

Growth potential of Canadian & U.S. indices: Security of a GIC

This longer term GIC allows you to participate in the growth potential of **Canadian and U.S. equity markets** with no risk to your principal investment. The return, if any, is linked to the best performing portfolio from 3 portfolios of Canadian and U.S. indices.



Product Features

| | |
|--|--|
| Term | |
| Minimum Investment | |
| Guaranteed Rate of Return for the Term | |
| Maximum Rate of Return for the Term | |
| 100 % Principal protected | |

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 guaranteed minimum return.
- are willing to accept a guaranteed return that is less than the return offered on traditional GICs for the potential to earn higher market linked returns.
- can keep your money invested until the end of the term

Key Benefits

With the return on the GIC linked to the best performing of 3 portfolios, there's no need to speculate which portfolio will excel. This GIC will choose the best performer.

- Principal protection – 100% of your original investment is returned to you at maturity
- Minimum guaranteed return
- Higher return potential based on the top performing of 3 portfolios of Canadian and U.S. indices
- Guaranteed by Bank of Montreal
- Eligible for Canada Deposit Insurance Corporation (CDIC) deposit insurance up to applicable limits

Portfolio #1



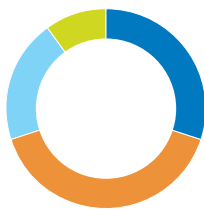
- 20% S&P/TSX 60
- 20% S&P/TSX Banks
- 10% S&P/TSX Capped Utilities
- 50% S&P 500
- 100% TOTAL**

Portfolio #2



- 50% S&P/TSX 60
- 5% S&P/TSX Banks
- 15% S&P/TSX Capped Utilities
- 30% S&P 500
- 100% TOTAL**

Portfolio #3



- 30% S&P/TSX 60
- 40% S&P/TSX Banks
- 20% S&P/TSX Capped Utilities
- 10% S&P 500
- 100% TOTAL**



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 Top Performing Portfolio GIC is issued by Bank of Montreal Mortgage Corporation (BMMC) and guaranteed by Bank of Montreal. BMMC will pay a rate of return based on the performance of the underlying assets, but there is no guarantee you will receive any return. The rate of return will be the return on the best performing Reference Portfolio during the Term multiplied by the Participation Rate, except that the rate of return will not be less than zero. The rate of return is not an annual rate but is the rate of return over the entire term of the GIC. The return on a Reference Portfolio is equal to the weighted average of the percentage changes in the prices of the indices comprising the Reference Portfolio, calculated as a percentage using the indices weightings set out in the Summary. The percentage change in the price of an index in the Reference Portfolio is equal to the percentage increase or decrease between the price of the index on the second business day after the Issue Date and the average price of the index over a number of months (the Averaging Period) prior to the Maturity Date. The values of the indices used to calculate the return will not include any distributions or dividends on the indices. For more information about the BMO Top Performing Portfolio GIC, visit your local BMO Bank of Montreal branch.

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