

# BMO® Select GIC

## Growth potential of Bank Stocks; Security of a GIC



100% Principal Protected

## Overview

A medium-term principal-protected investment with the potential to generate index-linked returns up to a preset maximum based on a select sector of the Canadian stock market. The index-linked return, if any, will be the percentage change in the value of the Reference Portfolio up to the Maximum Rate of Return for the Term.

## 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  
Canadian Western Bank  
Home Capital Group Inc.

## November 2009 - Series 31

Term 3 Years

Minimum Investment \$1000

Maximum Rate of Return for the Term

15% (5% annually\*\*\*)

## Investor suitability

This investment may be suitable for you if you are looking to diversify your portfolio with a medium-term investment offering principal protection and access to your capital at maturity. You are willing to forego a guaranteed return for the potential to earn higher market-linked returns which would, if any be paid to you at the end of the term.

## Key Benefits

BMO has worked with BMO Capital Markets, the leading Canadian investment research provider since 1980, in order to identify which sector offers the potential for superior returns while providing principal protection.

- ✓ 100% principal protection
- ✓ Potential for index-linked returns based on the performance of a select industry sector
- ✓ Created in conjunction with BMO Capital Markets, a market leader in providing innovative investment solutions to their clients and the long-standing leader in Canadian equity research as named by Brendan Woods
- ✓ Guaranteed by Bank of Montreal, one of Canada's leading financial institutions
- ✓ Eligible for Canada Deposit Insurance Corporation (CDIC) deposit insurance up to applicable limits

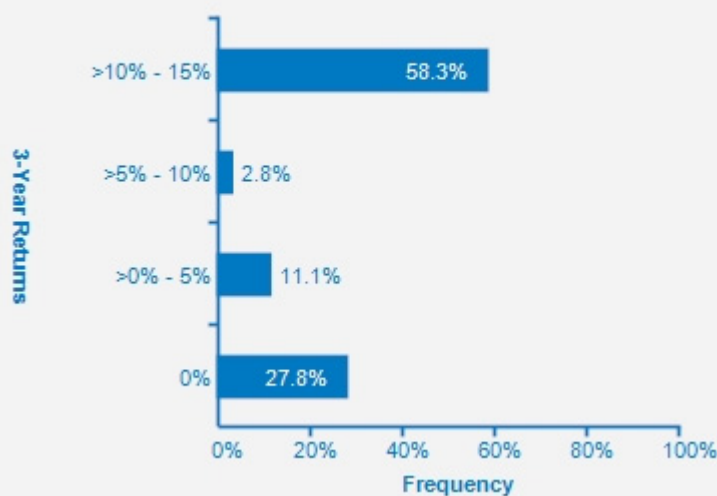
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### Hypothetical Results

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 September 2003 and August 2006 and Maturing between September 2006 and August 2009



### 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** Direct Banking at 1 877 CALL BMO (1 877 225-5266)

BMO Select GICs are issued by Bank of Montreal Mortgage Corporation and unconditionally guaranteed by Bank of Montreal. The principal amount of a BMO Select GIC is guaranteed and is repaid upon maturity, but there is no guarantee of any return that is linked to the performance of the underlying index. The rate of return for the term, if any, is based on a price return index, not a total return index, and is limited by a cap. The rate of return for the term payable, if any, will be the Portfolio Return, but will not be less than zero or more than the Maximum Rate of Return for the Term. The Portfolio Return is the percentage change in the value of 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 Bank may delay this calculation, estimate the value of the underlying index or a security in the underlying index, or replace the security or underlying 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 a client is required to convert the RSP to a RIF.

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\* Not compounded.