Go for Growth: With security of a GIC

This longer term GIC gives you exposure to **Canada's equity markets** 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 Canadian equity markets.

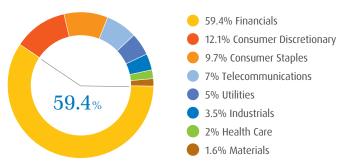
| Product Features | |
|---|--|
| Term | |
| Minimum Investment | |
| Guaranteed Rate of Return for the Term | |
| Participation Rate | |
| Registered Plan Availability | |
| 100 % Principal protected | |

Reference Portfolio

100% S&P/TSX Low Volatility Index

The S&P/TSX Composite Low Volatility Index is designed to measure the performance of the 50 least volatile stocks within the S&P/TSX Composite.

Sector Breakdown



Is this GIC right for you?

This GIC may be right for you if you:

- are looking to diversify your portfolio with a longer term investment
- would like principal protection and a quaranteed minimum return
- are willing to accept a guaranteed return that is less than the return offered on traditional GICs but have, instead, the potential to earn higher market linked returns
- · can keep your money invested until the end of the term
- TFSA eligibility

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 Canadian equity markets
- 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
- Call BMO Customer Contact Centre at 1-877 CALL BMO (1-877-225-5266) TTY: 1-866-889-0889



We're here to help.™

BMO Market Plus GICs are issued by Bank of Montreal Mortgage Corporation and guaranteed by Bank of Montreal. The principal amount of a BMO Market Plus 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 more than a minimum guaranteed rate of return of 2.50% (the "Guaranteed Rate of Return"). The rate of return for the term payable will be the return on the portfolio (the "Reference Portfolio") multiplied by the Participation Rate and it will not be less than the Guaranteed 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 (i) the value of the index in the Reference Portfolio as of the market close two business days after the issue date of the GIC. The rate of return for the term: (i) is not compounded; and (ii) is not an annual rate but is the rate of return over the entire term of the BMO Market Plus 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 Market Plus GICs are available at your local BMO branch. BMO Market Plus GICs are only offered for purchase in a BMO Tax-Free Savings Account.

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