

# Growth potential of Canadian indices; Security of a GIC

## BMO® Top Performing Portfolio GIC



### May 2012 - Series 66

<b>Term</b>	5 Years
<b>Minimum Investment</b>	\$1000
<b>Participation Rate</b>	45%

100% Principal Protected

## Overview

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

### Portfolio No. 1



45%	- S&P/TSX 60 Index
25%	- S&P/TSX Capped Financials Index
25%	- S&P/TSX Capped Utilities Index
5%	- S&P/TSX Capped REIT Index
100%	- Total

### Portfolio No. 2



30%	- S&P/TSX 60 Index
30%	- S&P/TSX Capped Financials Index
30%	- S&P/TSX Capped Utilities Index
10%	- S&P/TSX Capped REIT Index
100%	- Total

### Portfolio No. 3



15%	- S&P/TSX 60 Index
35%	- S&P/TSX Capped Financials Index
35%	- S&P/TSX Capped Utilities Index
15%	- S&P/TSX Capped REIT Index
100%	- Total

## 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
- ✓ are willing to forego a guaranteed return for the potential to earn higher index-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
- ✓ Higher return potential based on the top performing of 3 portfolios of Canadian stock market indices
- ✓ Guaranteed by Bank of Montreal
- ✓ Eligible for Canada Deposit Insurance Corporation (CDIC) deposit insurance up to applicable limits

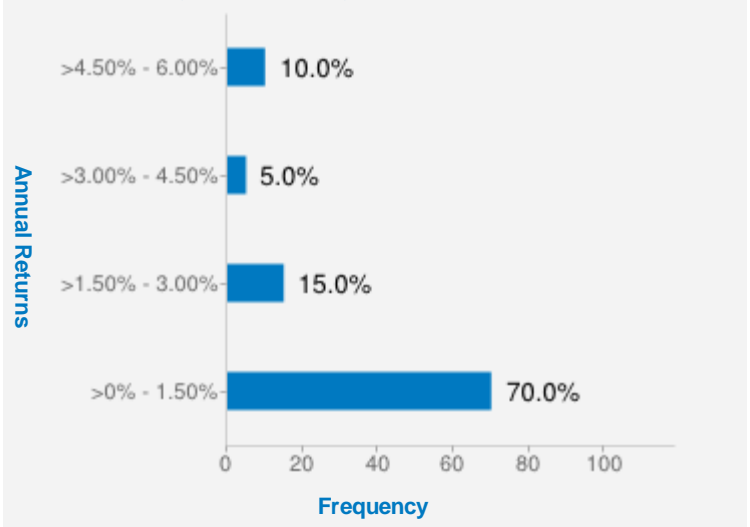
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### Hypothetical Results

This chart illustrates hypothetical returns for the BMO Top Performing Portfolio GIC. The vertical axis represents ranges of hypothetical compound annual 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 Portfolios are the same as the Reference Portfolios for the Series currently available for sale; the Participation Rate used to calculate the returns is the same as the Participation Rate 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 5-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 2003 and January 2007 and Maturing between August 2008 and January 2012



### 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** Customer Contact Centre at 1 877 CALL BMO (1 877 225-5266)

BMO Top Performing Portfolio GICs are issued by Bank of Montreal Mortgage Corporation and guaranteed by Bank of Montreal. The principal amount of a BMO Top Performing Portfolio GIC is guaranteed and is repayable upon maturity, but there is no guarantee of earning any return linked to the performance of the underlying indices. The rate of return for the term payable, if any, is the percentage growth of the best performing Reference Portfolio (each comprised of the underlying indices in the weightings set out above) during the term of the GIC multiplied by the Participation Rate but will not be less than zero. 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. The percentage growth of each Reference Portfolio is the weighted average percentage growth of the indices in each Reference Portfolio using the weightings as set out above. The return on each index is calculated as the percentage difference between the value of such index two business days after the GIC is issued and the average value of such index at or near the end of the month for the last 12 months before the month in which the GIC matures. 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 units in the underlying mutual funds, replace an existing underlying mutual fund with a new mutual fund or Canadian stock market index, and/or determine the amount of interest, if any, that may be payable in an alternate manner. The Terms and Conditions for BMO Top Performing Portfolio GICs are available at your local BMO Bank of Montreal branch. BMO Top Performing Portfolio 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.

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