



# New BMO® Insurance ETF Market Indexed Accounts Available Immediately on Life Dimensions!

## Life Dimensions

**BMO Insurance is pleased to announce that its best-in-class Life Dimensions universal life investment portfolio now has an exclusive line-up of ten new BMO Insurance ETF Market Indexed Accounts. Your clients can now benefit from the growing popularity of these funds that track the performance of well-known stock indices and equity markets.**

ETF Market Indexed Account	Objective and Strategy of the Underlying Fund
BMO China Equity Hedged to CAD ETF	Designed to replicate, to the extent possible, the performance of the broad Chinese equity market, net of expenses. Generally gain exposure to the broad Chinese equity market by holding a basket of Depository Receipts. Currency exposure is hedged back to Canadian dollars.
BMO Dow Jones Industrial Average Hedged to CAD Index ETF	Designed to replicate, to the extent possible, the performance of the Dow Jones Industrial Average (CAD hedged), net of expenses. Invests in and holds the Constituent Securities of the Dow Jones Industrial Average (CAD hedged) in the same proportion as they are reflected in the Dow Jones Industrial Average (CAD hedged) or securities intended to replicate the performance of the Index.
BMO Emerging Markets Equity Index ETF	Designed to replicate, to the extent possible, the performance of the Dow Jones Emerging Markets Total Stock Market Specialty Index, net of expenses. May use a sampling methodology in selecting investments for the fund. As an alternative to or in conjunction with investing in and holding the Constituent Securities, the manager may invest in or use ADRs or derivative instruments to obtain exposure to the performance of the Dow Jones Emerging Markets Total Stock Market Specialty Index.
BMO Equal Weight Utilities Index ETF	Designed to replicate, to the extent possible, the performance of the Dow Jones Canada Select Equal Weight Utilities Index, net of expenses. Invests in and holds the Constituent Securities of the Index in the same proportion as they are reflected in the Index.
BMO Global Infrastructure Index ETF	Designed to replicate, to the extent possible, the performance of a global infrastructure markets index, net of expenses. Currently, the BMO Global Infrastructure Index ETF seeks to replicate the performance of the Dow Jones Brookfield Global Infrastructure Index. Invests in and holds the Constituent Securities of the Index in the same proportion as they are reflected in the Index. May also use a sampling methodology in selecting investments for the BMO Global Infrastructure Index ETF.
BMO India Equity Hedged to CAD ETF	Designed to replicate, to the extent possible, the performance of the broad Indian equity market, net of expenses. Gains exposure to the broad Indian equity market by holding a basket of Depository Receipts. The currency exposure is hedged back to Canadian dollars.
BMO International Equity Hedged to CAD Index ETF	Designed to replicate, to the extent possible, the performance of the Dow Jones Developed Markets ex-North America Index (CAD Hedged), net of expenses. May use a sampling methodology in selecting investments for the fund. As an alternative to or in conjunction with investing in and holding the Constituent Securities, the manager may invest in or use ADRs or derivative instruments to obtain exposure to the performance of the Dow Jones Developed Markets ex-North America Index (CAD Hedged).
BMO Junior Gold Index ETF	BMO Junior Gold Index ETF has been designed to replicate, to the extent possible, the performance of the Dow Jones North America Select Junior Gold Index, net of expenses. The fund invests in and holds the constituent securities in the same proportion as they are reflected in the Index.
BMO S&P/TSX Equal Weight Global Base Metals Hedged to CAD Index ETF	Designed to replicate, to the extent possible, the performance of the S&P/TSX Equal Weight Global Base Metals Hedged to CAD Index. May invest in exchange-traded funds, mutual funds or institutional pooled funds, ADRs or derivative instruments. The fund exposure will be hedged back to Canadian dollars.
BMO S&P/TSX Equal Weight Oil & Gas Index ETF	Designed to provide investors with a diversified equal weighted investment in a portfolio that consists of common shares of Canadian oil and gas companies. May also use a sampling methodology in selecting investments for the fund. As an alternative to or in conjunction with investing in the Constituent Securities, the Fund may invest in exchange-traded funds, mutual funds or institutional pooled funds, ADRs or derivative instruments.



# New BMO Insurance ETF Market Indexed Accounts Available Immediately on Life Dimensions!

## Life Dimensions

### What are Exchange Traded Funds (ETFs)?

An open-ended fund that is listed and traded on a stock exchange, which can be bought or sold directly during trading hours, much like a stock. Each fund is a basket of securities which may consist of stocks, bonds, or other assets such as commodities. The asset mix of an ETF generally aims to track the performance of a market index. The different types can be broadly classified into equity, bond, and commodity ETFs.

### What are ETF Market Indexed Accounts?

When tied into a universal life policy, your clients are credited with an interest amount mirroring the net rate of return of the underlying ETF investments, less a UL Fee (currently 3% on Life Dimensions and 2% on Life Dimensions (Low Fees)).

For more information, be sure to visit [www.bmoinvestpro.ca](http://www.bmoinvestpro.ca) or click on the **investment PRO**® button on the Investments screen within the Wave illustration software.

*Universal Life indexed accounts are investment accounts that credit an interest amount mirroring the net rate of return of underlying investments, less a fee. BMO Life Assurance Company policyholders do not purchase units in any index or a legal interest in any security. Refer to a policy contract for the maximum UL fees charged on indexed accounts.*

Information contained in this document is for illustrative purposes and is subject to change without notice.

Insurer: BMO Life Assurance Company.

™/® Trade-mark/registered trade-mark of Bank of Montreal, used under licence.

To find out more about BMO Insurance products, please call your MGA, contact the BMO Insurance regional sales office in your area, call 1-877-742-5244 or visit [www.bmoinsurance.com/advisor](http://www.bmoinsurance.com/advisor).

Ontario Region  
1-800-608-7303

Quebec – Atlantic Region  
1-866-217-0514

Western Region  
1-877-877-1272

