

# Best of BMO

## A special guide for retirees

The Best of BMO program provides eligible employees, retirees and pensioners as well as their eligible dependents with exclusive benefits and offers on a wide range of banking products and services. As a retiree/pensioner of BMO or BMO Nesbitt Burns, this document outlines a list of Best of BMO product details, contact information and additional resources.

### Eligibility for Retirees

#### Description

##### Who is eligible for Best of BMO?

- Benefits-eligible retirees of BMO or BMO Nesbitt Burns, their spouses and their eligible dependants
- Recipients of Survivors Income and Survivors Benefits, and their eligible dependants

##### Important information about eligibility for spouses and dependants:

1. Spouses and dependants must have a BMO bank account linked to the retiree's plan **and reside at the same address** to be eligible for Best of BMO product offers.
2. **BMO Credit Cards:** You must be a BMO retiree to receive the preferred offer on a BMO credit card in your own name. Spouses and dependants (who have reached the provincial age of majority) can have an additional card on your account to enjoy the preferred offer.
3. **Mortgages and loans at preferred rates:** Mortgages and loans can only be issued to BMO retirees. However, your spouse or dependants (who have reached the provincial age of majority) can be co-applicants with you for the preferred offer.

## Summary of product offers and services available<sup>1</sup>

### BMO Employee Banking Services, Mortgages, Lines of Credit, Loans

#### Everyday Banking – Employee Bank Plan

Provides you, your spouse and eligible dependents who reside at the same address with unlimited everyday banking transactions on up to 20 accounts<sup>2</sup>, plus you can send unlimited *Interac* e-Transfer<sup>®</sup>s transactions, all with no monthly plan fees. To be eligible for employee banking services, you must be enrolled in the Employee Plan. (To enroll in the Employee Plan please visit a BMO branch or call the Customer Contact Centre)

#### Services available:

- Online purchases made with Debit Mastercard
- BMO™ Global Money Transfer
- Money Orders or Drafts (all available currencies)
- Access to OnGuard<sup>®</sup>, an identity protection service
- Access to Telephone Banking
- Access to Online and Mobile banking
- Unlimited number of non-BMO ATM cash withdrawals on *Interac* network

#### Travel-related services:

- Cash withdrawals at BMO Harris Bank ATMs or Allpoint branded ATMs on the Cirrus<sup>®</sup>\* Network in the United States
- Preferred exchange rates on U.S. dollar transactions and eligible U.S. dollar bill payments

#### Contact information and resources

- Visit your nearest [BMO Bank of Montreal branch](#)
- Call the Customer Contact Centre at 1-800-363-9992
- For customers who are deaf, or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS)

#### Mortgages, Lines of Credit and Loans

#### Do you dream of:

- moving to a new home?
- renovating?
- buying a vehicle?
- travelling?
- maximizing your RSP contribution?

No matter what you have in mind, we have a variety of flexible borrowing solutions to help you turn your dreams into reality.

BMO values your business and we're committed to being the bank that defines great customer experience. If you are faced with a competing rate, please review with your branch.

#### Services available:

- Mortgages
- Homeowner Readiline<sup>®</sup>
- Personal Loan Plan
- Homeowner's Line of Credit
- Personal Line of Credit (secured or unsecured)
- Home Equity Loan Plan/Vacation Home Loan/Chattel Loan/Insurance Program
- [Posted customer residential mortgage rates](#)

## BMO Credit Cards

### Credit Card Services Description

The preferred offer on BMO credit cards is available to employees, retirees and pensioners in their own name only. Spouses and dependents (who have reached the provincial age of majority) can have an additional card on the employee's account and enjoy the preferred offer.

### Services available:

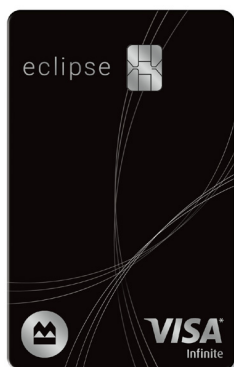
- Preferred staff interest rate (Mastercard product suite)
- Reduced annual fees and/or special promotions
- Special features based on type of card

### Three reward options:

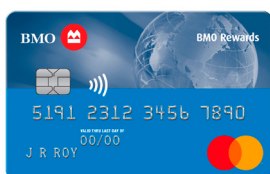
- AIR MILES Rewards Miles
- BMO Rewards
- CashBack Rewards

[Click on the card image for credit card details and welcome offer](#)

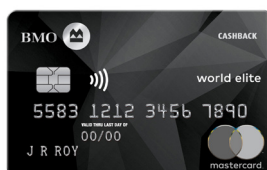
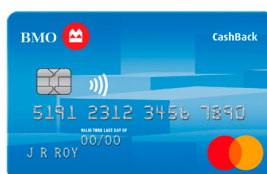
eclipse Visa



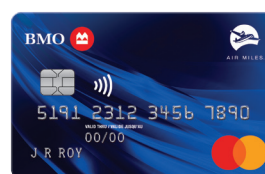
BMO Rewards



Cash Back



AIR MILES



**Special savings associated with the Employee BMO Mastercard do not apply to U.S. Dollar BMO Mastercard.**

**New customers will need to meet minimum income requirements:**

- Eclipse Visa Infinite – Minimum \$60,000 (individual) or \$100,000 (household) annual income required.
- World Products – Minimum \$60,000 (individual) or \$100,000 (household) annual income required.
- World Elite Products – Minimum \$80,000 (individual) or \$150,000 (household) annual income required.

**Contact Information and resources**

- Visit your nearest [BMO Bank of Montreal branch](#)
- Website resources for full product descriptions (employee discount not shown): [bmo.com/creditcards](https://bmo.com/creditcards)
- Call the Customer Contact Centre at 1-800-263-2263
- For customers who are deaf, or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS)
- If you already have a BMO credit card and would like to switch into a different card, call the Customer Contact Centre at 1-800-263-2263 or TTY 1-866-859-2089

To apply, complete the [Employee Mastercard Application Form](#) either by hand or electronically and send to the address indicated on the application. Alternatively, you can apply by visiting any BMO branch or by calling the Customer Contact Centre at 1-800-263-2263 (TTY 1-866-859-2089). Be sure to identify yourself as a BMO retiree or pensioner.

## BMO Investing

### Investment Services Description

Access a variety of investment products and solutions including GICs, mutual funds, online and full service investing to help you reach your financial goals. Work with our investment professionals or manage your own investments – the choice is yours. Use one of our self-serve locators to find an investment professional.

### Services available:

**BMO Term Investments:** Competitive rates we offer our best customers on discretion eligible products (speak to advisor to learn more). Visit your nearest branch or call 1-800-363-9992 to take advantage of these offers.

**BMO InvestorLine:** Self-Directed to make your own investment decisions. Flat-fee pricing\* on electronic trades, free access to Real-time and Level II quotes, no minimum account balance to open an account, RESP and RSP annual administration fees waived, and more. \* For full details on flat-fee pricing, Active Trader, and 5 Star Program, visit [www.bmoinvestorline.com](http://www.bmoinvestorline.com). Visit [www.bmo.com/advicedirect](http://www.bmo.com/advicedirect) for complete Fees Schedule and Trade Guide.

**BMO Mutual Funds:** Discounts on some administrative fees on eligible products. To take advantage of this offer, employees must have a BMO InvestorLine account and contact BMO InvestorLine at 1-888-776-6886 to purchase.

**BMO Nesbitt Burns:** Discounts on commission fees (min. trades), annual administration fees and managed accounts. Contact your BMO Nesbitt Burns Investment Advisor for further details. If you would like to have an Investment Advisor contact you, visit [www.bmonesbittburns.com](http://www.bmonesbittburns.com).

**Financial Plan:** Complimentary financial plan provided by a Financial Planner, Investment & Retirement Planning. (Financial Planners, Investment & Retirement Planning are representatives of BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal.)

### Contact Information and resources

- Visit your nearest [BMO Bank of Montreal branch](#)
- Call the Customer Contact Centre: 1-800-363-9992
- For customers who are deaf, or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS)
- Website resources: [bmo.com/gic](http://bmo.com/gic) | [bmo.com/mutualfunds](http://bmo.com/mutualfunds) | [bmonesbittburns.com](http://bmonesbittburns.com) | [bmoharrisprivatebanking.com](http://bmoharrisprivatebanking.com)

Use one of our self-serve locators to find an investment professional. To meet with an investment professional at one of our BMO Bank of Montreal branches, use our [Financial Planner, Investment and Retirement Planning Locator](#). To meet with an investment professional in our full-service brokerage business, BMO Nesbitt Burns, use our Investment [Advisor Locator](#).

## BMO Insurance

### Insurance Services Description

Life insurance can help create financial security for you and your family. Best of BMO offers discounted premiums on several life insurance options. Once purchased, the discount will continue to apply, even if you leave BMO.

#### Services available:

##### Life Insurance\*

Life insurance\*\* can help create financial security for you and your family. Best of BMO offers discounted premiums on several life insurance options.

(\*BMO Insurance product offers are available to all employees and pensioned employees, and their spouses common law partners, but not to eligible dependents. Certain age and eligibility restrictions apply.)

##### Critical Illness Insurance

Critical illness insurance\*\* can provide you protection if you suffer from a critical illness. Best of BMO offers discounted premiums on two Critical Illness options.

##### Accident and Illness Insurance

Accident and Illness insurance\*\* can provide you and your family with financial security in the event of an accident or illness. Best of BMO offers discounted premiums on several Accident and Illness options.

### Travel Insurance

When you leave home you shouldn't have to worry about anything. Travel Insurance\*\* can provide you with the security and peace of mind you need to enjoy your trip.

BMO Pensioners (regardless of age) and active employees age 60 and over receive BMO Trip Protection at no additional cost with the purchase of BMO Single Trip Travel Medical Insurance. This offer is only available by calling 1-800-661-9060.

### Contact Information and resources

- Life, Critical Illness and Accident & Illness insurance, please call 1-866-293-0722 or email [Bestofbmo.insurance@bmo.com](mailto:Bestofbmo.insurance@bmo.com) for more information
- BMO Travel Insurance: BMO Pensioners (regardless of age) and active employees age 60 and over receive BMO Trip Protection at no additional cost with the purchase of BMO Single Trip Travel Medical Insurance. This offer is only available by calling 1-800-661-9060
- \*\* Visit the BMO Insurance website at [bmoinsurance.com](http://bmoinsurance.com) to learn more about products.



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\*\* "Nesbitt Burns" is a registered trademark of BMO Nesbitt Burns Inc. BMO Nesbitt Burns Inc. is a wholly-owned subsidiary of Bank of Montreal. Member – Canadian Investor Protection Fund. Member of the Investment Industry Regulatory Organization of Canada. If you are already a client of BMO Nesbitt Burns, please contact your Investment Advisor for more information

<sup>1</sup> All offers, including special rates and discounts, are subject to change without advance notice and cannot be used in conjunction with any other offer or incentive. For all lending products, borrowers must meet the Bank of Montreal's usual credit criteria. For insurance products, age and eligibility conditions may apply.

<sup>2</sup> No fee everyday banking transactions include withdrawals at BMO branches or BMO ATMs, transfers between BMO bank accounts, bill payments, cheques, pre-authorized debits/bill payments or Debit Card purchases. Up to 20 Primary Chequing, Interest Chequing (for existing customers only) or Premium Rate Savings accounts can be opened under the Employee Banking Plan. The Savings Amplifier and Smart Saver Account is not eligible to be opened under the Employee Banking Plan. Standard fees for this account will apply.

BMO InvestorLine Inc. is a wholly owned subsidiary of Bank of Montreal Holding Inc. Member – Canadian Investor Protection Fund. Member of the Investment Industry Regulatory Organization of Canada.

BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and a separate legal entity from Bank of Montreal.