

Growth potential of Bank Stocks: Security of a GIC

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 you a guaranteed return plus the potential to earn additional returns based on the performance of the S&P/TSX Banks Index.



Product Features	
Term	3 years
Minimum Investment	\$1,000
Guaranteed Rate of Return for the Term	0.75%
Maximum Rate of Return for the Term	21.00%
100% Principal protected	

Reference Portfolio

100% S&P/TSX Banks Index

This index provides exposure to the performance of major Canadian banks.

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
- 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
- Minimum guaranteed return
- 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



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.

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^{*} Not compounded.