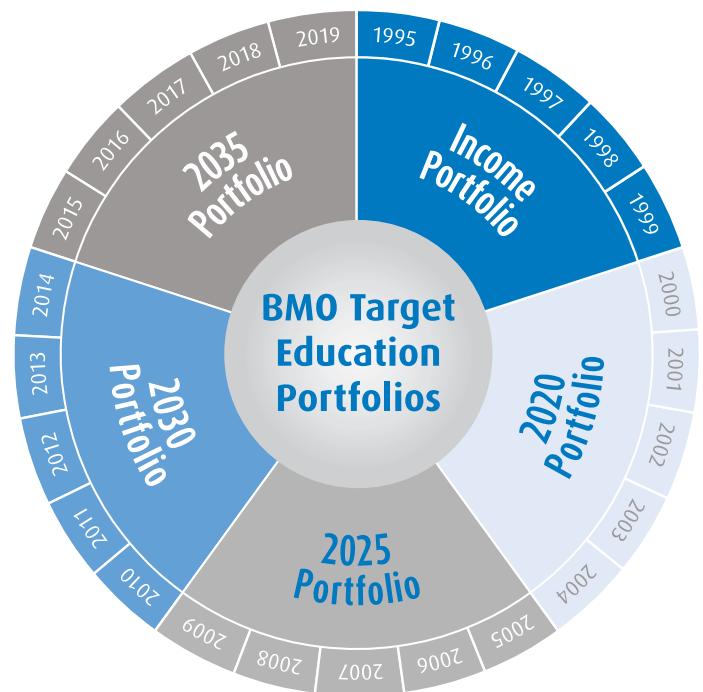


Simplify your decision when investing in your child's RESP



BMO Target Education Portfolios offer:

- 1 A professionally managed portfolio**
The team of experts at BMO Asset Management Inc. will build and maintain your portfolio and take the hard work out of investing for your child's future.
- 2 A portfolio that is specifically designed with your child in mind**
In designing a portfolio that is tailored to the time your child will attend a post-secondary institution, BMO Asset Management Inc. focuses on achieving growth in the early years. The portfolio gradually becomes more conservative the closer your child gets to using the money you have saved for their education. You can sleep easier knowing your money is always properly invested.
- 3 BMO Asset Management Inc.'s best ideas**
BMO's Target Education Portfolios use a mix of our award-winning mutual funds and low-cost ETFs to ensure you always have BMO Asset Management Inc.'s best ideas working for you.



Your child's year of birth – the outside circle above — will show you the right BMO Target Education Portfolio!

We make it simple!

You child's Target Education Portfolios are designed to reduce the impact of equity market swings as he or she approaches the year in which they will start their post-secondary education. Once the funds have hit their target date, your child's assets will be switched into the BMO Target Education Income Portfolio to provide capital preservation and stable income as he or she begins to draw down their money.

Registered Education Savings Plans (RESPs) offer a number of great benefits including:

- **Tax-deferred growth**

Any gains achieved within the RESP will not be taxed until your money is withdrawn from the RESP in the form of educational assistance payments (EAPs). And when withdrawn, EAPs are taxed in the hands of the beneficiary and are likely subject to a low tax rate.

- **Canada Education Savings Grant**

The Government of Canada contributes a certain amount of money into the RESP on behalf of the child in the form of a Canada Education Savings Grant (CESG). The amount contributed by the government is up to 20% for the first \$2,500 contributed by the subscriber per beneficiary per year, up to a maximum of \$500 per year and a lifetime maximum of \$7,200.

- **Additional grants**

If you are a resident of Alberta, Saskatchewan, Québec or British Columbia, or if you are a lower income family, you may qualify for additional grants from the federal or provincial government.

In recent years, the number and types of post-secondary educational institutions that qualify for payments from an RESP have increased dramatically to include almost any type of post-secondary education the child may choose.

Learn more about BMO Target Education Portfolios

For more information on RESPs and the best plan and investment selections to suit your family's needs, please contact your financial advisor or call the BMO Investment Centre at **1-800-665-7700**.



Did you know?

There are two types of RESPs available:

One child

Individual (or Specified) plans are designed for one person only, making them more suitable for one-child families. And, if you are setting up an RESP for someone who is not related to you, this is the only plan option available.

Multiple children

Family plans are attractive if you have more than one child whom you'd like to have as beneficiaries because the funds held within the RESP can be used by one child if the other(s) decide not to attend a post-secondary institution. You can add or remove beneficiaries from family plans at any time.



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