

## Subsequent Transaction Form - BMO Guaranteed Investment Funds

In this form, the terms “you” and “your” refer to the Policyowner and Joint Owner (if applicable). “BMO Insurance” refers to BMO Life Assurance Company. Please complete: **Section 1 “Policyowner Information”**; **Section 14 “Owner Acknowledgement and Agreement”**; **Section 15 “Advisor Information”** and the section(s) relating to the transaction(s) you are requesting. Refer to the Fund Codes and Instructions at the back of this Form for further information and details regarding the timing of the processing of the requested transaction(s).

The Advisor will forward a faxed copy of the original signed Subsequent Transaction Form to our BMO GIF Administrative and Services Office at the above address and retain the original.

**Policy Number (Mandatory):**

### Section 1: Policyowner Information

For nominee registered contracts, the Trustee of the nominee registered plan has policyowner rights under the Contract.

|   |   |
|---|---|
| Name (Last, First, Initial)   | Joint Owner Name (Last, First, Initial) |
| Trustee Name (nominee registered plans)   |   |
| <div style="display: flex; flex-wrap: wrap;"> <div style="width: 33%;"><input type="checkbox"/> Non-registered Individual</div> <div style="width: 33%;"><input type="checkbox"/> Locked-in Retirement Account (LIRA)</div> <div style="width: 33%;"><input type="checkbox"/> Life Income Fund (LIF)</div> <div style="width: 33%;"><input type="checkbox"/> Non-registered Joint</div> <div style="width: 33%;"><input type="checkbox"/> Locked-in Retirement Savings Plan (LRSP)</div> <div style="width: 33%;"><input type="checkbox"/> Restricted Life Income Fund (RLIF)</div> <div style="width: 33%;"><input type="checkbox"/> Non-registered Corporate/Non-Individual</div> <div style="width: 33%;"><input type="checkbox"/> Restricted Locked-in Savings Plan (RLSP)</div> <div style="width: 33%;"><input type="checkbox"/> Locked-in Retirement Income Fund (LRIF)</div> <div style="width: 33%;"><input type="checkbox"/> Retirement Savings Plan (RSP)</div> <div style="width: 33%;"><input type="checkbox"/> Retirement Income Fund (RIF)</div> <div style="width: 33%;"><input type="checkbox"/> Prescribed Retirement Income Fund (PRIF)</div> <div style="width: 33%;"><input type="checkbox"/> Spousal Retirement Savings Plan (SRSP)</div> <div style="width: 33%;"><input type="checkbox"/> Spousal Retirement Income Fund (SRIF)</div> <div style="width: 33%;"><input type="checkbox"/> TFSA</div> </div> |   |

### Section 2: Lump sum Deposit

Minimum subsequent lump sum Deposit is \$100 per fund for non-registered and RSP, and \$500 for RIF.

☐ Keep current investment allocation
 ☐ Select new investment allocation (complete **Section 4**).

Total amount of deposit: \$ \_\_\_\_\_

**Method of Payment** - Please make cheque payable to **BMO Life Assurance Company**

☐ Personal Cheque \_\_\_\_\_ \$ \_\_\_\_\_

**External Transfer** (attach cheque and copy of T2033, T2030 or other appropriate transfer documents)

☐ Name of Institution \_\_\_\_\_ \$ \_\_\_\_\_

☐ Name of Institution \_\_\_\_\_ \$ \_\_\_\_\_

**Internal BMO Insurance Transfer** (attach cheque and appropriate transfer documents)

☐ Name of Product \_\_\_\_\_ \$ \_\_\_\_\_ Policy # \_\_\_\_\_

☐ Name of Product \_\_\_\_\_ \$ \_\_\_\_\_ Policy # \_\_\_\_\_

**Is the policy type non-registered and the Premium \$100,000 or more?** ☐ Yes ☐ No

If yes, please attach completed Politically Exposed Foreign Persons [Form 420E](#).

**Are you acting on behalf of a third party?** (e.g. If non-registered policy and a third party is contributing the funds or signing the application on behalf of the Applicant.)

☐ Yes ☐ No If yes, on [Form 576E](#) complete Section 1 **Verification of Identity**, Section 2 **Third Party Determination** and Section 4 **Advisor Certification**.

**Source of funds**

I declare that the source of this payment is one of the following (for ‘Other’, please be specific): **P=Policyholder J=Joint Owner** (if any)

|   |  |   |
|---|--|---|
| <b>P J</b><br><input type="checkbox"/> <input type="checkbox"/> Employment Income<br><input type="checkbox"/> <input type="checkbox"/> Insurance Claim Payments<br><input type="checkbox"/> <input type="checkbox"/> Sale of Assets<br><input type="checkbox"/> <input type="checkbox"/> Self-Employment Income<br><input type="checkbox"/> <input type="checkbox"/> Proceeds from a legal case or Action | <b>P J</b><br><input type="checkbox"/> <input type="checkbox"/> Gift<br><input type="checkbox"/> <input type="checkbox"/> Investment income Savings<br><input type="checkbox"/> <input type="checkbox"/> Trust/Inheritance<br><input type="checkbox"/> <input type="checkbox"/> Corporate<br><input type="checkbox"/> <input type="checkbox"/> Other _____ | <b>P J</b><br><input type="checkbox"/> <input type="checkbox"/> Grants/Scholarships<br><input type="checkbox"/> <input type="checkbox"/> Retirement/Pension Income<br><input type="checkbox"/> <input type="checkbox"/> Lottery Winnings<br><input type="checkbox"/> <input type="checkbox"/> Loan<br><input type="checkbox"/> <input type="checkbox"/> Other _____ |
|---|--|---|

**Our policy requires that we verify the source of funds before accepting transactions.**

Section 3: Deposit by Pre-Authorized Debit (PAD)  
Minimum \$50 PAD per fund for non-registered and RSP.

- ☐ Set up new PAD (complete all sections in Instructions below and **Section 4**, sign PAD Agreement, attach personalized void cheque)
- ☐ Stop PAD
- ☐ Select new frequency (select new frequency below)
- ☐ Change PAD amount (complete Instructions below and **Section 4** if investment allocations are changed)
- ☐ Change banking information (attach personalized void cheque and sign PAD Agreement).

Instructions

Month new PAD or change is effective (dd/mm/yyyy): \_\_\_\_\_ Date of deposit (1st to 28th): \_\_\_\_\_

Amount of PAD deposit per frequency \$ \_\_\_\_\_

Frequency (default is monthly if no selection is made): ☐ Annually ☐ Semi-annually ☐ Quarterly ☐ Monthly

Pre-Authorized Debit (PAD) Agreement

- By signing below, I/we, the payor(s) under the PAD Agreement agree to the following:
- I/we have certain recourse rights in the event that a debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD agreement. To obtain more information on my/our recourse rights, I/we may contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).
  - I/we authorize BMO Insurance and my/our financial institution to make automatic withdrawals from my/our bank account, as per my/our instructions.
  - I/we agree to the collection, use, retention and disclosure of my/our personal information for purposes relating to this PAD agreement.
  - For the purpose of this authorization, all pre-authorized debits from my/our account will be treated as personal.
  - This agreement may be terminated by providing 10 day written notice to BMO Insurance. A sample cancellation form or more information on cancellation rights is available at my/our financial institution or by visiting [www.cdnpay.ca](http://www.cdnpay.ca)
  - All persons whose signatures are required to authorize withdrawals from the account have signed below, including any required joint account holder.
  - I/we agree that any notices sent to us will be sent to the policyowner or joint owner address on record.
  - I/we waive any pre-notification requirements** before the first payment is processed or if the amount of payment is changed.

\_\_\_\_\_

Date Signed (dd/mm/yyyy)

\_\_\_\_\_

Print Name of Payor (Account Holder)

\_\_\_\_\_

Signature of Payor (Account Holder)

\_\_\_\_\_

Print Name of Second Payor (Account Holder) if any

\_\_\_\_\_

Signature of Second Payor (Account Holder) if any

Section 4: Deposit Allocations

| Fund Code | Lump sum allocation (\$) or (%) | PAD allocation (\$) or (%) | Sales Charge (%) | Contribution Receipt (Y/N) | Wire order number (if applicable) |
|-----------|---------------------------------|----------------------------|------------------|----------------------------|-----------------------------------|
|           |                                 |                            |                  |                            |                                   |
|           |                                 |                            |                  |                            |                                   |
|           |                                 |                            |                  |                            |                                   |
|           |                                 |                            |                  |                            |                                   |

Section 5: Unscheduled Withdrawals

Withdrawals will affect maturity and death guarantees and for non-registered contracts may result in a capital gain or loss. Withdrawals from registered contracts must be included in income, and other than the required minimum amount from a RIF, are subject to withholding tax.

- ☐ Partial withdrawal (complete **Section 7** below)
- ☐ Gross (default is gross if no selection is made)
- ☐ Net of applicable taxes and charges
- ☐ Full withdrawal and terminate contract
- How do you want to receive your withdrawals?
- ☐ A cheque mailed to your home address or Other, specify \_\_\_\_\_
- ☐ Direct Deposit to your bank account (attach personalized void cheque)

**Section 6: Scheduled Withdrawal Plan (SWP)**☐ Set up new Scheduled Withdrawal Plan (complete all sections in Instructions below and **Section 7**)☐ Stop SWP☐ Change existing Scheduled Withdrawal Plan (select change requested from Instructions section below)**Instructions**

Month new SWP or changes to SWP is effective (dd/mm/yyyy): \_\_\_\_\_ Date of withdrawal (1st to 28th): \_\_\_\_\_

Payment frequency (default is monthly if no selection is made): ☐ Annually ☐ Semi-annually ☐ Quarterly ☐ MonthlySWP amount: ☐ Specific amount of \$ \_\_\_\_\_ ☐ RIF minimum☐ Gross (default is gross if no selection is made) ☐ Net/after tax and charges☐ Banking information (attach personalized void cheque)**Section 7: Funds from which you are withdrawing**

| Fund Code | Allocation for partial withdrawal (\$) or (%) | Allocation for SWP (\$) or (%) | Other (select one)                                    |   |                 | Wire order number (if applicable) |
|-----------|---|--------------------------------|---|---|-----------------|-----------------------------------|
|           |   |                                | DSC-free Units<br><input checked="" type="checkbox"/> | Mature Units<br><input checked="" type="checkbox"/> | Number of Units |                                   |
|           |   |                                |   |   |                 |                                   |
|           |   |                                |   |   |                 |                                   |
|           |   |                                |   |   |                 |                                   |

**Section 8: Dollar Cost Averaging (DCA)**

Minimum \$50 DCA per fund for non-registered and RSP; funds must be deposited to Money Market GIF for the Guarantee Option selected; funds will be switched to the selected funds until depletion of the Money Market GIF.

Set up new DCA (complete all sections in Instructions below)

☐ Stop DCA ☐ Select new frequency (select new frequency below) ☐ Change DCA amount (complete instructions below)**Instructions**

Month new DCA or changes to DCA is effective (dd/mm/yyyy) \_\_\_\_\_ Date of month (1st to 28th): \_\_\_\_\_

DCA frequency (default is monthly if no selection made): ☐ Annually ☐ Semi-annually ☐ Quarterly ☐ Monthly

DCA Amount: \$ \_\_\_\_\_

| Fund Code | Amount of Switch (\$) | Fund Code | Amount of Switch (\$) |
|-----------|-----------------------|-----------|-----------------------|
|           |                       |           |                       |
|           |                       |           |                       |

**Section 9: Switches or Transfers**

A switch is between funds of the same policy and sales charge.

A transfer is from a fund in a policy to the same fund in an existing policy or a new policy (application must be completed and attached for transfers to a new policy, which includes a transfer to a new Guarantee Option).

Transfers may impact maturity and death guarantees if the surrendering policy and the receiving policy do not have the same attributes. Attributes are contract maturity date, maturity date, maturity and death guarantee levels.

☐ Switch ☐ Transfer

| From:         |           |   |   |   |                 | To:           |           |
|---------------|-----------|---|---|---|-----------------|---------------|-----------|
| Policy Number | Fund Code | Amount of switch*<br>(\$ or (%))  | Other (select one)                                    |   |                 | Policy Number | Fund Code |
|               |           |   | DSC-free Units<br><input checked="" type="checkbox"/> | Mature Units<br><input checked="" type="checkbox"/> | Number of Units |               |           |
|               |           | <input type="checkbox"/> Net (after tax)<br><input type="checkbox"/> Gross (before tax) |   |   |                 |               |           |
|               |           | <input type="checkbox"/> Net (after tax)<br><input type="checkbox"/> Gross (before tax) |   |   |                 |               |           |

\* Default is gross if no selection is made.

**Section 10: Transfer to RIF**

By naming a successor annuitant, at the time of your death, the contract will continue with your spouse or common-law partner as owner.

**RIF Payment**

Legislation requires that you take at least the RIF minimum amount starting the second calendar year the RIF is set. The amount is paid by a Scheduled Withdrawal Plan deposited to a bank account of your choice.

Complete all areas under **Section 6** and **Section 7**. If you do not make a selection, we will send you the required minimum payment.

If legislation permits, is your RIF minimum based on your spouse's age? ☐ Yes ☐ No

Are you appointing your spouse or common-law partner as successor annuitant? ☐ Yes ☐ No

If you have answered "yes" to either or both of the above, please provide your spouse's information below:

Name (Last, First, Initial)

Social Insurance No.

Date of Birth (dd/mm/yyyy)

**Section 11: Request for Reclassification of Fund Units – Class A to Prestige Class (GIF 100/100 Guarantee Option only)**

☐ Reclassify from Class A Fund Units to Prestige Class Fund Units (no impact to guarantees, not a taxable disposition if same fund, sales charge option and Guarantee Option)

To qualify, you must have hold at least \$250,000 in one or more BMO GIF Contracts held in your name.

Please submit a completed Application for GIF 100/100 Prestige Class (Form 646E) with Fund direction details.

**Section 12: Request for Cancellation of Death Guarantee Reset Option**

☐ Cancel Death Guarantee Reset Option (once cancelled, cannot be re-elected)

**Section 13: Renewal of Maturity Date (GIF 100/100 Guarantee Option only)**

Complete to select a subsequent maturity date.

Select the term for the subsequent maturity date (one only): ☐ 15 years ☐ \_\_\_\_\_ (number of years)

The subsequent maturity date must be for a term of at least 15 but not more than 25 years, except if there is less than 15 years remaining to the contract maturity date. If no selection is made, the term will be 15 years.

Section 14: Owner Acknowledgement and Agreement

If there is more than one owner, all owners must sign here.  
For corporations, sign according to corporate resolution.  
For trusts, all trustees must sign unless the trust agreement provides otherwise.

Your signature below (as applicable) confirms that:

- You authorize us to act on the transactions you have requested, subject to the terms of the contract. Please consult the BMO GIF Information Folder or Policy, or ask your advisor for the terms that apply to the transaction you have requested.
- Except for the applicable maturity and death guarantees, the value of a segregated fund fluctuates according to changes in the market value.
- Withdrawals may result in tax consequences. Any withdrawal from a BMO GIF policy will impact guarantees on a proportionate basis. You may incur deferred sales charges or short-term trading fees when you request a withdrawal.
- Switches may be subject to switch fees (if applicable), and/or short-term trading fees; and may also result in a capital gain or loss as it creates a taxable disposition.
- If you are switching mature units or DSC-free units, you understand and acknowledge that where applicable, the trailing commission paid by BMO Insurance for front-end sales charge funds is generally greater than that paid for DSC funds. If this is a taxable event, the implications have been disclosed to you.
- If you are moving between funds of different sales charges or Guarantee Options, or transferring units of the same fund between contracts with different attributes, the transaction will be treated as a sell and a buy, which means that guarantees under your policy could be negatively impacted. The sell may result in a taxable disposition in a non-registered contract. You may be charged a deferred sales charge and short-term trading fees may apply to the sell transaction.
- A transfer between policies with common attributes may result in a taxable disposition if the registration types are different.
- If you are transferring to a RIF, you hereby ask us to convert and register your RSP contract as a RIF as provided under the terms under the contract. Deferred sales charges and taxes may apply to RIF payments.
- When there is less than 15 years to the maturity date or contract maturity date, the maturity guarantee is 75% of deposits (as defined under your GIF 100/100 Policy).
- If you are borrowing money to finance the purchase of segregated funds, this involves greater risk than a purchase using cash resources only. If you borrow money to purchase segregated funds, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the segregated funds purchased has declined.

A photocopy of this form will be valid as the original.

|  |  |                   |
|--|--|-------------------|
| X  | Signature of Policyowner   | Date (dd/mm/yyyy) |
| X  | Signature of Joint Owner   | Date (dd/mm/yyyy) |
| X  | Signature of Trustee or Agent for Trustee (nominee registered plans) | Date (dd/mm/yyyy) |
| X  | Signature of Successor Annuitant (if one is appointed for RIF)       | Date (dd/mm/yyyy) |
| I hereby give my consent to the transactions selected above: |  |                   |
| X  | Signature of irrevocable beneficiary(ies)                            | Date (dd/mm/yyyy) |
| X  | Signature of assignee or hypothecary creditor (if applicable)        | Date (dd/mm/yyyy) |

Section 15: Advisor Information

|  |                    |                   |
|--|--------------------|-------------------|
| Name of Advisor (Last, First, Initial)       | Dealer/Agency Code | Advisor Code      |
| Signature of Advisor                         |                    | Date (dd/mm/yyyy) |
| X  |                    |                   |
| Notes/Special Instructions (Advisor remarks) |                    |                   |

## Fund Codes and Instructions

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

Please select from the following fund codes:

#### GIF 75/75

| <u>Fund Names</u>                  | <u>Front-End Load</u> | <u>Class A</u><br><u>Deferred Sales Charge</u> | <u>No-Load</u> |
|------------------------------------|-----------------------|--|----------------|
| Fixed Income ETF Portfolio         | BLA2011               | BLA2021  | BLA2001        |
| Income ETF Portfolio               | BLA2111               | BLA2121  | BLA2101        |
| Conservative ETF Portfolio         | BLA2211               | BLA2221  | BLA2201        |
| Balanced ETF Portfolio             | BLA2311               | BLA2321  | BLA2301        |
| Growth ETF Portfolio               | BLA2411               | BLA2421  | BLA2401        |
| Equity Growth ETF Portfolio        | BLA2511               | BLA2521  | BLA2501        |
| Low Volatility U.S. Equity ETF     | BLA2611               | BLA2621  | BLA2601        |
| Low Volatility Canadian Equity ETF | BLA2711               | BLA2721  | BLA2701        |
| Monthly Income                     | BLA2911               | BLA2921  | BLA2901        |
| Money Market                       | BLA2811               | BLA2821  | BLA2801        |

#### GIF 75/100

| <u>Fund Names</u>                  | <u>Front-End Load</u> | <u>Class A</u><br><u>Deferred Sales Charge</u> | <u>No-Load</u> |
|------------------------------------|-----------------------|--|----------------|
| Fixed Income ETF Portfolio         | BLA1011               | BLA1021  | BLA1001        |
| Income ETF Portfolio               | BLA1111               | BLA1121  | BLA1101        |
| Conservative ETF Portfolio         | BLA1211               | BLA1221  | BLA1201        |
| Balanced ETF Portfolio             | BLA1311               | BLA1321  | BLA1301        |
| Growth ETF Portfolio               | BLA1411               | BLA1421  | BLA1401        |
| Equity Growth ETF Portfolio        | BLA1511               | BLA1521  | BLA1501        |
| Low Volatility U.S. Equity ETF     | BLA1611               | BLA1621  | BLA1601        |
| Low Volatility Canadian Equity ETF | BLA1711               | BLA1721  | BLA1701        |
| Monthly Income                     | BLA1911               | BLA1921  | BLA1901        |
| Money Market                       | BLA1811               | BLA1821  | BLA1801        |

#### GIF 100/100

| <u>Fund Names</u>              | <u>Front-End Load</u> | <u>Class A</u><br><u>Deferred Sales Charge</u> | <u>No-Load</u> |
|--------------------------------|-----------------------|--|----------------|
| U.S. Balanced Growth           | BLA111                | BLA121   | BLA101         |
| Canadian Balanced Growth       | BLA211                | BLA221   | BLA201         |
| North American Income Strategy | BLA311                | BLA321   | BLA301         |
| Canadian Income Strategy       | BLA411                | BLA421   | BLA401         |
| Conservative ETF Portfolio     | BLA5011               | BLA5021  | BLA5001        |
| Balanced ETF Portfolio         | BLA5111               | BLA5121  | BLA5101        |
| Monthly Income                 | BLA5211               | BLA5221  | BLA5201        |
| Money Market                   | BLA511                | BLA521   | BLA501         |

| <u>Fund Names</u>              | <u>Front-End Load</u> | <u>Prestige Class*</u><br><u>Deferred Sales Charge</u> | <u>No-Load</u> |
|--------------------------------|-----------------------|--|----------------|
| U.S. Balanced Growth           | BLA611                | BLA621   | BLA601         |
| Canadian Balanced Growth       | BLA711                | BLA721   | BLA701         |
| North American Income Strategy | BLA811                | BLA821   | BLA801         |
| Canadian Income Strategy       | BLA911                | BLA921   | BLA901         |
| Conservative ETF Portfolio     | BLA6011               | BLA6021  | BLA6001        |
| Balanced ETF Portfolio         | BLA6111               | BLA6121  | BLA6101        |
| Monthly Income                 | BLA6211               | BLA6221  | BLA6201        |
| Money Market                   | N/A                   | N/A  | N/A            |

\* **Available on GIF 100/100 only.** To qualify you must hold at least \$250,000 in one or more BMO GIF Contracts in your name. Please complete the **Application for GIF 100/100 Prestige Class** (Form 646E).

**All transactions are processed on a daily basis.** Purchase orders and all other transaction requests must be received by 4:00 p.m. EST to be processed based on the Unit Values on that day. If received after 4:00 p.m. EST, transactions will be processed on the next Valuation Day.