

BMO GIF	Series	Class	Inception Date	YTD	1 Year	2 Years	3 Years	4 Years	5 Years	Since Inception	Underlying Fund	Class	Inception Date	YTD	1 Year	2 Years	3 Years	4 Years	5 Years	Since Inception
BMO Fixed Income ETF Portfolio GIF	75/75	A	Jun-16	-3.3	-3.3	1.2	2.5	1.7	1.3	1.0	BMO Fixed Income ETF Portfolio	Advisor	Aug-13	-2.4	-2.4	2.2	3.5	2.7	2.2	2.5
	75/75	Prestige	May-19	-3.2	-3.2	1.2	-	-	-	1.9										
	75/100	A	Jun-16	-3.4	-3.4	1.0	2.2	1.4	1.0	0.7										
	75/100	Prestige	May-19	-3.2	-3.2	1.2	-	-	-	1.4										
BMO Income ETF Portfolio GIF	75/75	A	Jun-16	0.3	0.3	3.4	4.9	3.1	2.9	2.8	BMO Income ETF Portfolio	Advisor	Aug-13	0.8	0.8	4.0	5.5	3.7	3.5	4.2
	75/75	Prestige	May-19	0.4	0.4	3.6	-	-	-	3.7										
	75/100	A	Jun-16	0.2	0.2	3.2	4.7	2.9	2.7	2.6										
	75/100	Prestige	May-19	0.3	0.3	3.4	-	-	-	3.5										
BMO Conservative ETF Portfolio GIF	75/75	A	Jun-16	2.7	2.7	4.9	6.5	4.1	3.9	4.1	BMO Conservative ETF Portfolio	Advisor	Aug-13	3.4	3.4	5.5	7.1	4.7	4.5	5.2
	75/75	Prestige	May-19	2.9	2.9	4.9	-	-	-	4.8										
	75/100	A	Jun-16	2.6	2.6	4.6	6.2	3.8	3.6	3.8										
	75/100	Prestige	May-19	2.8	2.8	4.8	-	-	-	4.7										
	100/100	A	Jan-17	2.1	2.1	4.3	5.8	3.4	-	3.1										
	100/100	Prestige	Jan-17	2.5	2.5	4.7	6.2	3.8	-	3.5										
BMO Balanced ETF Portfolio GIF	75/75	A	Jun-16	6.8	6.8	6.9	8.7	5.5	5.5	5.9	BMO Balanced ETF Portfolio	Advisor	Aug-13	7.5	7.5	7.6	9.4	6.2	6.3	6.7
	75/75	Prestige	May-19	7.0	7.0	7.1	-	-	-	6.8										
	75/100	A	Jun-16	6.5	6.5	6.6	8.4	5.2	5.2	5.6										
	75/100	Prestige	May-19	6.8	6.8	6.8	-	-	-	6.5										
	100/100	A	Jan-17	6.0	6.0	6.1	7.9	4.7	-	4.7										
	100/100	Prestige	Jan-17	6.4	6.4	6.5	8.3	5.1	-	5.1										
BMO Growth ETF Portfolio GIF	75/75	A	Jun-16	11.4	11.4	9.2	11.0	6.9	7.1	7.7	BMO Growth ETF Portfolio	Advisor	Aug-13	12.4	12.4	9.9	11.8	7.6	7.9	8.1
	75/75	Prestige	May-19	11.6	11.6	9.3	-	-	-	8.7										
	75/100	A	Jun-16	11.0	11.0	8.8	10.6	6.5	6.7	7.4										
	75/100	Prestige	May-19	11.3	11.3	9.0	-	-	-	8.4										
BMO Equity Growth ETF Portfolio GIF	75/75	A	Jun-16	15.1	15.1	11.0	12.8	7.9	8.7	9.4	BMO Equity Growth ETF Portfolio	Advisor	Aug-13	16.0	16.0	11.8	13.7	8.7	9.6	9.5
	75/75	Prestige	May-19	15.3	15.3	11.1	-	-	-	10.3										
	75/100	A	Jun-16	14.7	14.7	10.6	12.5	7.6	8.3	9.0										
	75/100	Prestige	May-19	15.0	15.0	10.7	-	-	-	9.9										

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BMO Low Volatility Canadian Equity ETF GIF	75/75	A	Jun-16	20.2	20.2	9.3	12.5	7.9	8.0	7.9	BMO Low Volatility Canadian Equity ETF		Oct-11	22.9	22.9	11.8	15.0	10.3	10.4	13.1
	75/75	Prestige	May-19	20.5	20.5	9.5	-	-	-	9.3										
	75/100	A	Jun-16	19.8	19.8	8.9	12.0	7.4	7.6	7.4										
	75/100	Prestige	May-19	20.1	20.1	9.1	-	-	-	8.9										
BMO Low Volatility U.S. Equity ETF GIF	75/75	A	Jun-16	18.0	18.0	8.5	11.4	10.1	8.6	8.2	BMO Low Volatility US Equity ETF		Mar-13	20.6	20.6	11.0	14.0	12.6	11.1	15.7
	75/75	Prestige	May-19	18.3	18.3	8.5	-	-	-	9.4										
	75/100	A	Jun-16	17.6	17.6	8.1	11.0	9.7	8.2	7.9										
	75/100	Prestige	May-19	18.0	18.0	8.3	-	-	-	9.1										
BMO Low Volatility International Equity ETF GIF	75/75	A	May-19	2.6	2.6	0.1	-	-	-	0.6	BMO Low Volatility International Equity ETF		Sep-15	5.2	5.2	2.2	4.5	4.7	6.6	6.2
	75/75	Prestige	May-19	2.8	2.8	0.3	-	-	-	0.8										
	75/100	A	May-19	2.3	2.3	-0.2	-	-	-	0.3										
	75/100	Prestige	May-19	2.5	2.5	0.0	-	-	-	0.5										
BMO Monthly Income GIF	75/75	A	Jan-17	10.5	10.5	6.8	8.8	5.7	-	5.4	BMO Monthly Income Fund	A	Mar-99	11.7	11.7	7.9	10.0	6.8	6.6	6.0
	75/75	Prestige	May-19	10.7	10.7	6.9	-	-	-	6.9										
	75/100	A	Jan-17	10.2	10.2	6.5	8.5	5.4	-	5.2										
	75/100	Prestige	May-19	10.5	10.5	6.7	-	-	-	6.7										
	100/100	A	Jan-17	9.8	9.8	6.1	8.1	5.0	-	4.8										
	100/100	Prestige	Jan-17	10.3	10.3	6.6	8.5	5.5	-	5.2										
BMO Asset Allocation GIF	75/75	A	May-18	11.1	11.1	8.2	9.4	-	-	6.3	BMO Asset Allocation Fund	Advisor	Nov-09	11.7	11.7	8.8	10.2	6.3	6.2	5.5
	75/75	Prestige	May-19	11.1	11.1	8.2	-	-	-	7.5										
	75/100	A	May-18	10.7	10.7	7.8	9.1	-	-	5.9										
	75/100	Prestige	May-19	11.1	11.1	8.2	-	-	-	7.4										
	100/100	A	May-18	10.4	10.4	7.4	8.7	-	-	5.5										
	100/100	Prestige	May-18	10.7	10.7	7.9	9.2	-	-	6.0										
BMO Dividend GIF	75/75	A	May-18	21.3	21.3	10.1	13.9	-	-	9.2	BMO Dividend Fund	Advisor	Jun-12	22.7	22.7	11.0	15.0	9.1	9.5	10.1
	75/75	Prestige	May-19	21.5	21.5	10.3	-	-	-	10.0										
	75/100	A	May-18	20.8	20.8	9.7	13.5	-	-	8.8										
	75/100	Prestige	May-19	21.2	21.2	10.0	-	-	-	9.7										

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BMO Monthly High Income II GIF	75/75	A	May-18	27.8	27.8	8.1	10.9	-	-	6.0	BMO Monthly High Income Fund II	Advisor	Oct-02	29.1	29.1	9.0	12.0	5.5	5.1	8.9
	75/75	Prestige	May-19	28.1	28.1	9.2	-	-	-	9.1										
	75/100	A	May-18	27.3	27.3	8.0	10.7	-	-	5.8										
	75/100	Prestige	May-19	27.7	27.7	8.7	-	-	-	8.6										
BMO Tactical Balanced GIF	75/75	A	May-18	2.8	2.8	2.6	3.4	-	-	1.7	BMO Tactical Balanced ETF Fund	Advisor	Apr-15	3.5	3.5	3.3	4.2	3.2	3.1	2.9
	75/75	Prestige	May-19	2.8	2.8	2.7	-	-	-	2.4										
	75/100	A	May-18	2.5	2.5	2.3	3.1	-	-	1.4										
	75/100	Prestige	May-19	2.8	2.8	2.5	-	-	-	2.3										
BMO U.S. Balanced Growth GIF	100/100	A	Dec-13	14.6	14.6	10.3	10.7	7.8	7.0	4.8										
	100/100	Prestige	Oct-14	15.1	15.1	10.8	11.1	8.2	7.4	5.2										
BMO Canadian Balanced Growth GIF	100/100	A	Dec-13	8.5	8.5	4.3	6.2	3.0	2.8	2.1										
	100/100	Prestige	Oct-14	8.9	8.9	4.7	6.6	3.5	3.3	1.9										
BMO North American Income Strategy GIF	100/100	A	Dec-13	10.2	10.2	4.3	6.4	3.9	3.7	2.9										
	100/100	Prestige	Oct-14	10.6	10.6	4.7	6.9	4.3	4.1	2.9										
BMO Canadian Income Strategy GIF	100/100	A	Dec-13	11.7	11.7	8.6	8.9	5.5	4.9	2.8										
	100/100	Prestige	Oct-14	12.1	12.1	8.9	9.3	5.8	5.3	2.8										
BMO Money Market GIF	75/75	A	Jun-16	0.1	0.1	0.1	0.2	0.2	0.2	0.2	BMO Money Market Fund	Advisor	Nov-09	0.0	0.0	0.2	0.4	0.4	0.4	0.2
	75/100	A	Jun-16	0.1	0.1	0.1	0.2	0.2	0.2	0.2										
	100/100	A	Dec-13	0.0	0.0	0.1	0.2	0.2	0.2	0.2										
BMO Global Balanced GIF	75/75	A	May-19	5.2	5.2	6.1	-	-	-	6.1	BMO Sustainable Global Balanced Fund	Advisor	Nov-14	5.9	5.9	6.5	7.7	5.8	6.3	5.7
	75/75	Prestige	May-19	5.4	5.4	6.3	-	-	-	6.3										
	75/100	A	May-19	5.0	5.0	5.8	-	-	-	6.0										
	75/100	Prestige	May-19	5.2	5.2	6.1	-	-	-	6.1										
	100/100	A	May-19	4.7	4.7	5.2	-	-	-	5.3										
	100/100	Prestige	May-19	4.9	4.9	6.5	-	-	-	6.3										

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BMO Concentrated Global Balanced GIF	75/75	A	May-20	7.2	7.2	-	-	-	-	7.9	BMO Concentrated Global Balanced Fund	Advisor	Feb-06	8.2	8.2	9.4	11.3	6.7	6.9	5.3
	75/75	Prestige	May-20	7.5	7.5	-	-	-	-	8.2										
	75/100	A	May-20	7.0	7.0	-	-	-	-	7.7										
	75/100	Prestige	May-20	7.2	7.2	-	-	-	-	8.0										
	100/100	A	May-20	6.6	6.6	-	-	-	-	7.4										
	100/100	Prestige	May-20	7.0	7.0	-	-	-	-	7.7										
BMO Concentrated Global Equity GIF	75/75	A	May-20	16.3	16.3	-	-	-	-	19.3	BMO Concentrated Global Equity Fund		May-18	17.6	17.6	15.9	17.6	-	-	14.3
	75/75	Prestige	May-20	16.4	16.4	-	-	-	-	19.5										
	75/100	A	May-20	15.9	15.9	-	-	-	-	19.1										
	75/100	Prestige	May-20	16.2	16.2	-	-	-	-	19.2										
BMO Sustainable Opportunities Global Equity GIF**	75/75	A	May-21	-	-	-	-	-	-	-	BMO Sustainable Opportunities Global Equity Fund		Apr-16	12.4	12.4	17.5	19.9	14.2	14.5	14.0
	75/75	Prestige	May-21	-	-	-	-	-	-	-										
	75/100	A	May-21	-	-	-	-	-	-	-										
	75/100	Prestige	May-21	-	-	-	-	-	-	-										
BMO Balanced ESG ETF GIF**	75/75	A	May-21	-	-	-	-	-	-	-	BMO Balanced ESG ETF		Jan-20	12.8	12.8	-	-	-	-	10.9
	75/75	Prestige	May-21	-	-	-	-	-	-	-										
	75/100	A	May-21	-	-	-	-	-	-	-										
	75/100	Prestige	May-21	-	-	-	-	-	-	-										
	100/100	A	May-21	-	-	-	-	-	-	-										
	100/100	Prestige	May-21	-	-	-	-	-	-	-										

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. 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. The segregated fund and the mutual fund are printed on opposite sides of the same paper solely for convenience and are not intended as a direct comparison of relative performance. Rates of return are not indicative of future performance. Details of BMO GIF are contained in the policy provisions and information folder. *BMO Insurance is currently waiving a portion of the fees for this fund. Returns on this fund would be lower without the fee waiver. BMO Insurance has no obligation to continue waiving these fees and can terminate the waiver at any time without notice.

**Performance not shown for funds with less than one year of track record.