

Security, sustainability, and the growth potential of the Canadian stock market.



Get sustainability and security in a single investment. This longer-term GIC gives you exposure to some of Canada's largest companies, emphasizing top ESG (Environmental, Social, and Governance) scorers. It offers you a guaranteed return plus the potential to earn additional returns based on the performance of the S&P/TSX 60 ESG Index.

 Product Features	
Term	
Minimum Investment	
Guaranteed Rate of Return	
Maximum Rate of Return	
100% Principal protected	

Reference Portfolio

100% S&P/TSX 60 ESG Index

This index contains 60 of the largest and most recognizable Canadian companies that meet sustainability criteria, over-or-underweighted based on their S&P Dow Jones Indices ESG scores.

Is this GIC right for you?

This GIC may be right for you if you:

- are looking for sustainability and diversification in a longer-term investment
- would like principal protection and a guaranteed minimum return.
- are willing to accept a guaranteed return that is less than the return offered on traditional GICs for the potential to earn higher market-linked returns.
- can keep your money invested until the end of the term

Key Benefits

This GIC is an excellent way for you to gain exposure to some of the leading companies in the Canadian stock market with the security of principal protection.

- Principal protection: 100% of your original investment is returned to you at maturity
- Minimum guaranteed return
- Higher return potential based on the performance of some of the largest companies in Canada
- Guaranteed by Bank of Montreal
- Eligible for Canada Deposit Insurance Corporation (CDIC) deposit insurance up to applicable limits



Contact Us

-  Visit your local BMO Bank of Montreal branch and speak to an investment professional
-  Visit us online at bmo.com/progressivegic
-  Call BMO Bank of Montreal Customer Contact Centre at **1-877-CALL-BMO (1-877-225-5266)**



We're here to help.™

BMO Canadian Market GICs are issued by Bank of Montreal Mortgage Corporation and guaranteed by Bank of Montreal. The principal amount of a BMO Canadian Market GIC is guaranteed and is repayable upon maturity and, in addition, the GIC provides a minimum guaranteed rate of return, but there is no guarantee you will receive any additional return based on the performance of the underlying investments. The rate of return for the term payable is the return on the Reference Portfolio, but will not be less than the Guaranteed Rate of Return for the Term or more than the Maximum Rate of Return for the Term. The return on the Reference Portfolio, if any, is determined without reference to any dividends or distributions paid on the securities in the index and is the simple average of the percentage changes in (i) the value of each index in the Reference Portfolio as of the market close 2 business days after the issue date of the GIC, and (ii) the closing values of each index on the calculation date set out in the Terms and Conditions for the GIC. The rate of return for the term is not an annual rate but is the rate of return over the entire term of the GIC. If market disruptions or other special circumstances affect the calculation of the return, the calculation agent may adjust or delay the calculation or payment of interest, estimate the value of the underlying index or a security in the underlying index, replace a security or the underlying index and/or determine the amount of interest, if any, that may be payable in an alternate manner. The rate of return, if any, is based on a price return index, not a total return index. The Terms and Conditions for BMO Canadian Market GICs are available at your local BMO Bank of Montreal branch.

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