

# Growth potential of Stocks: Security of a GIC

This medium term GIC allows you to participate in the **growth of Canadian stocks** with no risk to your principal investment. It offers you a guaranteed return plus the potential to earn additional returns based on the performance of a basket of 15 large Canadian companies.

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| Product Features                              |         |
|---|---------|
| <b>Term</b>                                   | 4 years |
| <b>Minimum Investment</b>                     | \$1,000 |
| <b>Guaranteed Rate of Return for the Term</b> | 2.00%   |
| <b>Maximum Rate of Return for the Term</b>    | 28.00%  |
| 100% Principal protected                      |         |

## Reference Portfolio

### Company (equally weighted)

- Toronto-Dominion Bank (The) (TD)
- Canadian Imperial Bank of Commerce (CM)
- Bank of Nova Scotia (The) (BNS)
- BCE Inc. (BCE)
- Telus Corp (T)
- National Bank of Canada (NA)
- Power Corporation of Canada (POW)
- Royal Bank of Canada (RY)
- Magna International Inc. (MG)
- Nutrien Ltd. (NTR)
- Fortis Inc. (FTS)
- Suncor Energy Inc. (SU)
- Enbridge Inc. (ENB)
- TC Energy Corporation (TRP)
- Manulife Financial Corp (MFC)

## Is this GIC right for you?

This GIC may be right for you if you:

- are looking to diversify your portfolio with a medium term investment
- would like principal protection and a guaranteed minimum return
- are willing to forego a guaranteed return 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 access to the returns on a portfolio of 15 large Canadian companies 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 a portfolio of Canadian stocks
- Designed in partnership with BMO Capital Markets®, a market leader in creating innovative investment solutions
- 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](http://bmo.com/progressivegic)
-  Call BMO Bank of Montreal Customer Contact Centre at **1.877.CALL.BMO (1.877.225.5266)**



BMO Growth GICs are issued by Bank of Montreal Mortgage Corporation and guaranteed by Bank of Montreal. The principal amount of a BMO Growth GIC is guaranteed and is repayable upon maturity, but there is no guarantee of earning any return linked to the performance of the underlying securities. The rate of return for the term payable, if any, will be the return on the Reference Portfolio but will not be less than zero 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 and is the simple average of the percentage changes in the value of each underlying security in the Reference Portfolio over the term of 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 an underlying security, replace a security and/or determine the amount of interest, if any, that may be payable in an alternate manner. The Terms and Conditions for BMO Growth GICs are available at your local BMO Bank of Montreal branch.

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\* Not compounded