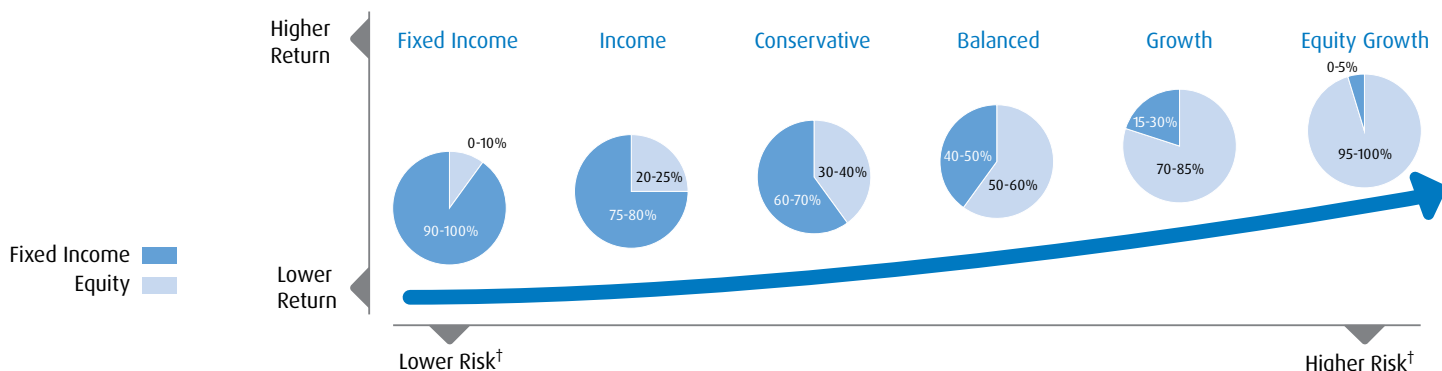


All-in-one Investment Solutions

Find the right portfolio to meet your needs.



	Fixed Income	Income	Conservative	Balanced	Growth	Equity Growth
Fixed Income	95% to 100%	75% to 80%	60% to 70%	40% to 50%	15% to 30%	0% to 5%
BMO Aggregate Bond Index ETF ZAG	28.30%	29.70%	24.70%	15.80%	7.50%	2.70%
BMO Long Federal Bond Index ETF ZFL	5.70%	5.70%	5.30%	3.40%	2.00%	-
BMO Short Corporate Bond Index ETF ZCS	8.00%	2.90%	2.40%	0.90%	0.40%	-
BMO Mid Corporate Bond Index ETF ZCM	2.70%	7.00%	4.20%	2.60%	1.10%	-
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF ZMU	19.70%	9.60%	8.10%	6.50%	3.00%	-
BMO Core Plus Bond Fund ETF ZCPB	1.70%	1.70%	1.80%	2.30%	0.90%	-
BMO Emerging Markets Bond ETF (Hedged to CAD) ZEF	4.40%	3.20%	2.60%	1.70%	0.60%	-
BMO High Yield US Corp Bond Hedged ZHY	8.20%	1.70%	1.30%	1.70%	0.70%	-
BMO Long Provincial Bond Index ETF ZPL	2.00%	3.60%	3.10%	2.00%	0.70%	-
BMO Canadian MBS Index ETF ZMBS	3.10%	2.50%	1.30%	1.00%	-	-
BMO Floating Rate High Yield ZFH	1.70%	1.90%	1.60%	0.40%	0.40%	-
SPDR Portfolio Tips ETF SPIP-US	4.50%	-	-	-	-	-
BMO Long-Term US Treasury Bond Index ETF ZTL	5.20%	-	-	-	-	-
Other Fixed Income/Cash	4.80%	6.30%	6.70%	4.50%	3.40%	1.10%
Total Fixed Income	100%	76%	63%	43%	21%	4%
Equity	0% to 5%	20% to 25%	30% to 40%	50% to 60%	70% to 85%	95% to 100%
BMO S&P 500 Index ETF ZSP	-	9.50%	13.00%	18.90%	24.80%	31.20%
BMO S&P/TSX Capped Composite Index ETF ZCN	-	4.90%	8.90%	13.90%	20.00%	24.40%
BMO MSCI EAFE [®] Index ETF ZEA	-	5.00%	8.10%	13.10%	18.40%	22.60%
BMO MSCI Emerging Markets Index ETF ZEM	-	3.40%	4.50%	5.80%	7.80%	9.10%
BMO Low Volatility Canadian Equity ETF ZLB	-	0.50%	0.60%	1.40%	1.90%	2.10%
BMO Low Volatility US Equity ETF ZLU	-	0.90%	1.50%	1.90%	3.80%	3.90%
Other Equity	-	-	0.30%	2.20%	2.70%	3.00%
Total Equity	0%	24%	37%	57%	79%	96%

As of November 30, 2020.



[†] Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.


^{*} Includes the 1 to 3, 3 to 7, and 7 to 10 year ETF buckets. Under stressed market conditions, BMO Global Asset Management's Multi-asset Solutions Team may temporarily widen the allocation bands to a maximum of 20%, however the equity weight in BMO Income portfolios will not exceed 25%.


Fund Codes

Lump sum Deposits, Withdrawals, Switches, SWPs and Deposits by PAD

Please select from the following fund codes (For FundServ trades, use management code "BLA"):

Fund	GIF 75/75 					GIF 75/100 				
	A Class					A Class				
	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class (nominee only)	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class (nominee only)
Fixed Income ETF Portfolio	2011	2021	2001	2002	2005	1011	1021	1001	1002	1005
Income ETF Portfolio	2111	2121	2101	2102	2105	1111	1121	1101	1102	1105
Conservative ETF Portfolio	2211	2221	2201	2202	2205	1211	1221	1201	1202	1205
Balanced ETF Portfolio	2311	2321	2301	2302	2305	1311	1321	1301	1302	1305
Growth ETF Portfolio	2411	2421	2401	2402	2405	1411	1421	1401	1404	1405
Equity Growth ETF Portfolio	2511	2521	2501	2502	2505	1511	1521	1501	1502	1505

Fund	75/100 Plus 	
	Front-End Load	F Class (nominee only)
Fixed Income ETF Portfolio	79011	79005
Income ETF Portfolio	79111	79105
Conservative ETF Portfolio	79211	79205
Balanced ETF Portfolio	79411	79305

Fund	GIF 100/100 				
	A Class				
	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class (nominee only)
Conservative ETF Portfolio	5011	5021	5001	5002	5005
Balanced ETF Portfolio	5111	5121	5101	5102	5105

Commissions (Gross) Class A and Prestige Class		Front-end load	Deferred Sales Charge	No-load	
				No-load (3)	No-load (5)
				Deposit	0 to 5.0% negotiated with client
Trailer (paid monthly)	1.00% Class A 1.00% Prestige Class (75/75 & 75/100) 0.85% Prestige Class (100/100) of investment value starting in 1 st month 0% money market	0.50% Class A 0.50% Prestige Class (75/75 & 75/100) 0.35% Prestige Class (100/100) of investment value starting in 1 st month 0% money market	1.00% Class A 1.00% Prestige Class (75/75 & 75/100) 0.85% Prestige Class (100/100) of investment value starting in 25 th month 0% money market	0.50% Class A 0.50% Prestige Class (75/75 & 75/100) 0.35% Prestige Class (100/100) of investment value starting in 25 th month 0% money market 1.00% Class A 1.00% Prestige Class (75/75 & 75/100) 0.85% Prestige Class (100/100) of investment value starting in 73 rd month 0% money market	

Let's connect

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We're here to help.™

Insurer: BMO Life Assurance Company

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Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.

BMO Life Assurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. This document provides an overview of the product features and benefits of BMO GIF. The BMO GIF Information Folder and Policy Provisions provide full details and govern in all cases and can be found at www.bmoinsurance.com/advisor/GIF