-30	11.09		
+ 43.11%*				+ 17.33%*			
US Balanced Growth		23 Resets		Canadian Balanced Growth		16 Resets	

Period: January 2017 to December 2021

Prestige Class

Date	Unit Values	Date	Unit Values	Date	Unit Values	Date	Unit Values	
2017-01-02	10.07	2019-11-29	11.27	2017-01-02	9.47	2020-12-31	10.92	
2017-02-28	10.24	2020-01-31	11.49	2017-02-28	9.61	2021-03-31	11.15	
2017-03-31	10.30	2021-05-31	11.52	2017-03-31	9.67	2021-04-30	11.33	
2017-04-28	10.50	2021-06-30	11.72	2017-04-28	9.82	2021-05-31	11.47	
2017-11-30	10.51	2021-07-30	11.92	2017-11-30	9.84	2021-06-30	11.68	
2018-08-31	10.56	2021-08-31	12.08	2019-03-29	9.99	2021-07-30	11.87	
2019-02-28	10.57	2021-12-31	12.31	2019-04-30	10.12	2021-08-31	12.03	
2019-03-29	10.81			2019-07-31	10.14	2021-12-31	12.24	
2019-04-30	10.94			2019-08-30	10.21			
2019-06-28	10.95			2019-09-30	10.24			
2019-07-31	10.98			2019-11-29	10.39			
2019-08-30	11.09			2020-01-31	10.54			
2019-09-30	11.14			2020-11-30	10.83			
			+ 22.24%*				+ 29.25%*	
North American Income Strategy				19 Resets	Canadian Income Strategy			
					20 Resets			



Period: January 2017 to December 2021

Prestige Class

Date	Unit Values	Date	Unit Values	Date	Unit Values	Date	Unit Values
2017-01-07	10.00	2020-07-31	11.29	2017-01-07	10.00	2020-01-31	11.44
2017-02-28	10.04	2020-11-30	11.50	2017-02-28	10.09	2020-07-31	11.49
2017-03-31	10.10	2020-12-31	11.60	2017-03-31	10.17	2020-08-31	11.57
2017-04-28	10.29	2021-06-30	11.70	2017-04-28	10.39	2020-11-30	11.89
2017-15-31	10.30	2021-07-30	11.79	2017-10-31	10.50	2020-12-30	12.04
2017-11-30	10.34	2021-08-31	11.89	2017-11-30	10.58	2021-04-30	12.14
2019-03-29	10.51	2021-12-31	11.90	2018-07-31	10.64	2021-05-31	12.22
2019-04-30	10.63			2018-08-31	10.67	2021-06-30	12.47
2019-06-28	10.69			2019-03-29	10.81	2021-07-30	12.56
2019-08-30	10.76			2017-04-30	11.00	2021-08-31	12.73
2019-09-30	10.77			2019-09-30	11.06	2021-12-31	12.82
2019-11-29	10.90			2019-10-31	11.10		
2020-01-31	11.05			2019-11-29	11.30		
+ 19.00%*				+ 28.20%*			
Conservative ETF Portfolio				Balanced ETF Portfolio			
19 Resets				23 Resets			

Period: January 2017 to December 2021

Prestige Class

Date	Unit Values	Date	Unit Values	Date	Unit Values	Date	Unit Values	
2017-01-07	10.00	2019-09-30	11.24	2018-05-11	10.00	2020-11-30	11.02	
2017-02-28	10.14	2019-11-29	11.45	2018-05-31	10.03	2020-12-31	11.15	
2017-03-31	10.24	2020-01-31	11.60	2018-06-29	10.09	2021-02-26	11.20	
2017-04-28	10.40	2020-12-31	11.69	2018-07-31	10.12	2021-03-31	11.35	
2017-10-31	10.42	2021-03-31	11.92	2019-03-29	10.15	2021-04-30	11.52	
2017-11-30	10.50	2021-04-30	12.03	2019-04-30	10.33	2021-05-31	11.63	
2018-07-31	10.51	2021-05-31	12.16	2019-06-28	10.36	2021-06-30	11.84	
2018-08-31	10.52	2021-06-30	12.38	2019-07-31	10.39	2021-07-30	12.01	
2019-02-28	10.63	2021-07-30	12.59	2019-08-30	10.41	2021-08-31	12.13	
2019-03-29	10.86	2021-08-31	12.70	2019-09-30	10.46	2021-12-31	12.35	
2019-04-30	10.93	2021-12-31	12.89	2019-11-29	10.69			
2019-06-28	10.99			2020-01-31	10.77			
2019-07-31	11.03			2020-08-31	10.79			
2019-08-30	11.18							
				+ 28.90%*				
Monthly Income				24 Resets	Asset Allocation**			
					22 Resets			

Period: January 2017 to December 2021

Prestige Class

Global Balanced **

18 Resets

+ 20.50%*



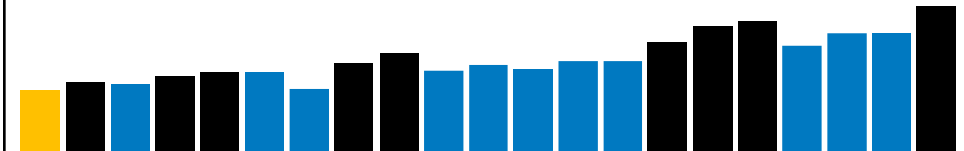
Unit Values

Date	Unit Values	Date	Unit Values	Date	Unit Values
2019-06-28	10.01	2020-08-31	10.78	2021-05-31	11.49
2019-07-31	10.05	2020-11-30	11.06	2021-06-30	11.78
2019-08-30	10.09	2020-12-31	11.23	2021-07-30	11.90
2019-09-30	10.16	2021-01-29	11.26	2021-08-31	12.05
2019-10-31	10.45	2021-02-26	11.29		
2019-11-29	10.69	2021-03-31	11.41		
2020-01-30	10.77	2021-04-30	11.45		

Concentrated Global Balanced ***



9 Resets

+ 13.00%*

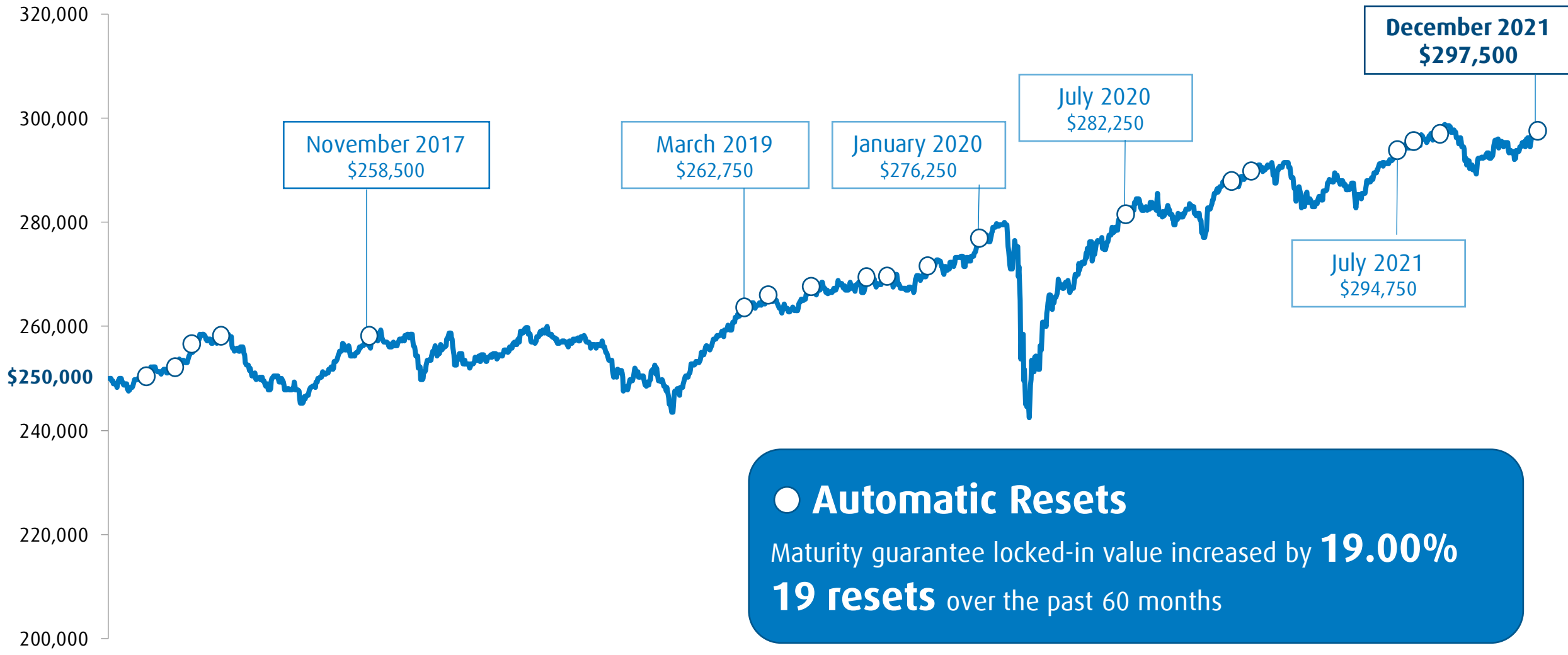


Unit Values

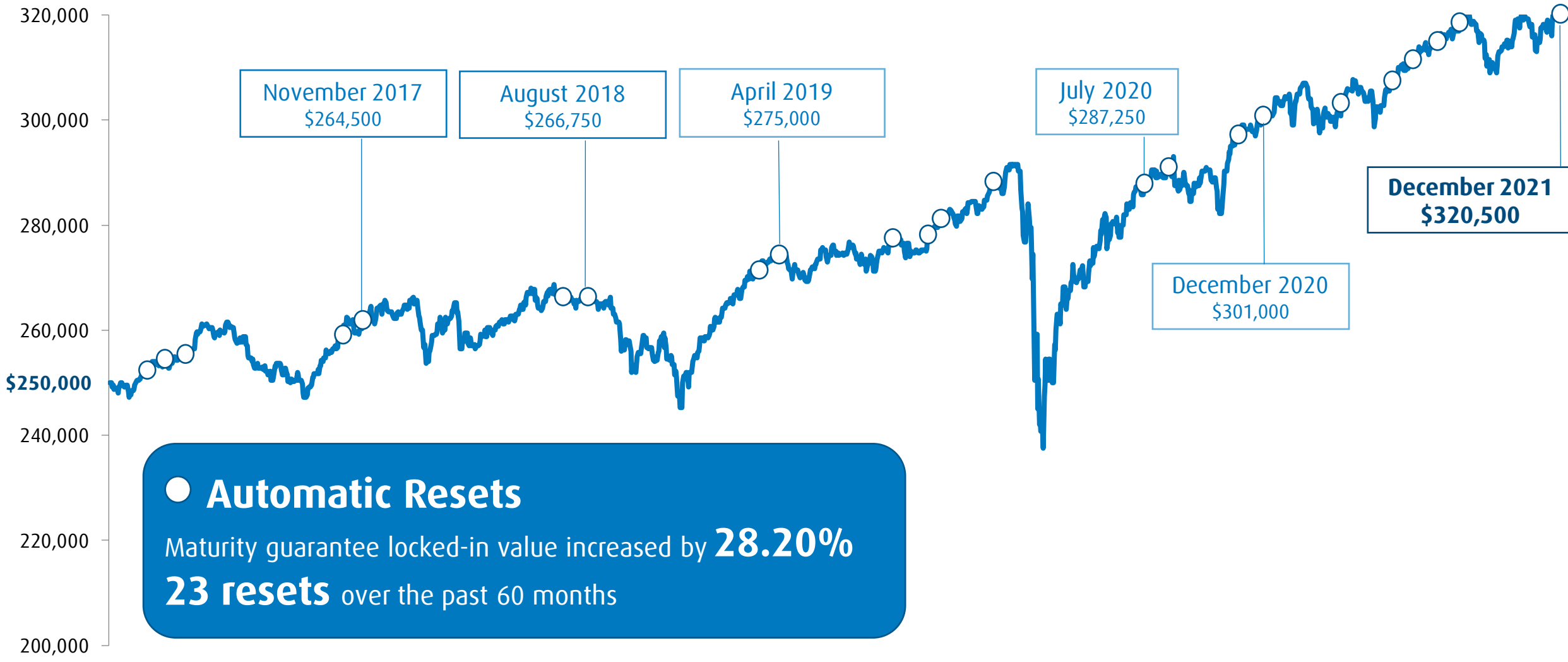
Date	Unit Values	Date	Unit Values
2020-05-29	10.12	2021-08-31	11.08
2020-07-31	10.21	2021-12-31	11.30
2020-08-31	10.26		
2020-11-30	10.41		
2020-12-31	10.56		
2021-06-30	10.74		
2021-07-30	10.98		

 Unit Value on May 11, 2020
 Automatic Monthly Reset

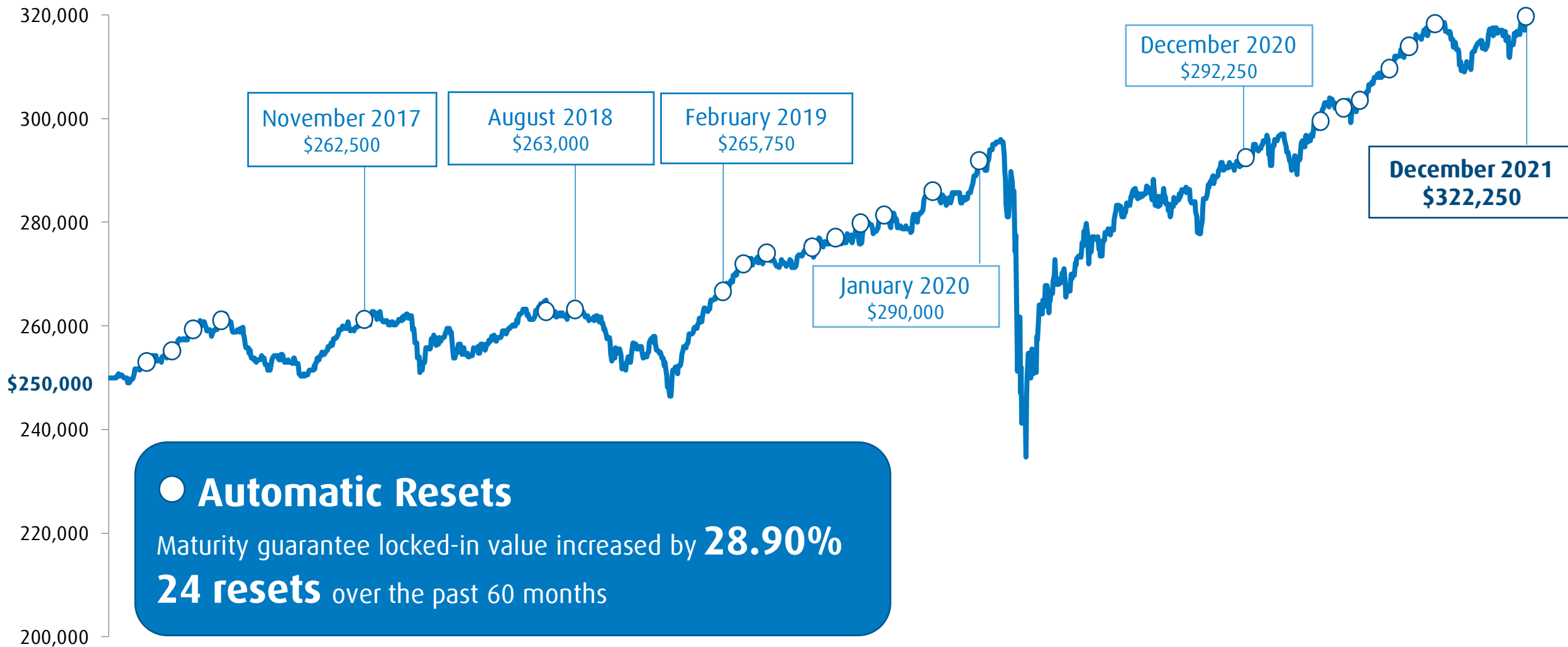
BMO Conservative ETF Portfolio GIF: Prestige Class



BMO Balanced ETF Portfolio GIF: Prestige Class



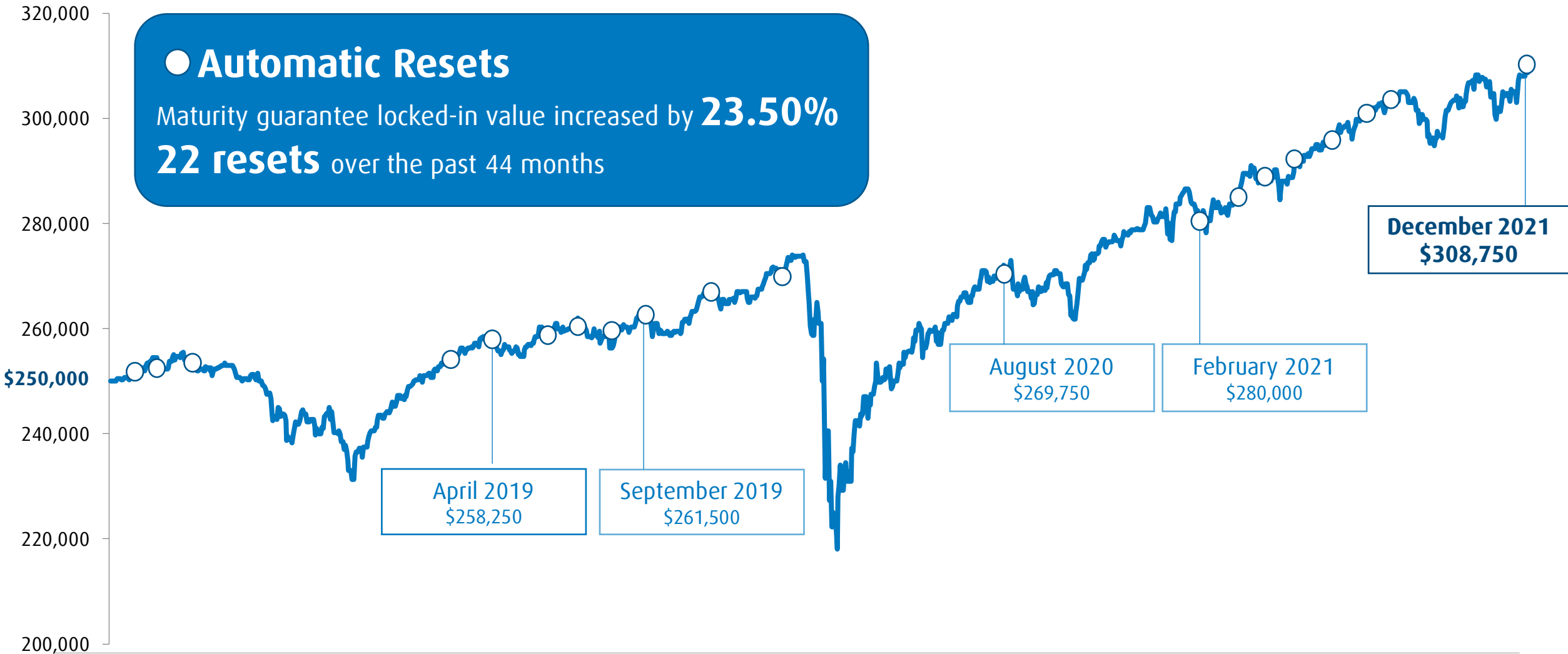
BMO Monthly Income GIF: Prestige Class



BMO Asset Allocation GIF: Prestige Class

● Automatic Resets

Maturity guarantee locked-in value increased by **23.50%**
22 resets over the past 44 months



Maturity Monthly Reset

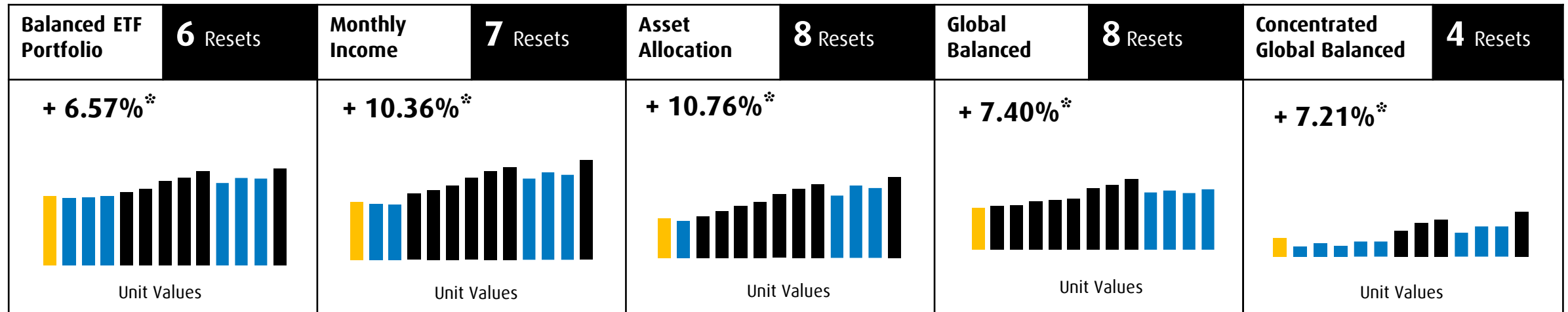
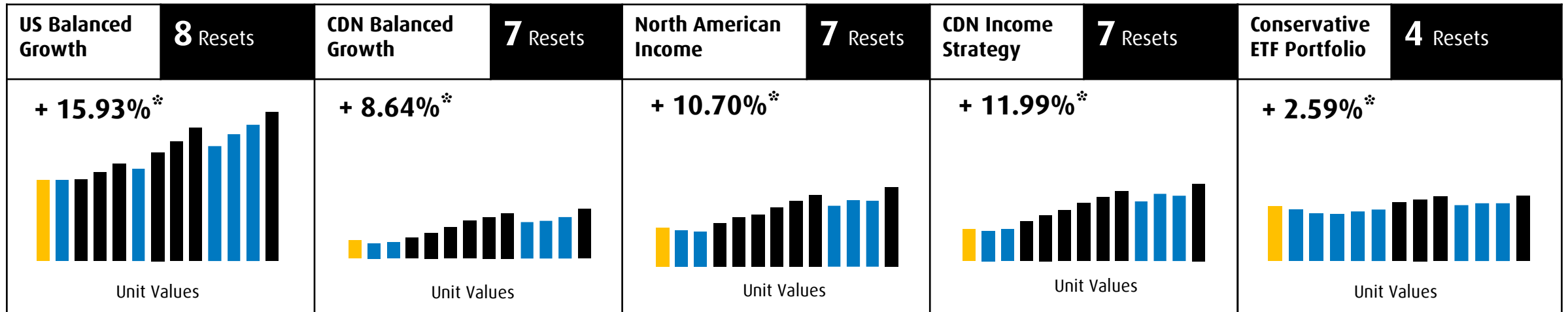
January 2021 to December 2021
(12 months)



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Period: January 2021 to December 2021

Prestige Class



Period: January 2021 to December 2021

Prestige Class

Date		Unit Values		Date		Unit Values		Date		Unit Values	
2021-01-04	12.37	2021-01-04	10.53	2021-01-04	11.12	2020-01-04	10.93				
2021-02-26	12.39	2021-03-31	10.60	2021-03-31	11.26	2021-03-31	11.15				
2021-03-31	12.58	2021-04-30	10.74	2021-04-30	11.43	2021-04-30	11.33				
2021-04-30	12.84	2021-05-31	10.90	2021-05-31	11.52	2021-05-31	11.47				
2021-06-30	13.18	2021-06-30	11.09	2021-06-30	11.72	2021-06-30	11.68				
2021-07-30	13.49	2021-07-30	11.21	2021-07-30	11.92	2021-07-30	11.87				
2021-08-31	13.88	2021-08-31	11.32	2021-08-31	12.08	2021-08-31	12.03				
2021-11-30	13.97	2021-12-31	11.44	2021-12-31	12.31	2021-12-31	12.24				
2021-12-31	14.34										
+ 15.93%*		+ 8.64%*		+ 10.70%*		+ 11.99%*					
US Balanced Growth	8 Resets	Canadian Balanced Growth	7 Resets	North American Income Strategy	7 Resets	Canadian Income Strategy	7 Resets				

Period: January 2021 to December 2021

Prestige Class

Date	Unit Values	Date	Unit Values	Date	Unit Values	Date	Unit Values
2021-01-04	11.60	2021-01-04	12.03	2021-01-04	11.68	2021-01-04	11.15
2021-06-30	11.70	2021-04-30	12.14	2021-03-31	11.92	2021-02-26	11.20
2021-07-30	11.79	2021-05-31	12.22	2021-04-30	12.03	2021-03-31	11.35
2021-08-31	11.89	2021-06-30	12.47	2021-05-31	12.16	2021-04-30	11.52
2021-12-31	11.90	2021-07-30	12.56	2021-06-30	12.38	2021-05-31	11.63
		2021-08-31	12.73	2021-07-30	12.59	2021-06-30	11.84
		2021-12-31	12.82	2021-08-31	12.70	2021-07-30	12.01
				2021-12-31	12.89	2021-08-31	12.13
						2021-12-31	12.35
	+ 2.59*		+ 6.57%*		+ 10.36%*		+ 10.76%*
Conservative ETF Portfolio	4 Resets	Balanced ETF Portfolio	6 Resets	Monthly Income	7 Resets	Asset Allocation	8 Resets

Period: January 2021 to December 2021

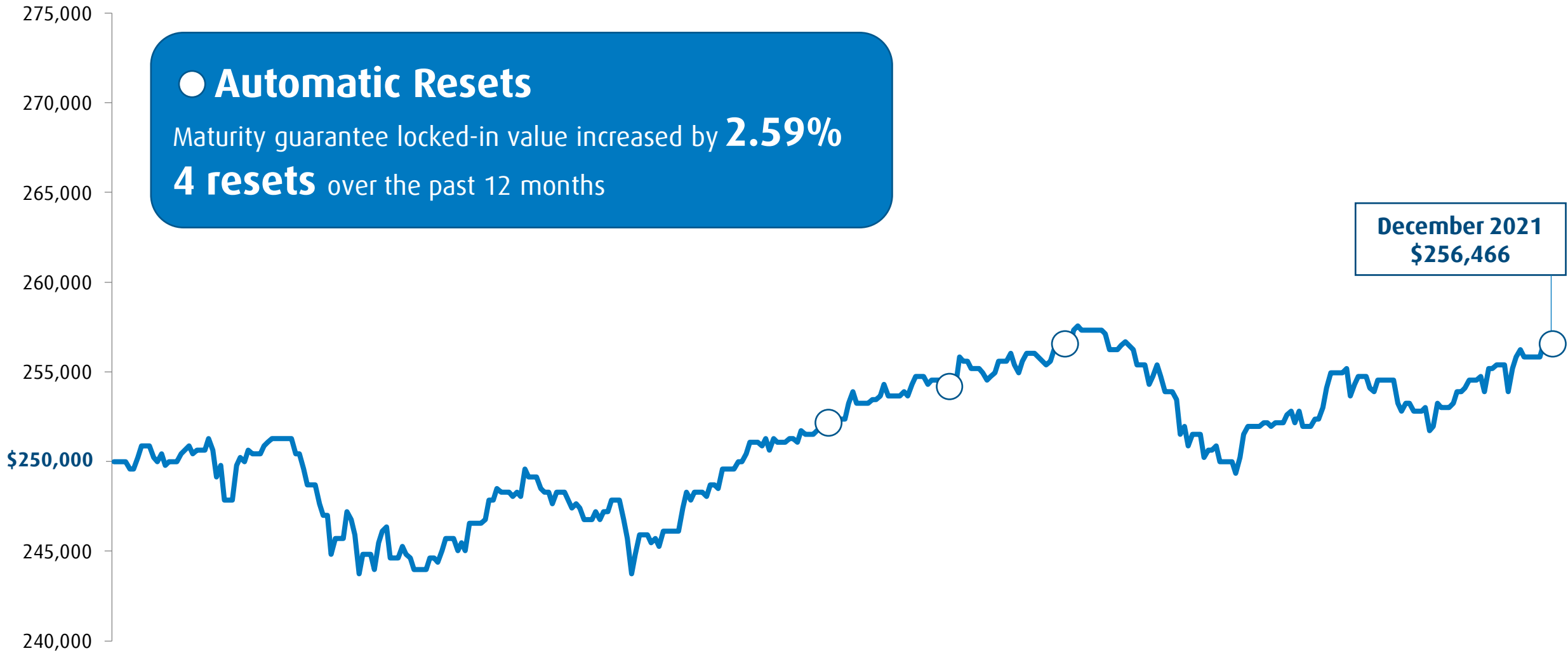
Prestige Class

Date		Unit Values	
2021-01-04	11.22	2021-01-04	10.54
2021-01-29	11.26	2021-06-30	10.74
2021-02-26	11.29	2021-07-30	10.98
2021-03-31	11.41	2021-08-31	11.08
2021-04-30	11.45	2021-12-31	11.30
2021-05-31	11.49		
2021-06-30	11.78		
2021-07-30	11.90		
2021-08-31	12.05		
+ 7.40%*		+ 7.21%*	
Global Balanced		Concentrated Global Balanced	
8 Resets		4 Resets	

BMO Conservative ETF Portfolio GIF: Prestige Class

● Automatic Resets

Maturity guarantee locked-in value increased by **2.59%**
4 resets over the past 12 months



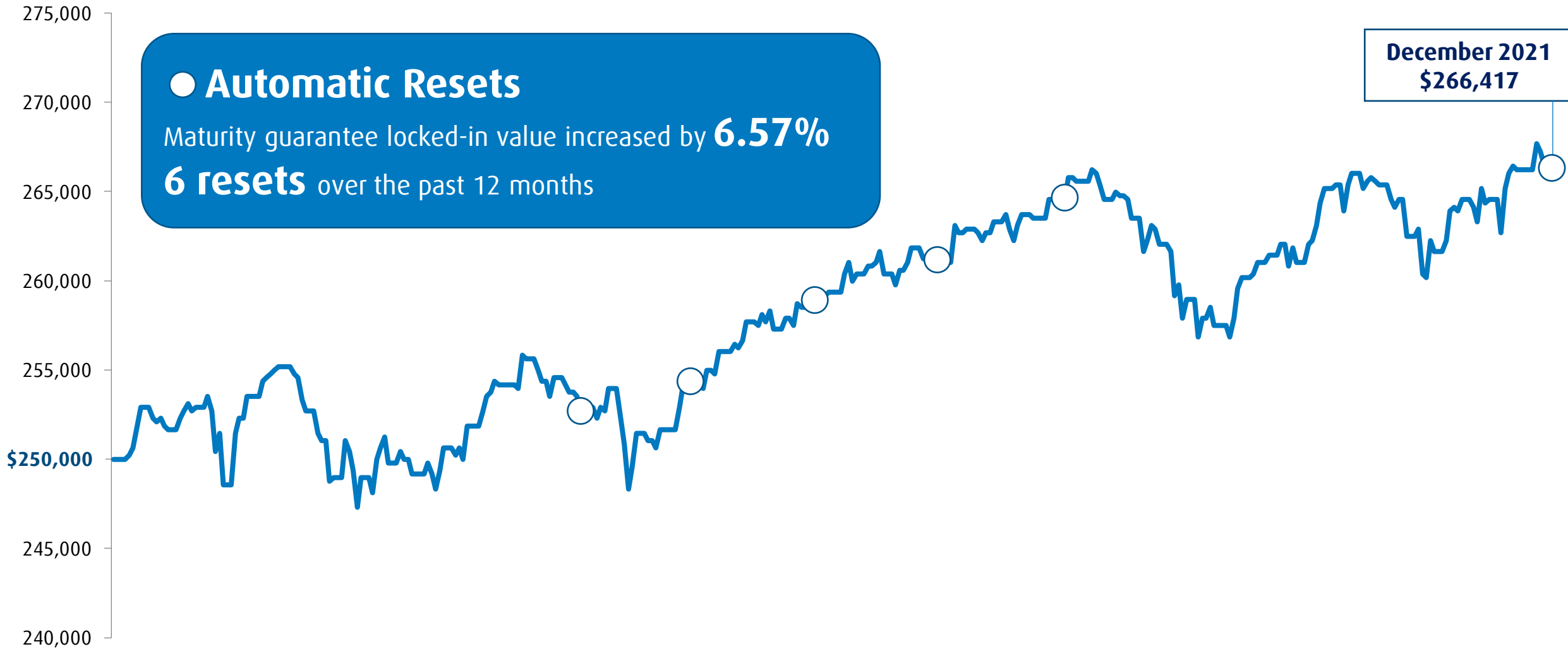
BMO Balanced ETF Portfolio GIF: Prestige Class

● Automatic Resets

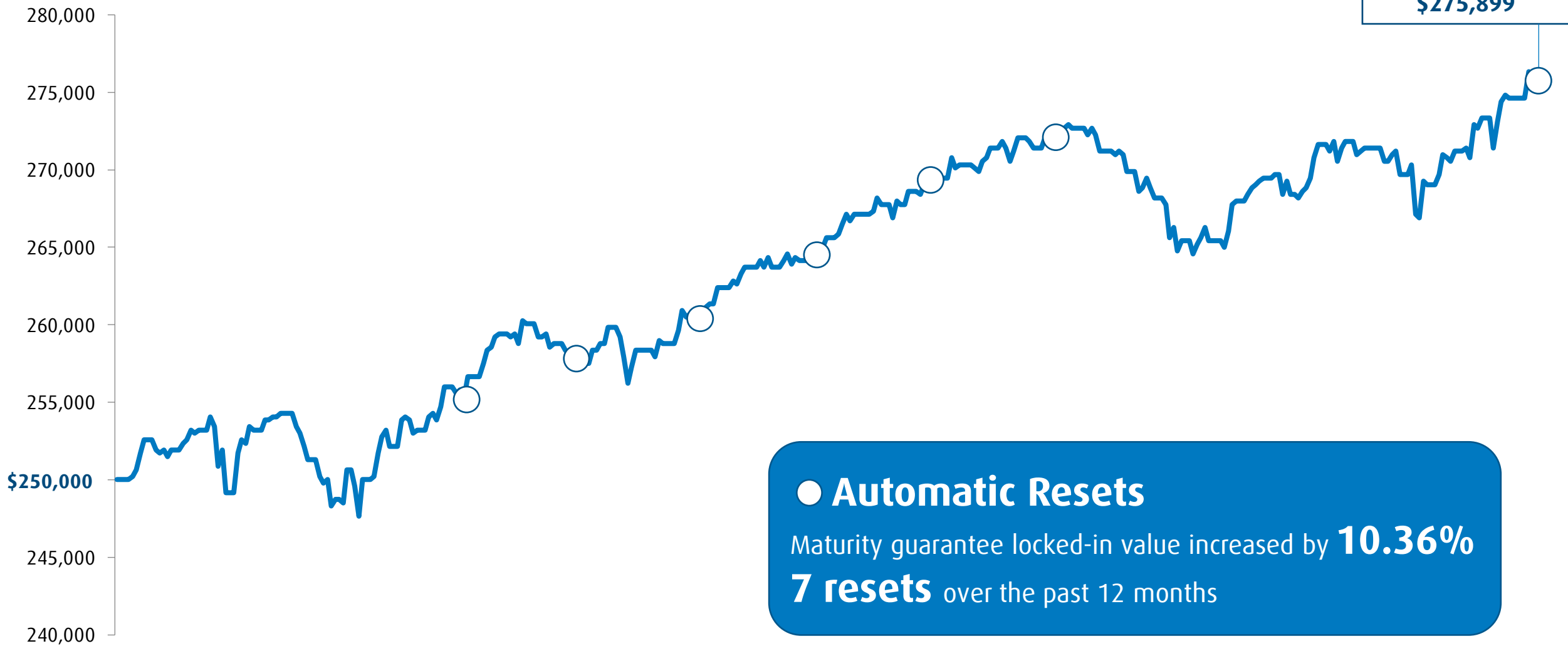
Maturity guarantee locked-in value increased by **6.57%**

6 resets over the past 12 months

December 2021
\$266,417

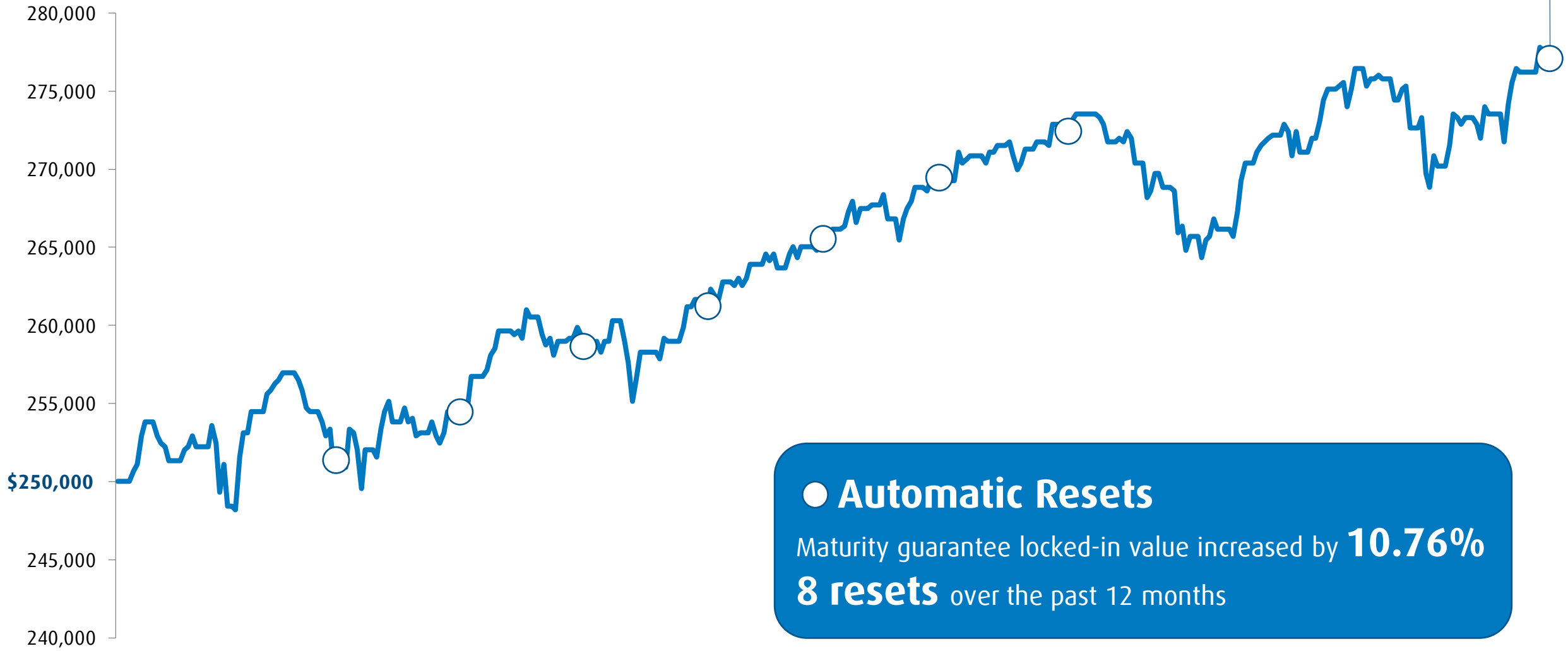


BMO Monthly Income GIF: Prestige Class

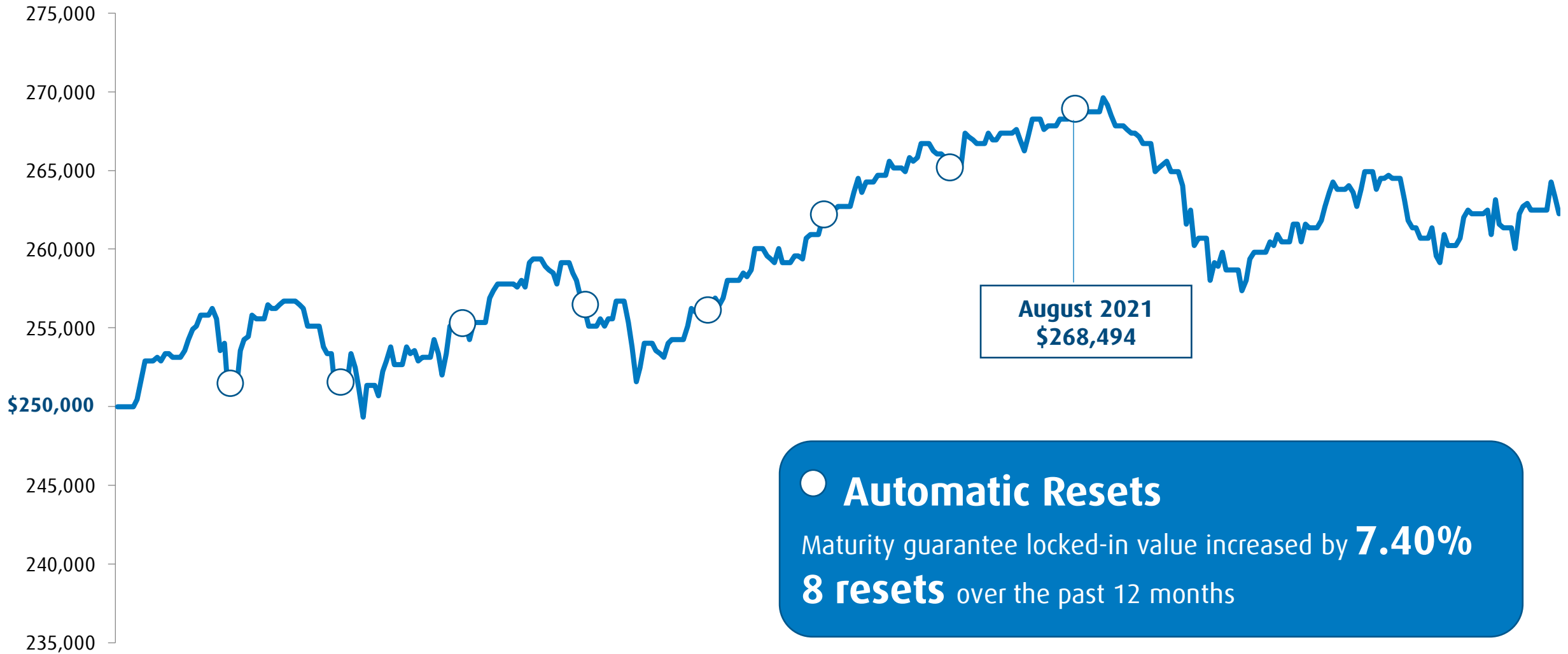


BMO Asset Allocation GIF: Prestige Class

December 2021
\$276,906



BMO Global Balanced GIF: Prestige Class



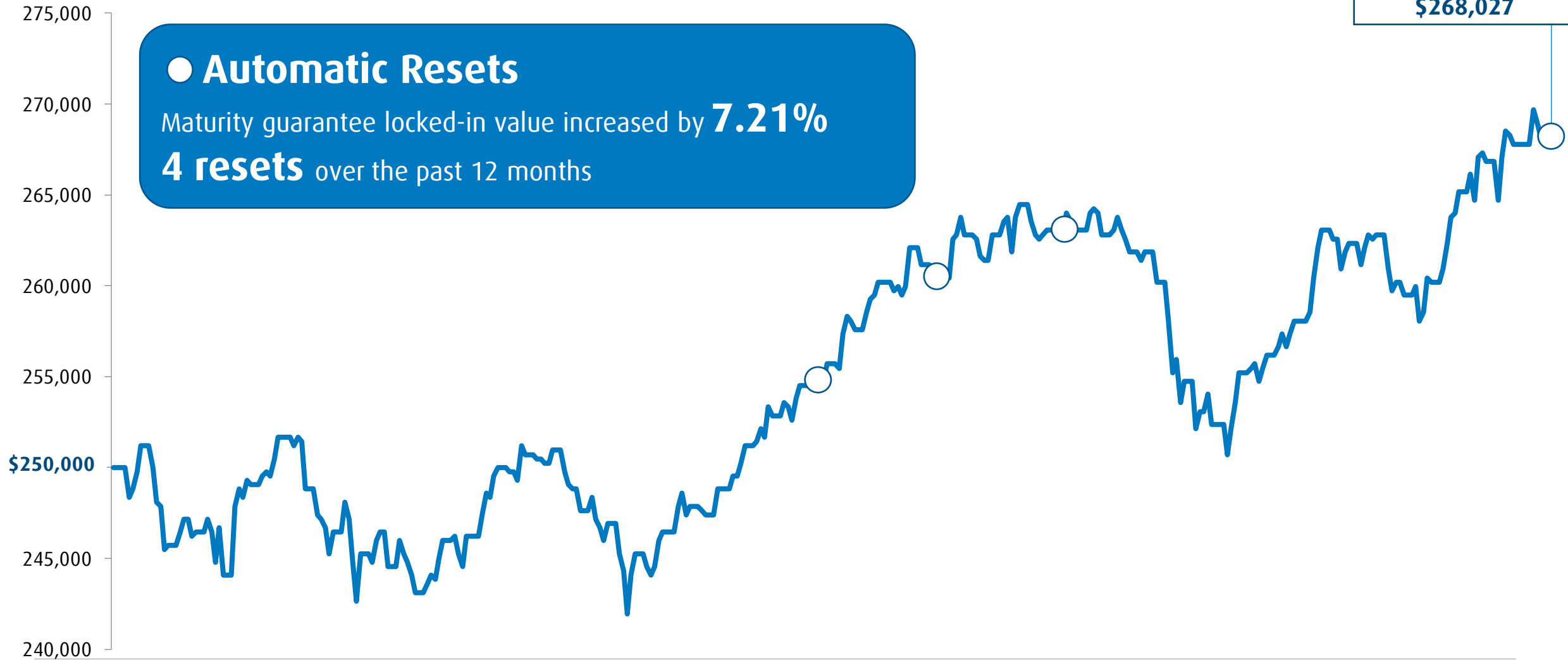
BMO Concentrated Global Balanced GIF: Prestige Class

December 2021
\$268,027

● Automatic Resets

Maturity guarantee locked-in value increased by **7.21%**

4 resets over the past 12 months



Period: January 1, 2021 to December 31, 2021

Disclosure

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