

Growth potential of Bank Stocks; Security of a GIC

BMO[®] Select GIC



February 2012 - Series 58

Term	3 Years
Minimum Investment	\$1000
Maximum Rate of Return for the Term	10.50% (3.50% annually*)

100% Principal Protected

Overview

This medium term GIC allows you to participate in the growth potential of Canadian bank stocks with no risk to your principal investment. It offers the potential to generate returns based on the performance of the S&P/TSX Banks Index.

Reference Portfolio

S&P/TSX Banks Index

Comprised of:

Bank of Montreal
Canadian Imperial Bank of Commerce
Royal Bank of Canada
Bank of Nova Scotia
Toronto-Dominion Bank
National Bank of Canada
Laurentian Bank of Canada
Canadian Western Bank
Home Capital Group Inc.
Genworth MI Canada Inc.

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
- ✓ 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 potential returns on Canadian bank stocks with the security of principal protection.

- ✓ Principal protection - 100% of your original investment is returned to you at maturity
- ✓ Higher return potential based on the performance of the S&P/TSX Banks Index
- ✓ 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

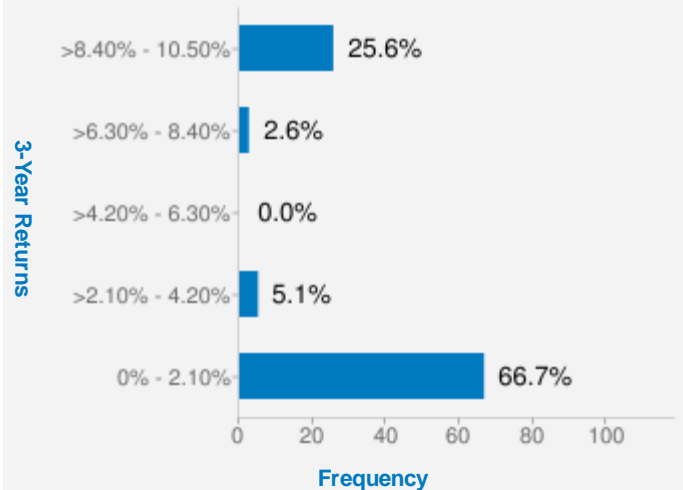
Growth potential of Bank Stocks; Security of a GIC

BMO[®] Select GIC

Hypothetical Results

This chart illustrates hypothetical returns for the BMO Select GIC. The vertical axis represents ranges of hypothetical 3-year returns for the GIC expressed as a percentage and the horizontal axis represents the frequency, or how often, the GIC hypothetically would have generated a return in a particular range. The calculations assume that: the Reference Portfolio is the same as the Reference Portfolio for the Series currently available for sale; the Maximum Rate of Return for the Term used to calculate the returns is the same as the Maximum Rate of Return for the Term for the Series currently available for sale; the GICs are issued monthly during the date range indicated; the issue date is the last business day of the issue month; and the calculation date for each Series occurs on the 3-year anniversary date of the issue date. *Please note that past market performance is not an indicator of future market performance.*

GICs issued between August 2005 and October 2008 and Maturing between August 2008 and October 2011



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)

BMO Select GICs are issued by Bank of Montreal Mortgage Corporation and guaranteed by Bank of Montreal. The principal amount of a BMO Select GIC is guaranteed and is repayable upon maturity, but there is no guarantee of earning any return linked to the performance of the underlying index. 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 in the index and is the percentage change in the value of the index in the Reference Portfolio. 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 Select GICs are available at your local BMO Bank of Montreal branch. BMO Select GICs are not available in RSPs if the GIC's maturity date is after the date you are required to convert your RSP to a RIF.

TM Trade-marks of Bank of Montreal.

"S&P" is a trademark of The McGraw-Hill Companies, Inc. "TSX" is a trade-mark of TSX, Inc. These marks have been licensed for use by Bank of Montreal. The BMO Select GIC is not sponsored, endorsed, sold or promoted by Standard & Poor's or the Toronto Stock Exchange and neither party makes any representation regarding the advisability of investing in the BMO Select GIC.

* Not compounded.

BMO  **Bank of Montreal**
Making money make sense[®]