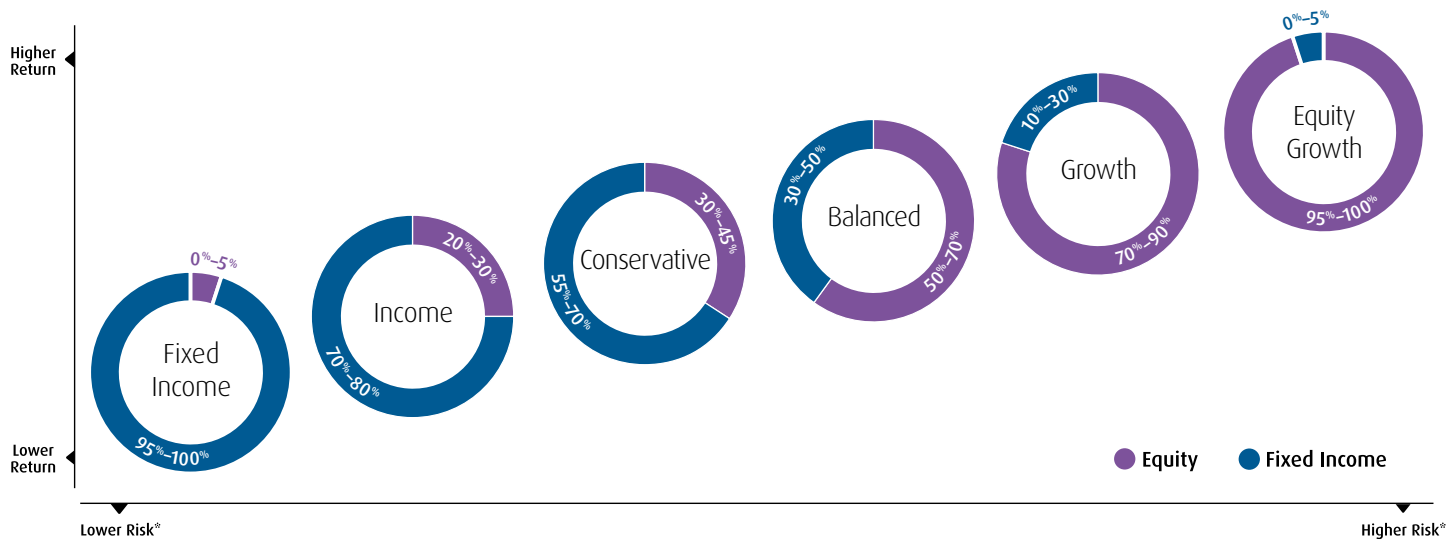


Fact sheet



	Fixed Income	Income	Conservative	Balanced	Growth	Equity Growth
Fixed Income						
BMO Aggregate Bond Index ETF ZAG	29.8%	29.5%	26.7%	15.6%	9.6%	-
BMO Mid-Term US IG Corporate Bond ETF (CAD Hgd) ZMU	20.2%	9.8%	9.3%	7.0%	2.2%	-
BMO High Yield US Corp Bond Hedged ZHY	8.8%	1.7%	1.5%	1.3%	0.4%	-
BMO Long Federal Bond Index ETF ZFL	3.5%	3.9%	2.7%	2.2%	1.1%	-
BMO Short Corporate Bond Index ETF ZCS	7.3%	2.9%	2.2%	0.9%	0.3%	-
BMO Mid Corporate Bond Index ETF ZCM	2.0%	6.0%	3.0%	1.8%	0.7%	-
BMO Core Plus Bond Fund ETF ZCPB	-	1.4%	1.3%	1.5%	0.5%	-
BMO Emerging Markets Bond ETF (CAD Hgd) ZEF	5.1%	4.3%	3.5%	2.5%	0.4%	-
BMO Long Provincial Bond Index ETF ZPL	0.8%	2.1%	1.5%	0.9%	0.4%	-
BMO Canadian MBS Index ETF ZMBS	6.5%	3.4%	2.8%	0.9%	-	-
SPDR Portfolio Tips ETF SPIP-US	5.6%	-	-	-	-	-
BMO Long-Term US Treasury Bond ETF ZTL	5.6%	-	-	-	-	-
Other Fixed Income/Cash	2.7%	6.1%	7.1%	3.8%	2.9%	1.3%
TOTAL Fixed Income	98%	71%	62%	39%	18%	1%
Equity						
BMO S&P 500 Index ETF ZSP	1.2%	8.6%	12.6%	18.1%	22.4%	28.5%
BMO S&P/TSX Capped Comp Index ETF ZCN	1.1%	9.8%	11.2%	17.4%	23.5%	28.4%
BMO MSCI EAFE Index ETF ZEA	-	5.9%	9.1%	13.4%	18.8%	23.1%
BMO MSCI Emerging Markets Index ETF ZEM	-	1.8%	2.4%	4.9%	6.2%	6.8%
BMO Low Volatility Canadian Equity ETF ZLB	-	0.5%	1.2%	1.2%	2.0%	2.5%
BMO Low Volatility US Equity ETF ZLU	-	-	0.3%	1.6%	2.5%	2.6%
BMO S&P US Small Cap Index ETF ZSML	-	-	-	2.0%	2.7%	3.2%
iShares U.S. Financials ETF IYF	-	1.0%	0.6%	1.0%	1.3%	1.6%
Other Equity	-	1.4%	1.0%	2.0%	2.1%	2.1%
TOTAL Equity	2%	29%	38%	61%	82%	99%

Asset allocation as of November 30, 2021.

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

BMO Global Asset Management's Multi-Asset Solutions team may temporarily widen the Income and Conservative portfolios' allocation bands to a maximum of 20%, however the equity weight in the Income Portfolio will never exceed 30%.

Mutual Fund Trust	Fixed Income				Income				Conservative				Balanced				Growth				Equity Growth			
	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based
Advisor	99700	98700	97700	-	99701	98701	97701	-	99702	98702	97702	-	99703	98703	97703	-	99704	98704	97704	-	99705	98705	97705	-
T6	34706	33706	32706	-	34707	33707	32707	-	34708	33708	32708	-	34709	33709	32709	-	34710	33710	32710	-	34712	33712	32712	-
F	-	-	-	95700	-	-	-	95701	-	-	-	95702	-	-	-	95703	-	-	-	95704	-	-	-	95705
F2	-	-	-	14700	-	-	-	14701	-	-	-	14702	-	-	-	14703	-	-	-	14704	-	-	-	14705
F4	-	-	-	-	-	-	-	37701	-	-	-	37702	-	-	-	37703	-	-	-	37704	-	-	-	37705
F6	-	-	-	-	-	-	-	36701	-	-	-	36702	-	-	-	36703	-	-	-	36704	-	-	-	36705

Management Expense Ratio (MER) as of September 30, 2020

Advisor	1.00%	1.67%	1.67%	1.72%	1.72%	1.78%
F	0.45%	0.56%	0.56%	0.61%	0.61%	0.66%

Corporate Class	Fixed Income				Income				Conservative				Balanced				Growth				Equity Growth			
	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based
Advisor	-	-	-	-	87490	86490	85490	-	-	-	-	-	87491	86491	85491	-	87492	86492	85492	-	87493	86493	85493	-
T6	-	-	-	-	64490	63490	62490	-	-	-	-	-	64491	63491	62491	-	64492	63492	62492	-	64493	63493	62493	-
F	-	-	-	-	-	-	-	88490	-	-	-	-	-	-	-	88491	-	-	-	88492	-	-	-	88493
F2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14491	-	-	-	-	-	-	-	-	-

Management Expense Ratio (MER) as of September 30, 2020

Advisor	-	1.67%	-	1.72%	1.72%	1.79%
F	-	0.56%	-	0.61%	0.61%	0.66%

Trailer Fees	Fixed Income	Income	Conservative	Balanced	Growth	Equity Growth
FE*	0.5%	1.0%	1.0%	1.0%	1.0%	1.0%
LL†	0.5%	1.0%	1.0%	1.0%	1.0%	1.0%
DSC†	0.25%	0.5%	0.5%	0.5%	0.5%	0.5%

Commissions (Excluding No Load)

SC	0-5%	0-5%	0-5%	0-5%	0-5%	0-5%
LL†	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
DSC†	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

* FE = Sale charge.

† DSC and LL purchase options are no longer available for sale.

Fund Codes (For FundSERV trades, please use Management Code "BLA")

Fund	GIF 75/75 Class A					GIF 75/100 Class A				
	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class
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	1402	1405

GIF 75/100 Plus Class A*					
Fund	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class
Fixed Income ETF Portfolio	79011	N/A	N/A	N/A	79005
Income ETF Portfolio	79111	N/A	N/A	N/A	79105
Conservative ETF Portfolio	79211	N/A	N/A	N/A	79205
Balanced ETF Portfolio	79311	N/A	N/A	N/A	79305
Money Maker	79411	N/A	N/A	N/A	79405

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

* Available only on Front-end load (FEL) at 0% deposit commission and Class F (nominee) sales charge option.
Deposits qualifying for Prestige Class will automatically be switched from Class A to corresponding Prestige Class fund.

Fund	GIF 75/75 ⁷⁵ / ₇₅			GIF 75/100 ⁷⁵ / ₁₀₀			GIF 75/100 PLUS ⁷⁵ / ₁₀₀		
	MER			MER			MER		
	Class A	Prestige†	Class F (nominee only)	Class A	Prestige†	Class F (nominee only)	Class A	Prestige†	Class F (nominee only)
Fixed Income ETF Portfolio	1.99%	1.89%	0.89%	2.14%	1.98%	1.04%	2.14%	1.98%	1.04%
Income ETF Portfolio	2.20%	2.04%	1.10%	2.43%	2.19%	1.30%	2.43%	2.19%	1.30%
Conservative ETF Portfolio	2.23%	2.09%	1.15%	2.46%	2.24%	1.36%	2.46%	2.24%	1.36%
Balanced ETF Portfolio	2.31%	2.10%	1.21%	2.60%	2.34%	1.50%	2.60%	2.34%	1.50%
Growth ETF Portfolio	2.38%	2.19%	1.30%	2.75%	2.43%	1.65%	-	-	-
Equity Growth ETF Portfolio	2.44%	2.24%	1.38%	2.79%	2.49%	1.71%	-	-	-
Money Market	-	-	-	-	-	-	1.40%	N/A	0.85%

GIF 100/100 ¹⁰⁰ / ₁₀₀			
Fund	MER		
	Class A	Prestige	Class F (nominee only)
Conservative ETF Portfolio	2.86%	2.50%	1.75%
Balanced ETF Portfolio	3.02%	2.61%	1.92%

MER includes management fee, insurance fee, fixed administrative expenses (0.25%) plus applicable taxes.

† The fund was launched on May 7, 2019 and the MER is an estimate (including applicable taxes).

‡ The fund was launched on May 11, 2020 and the MER is an estimate (including applicable taxes).

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

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Learn more at bmomutualfunds.com/advisor

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