

# BMO Mutual Funds Bonus Offers (Winter 2019)

## Overview of Bonus Offers

From January 1, 2019 to March 31, 2019, two (2) bonus offers will be available to eligible customers who make one (1) or more qualifying transactions in a BMO Mutual Funds account.

Customers who satisfy the terms and conditions of either Offer 1 **or** Offer 2 will receive one (1) bonus payment from BMO Investments Inc. (“**BMOII**”) by August 31, 2019.

Customers who satisfy the terms and conditions for both Offer 1 **and** Offer 2 will receive two (2) bonus payments from BMOII by August 31, 2019, equalling a total amount of **up to \$1,000**.

Offer 1: Bonus for Setting Up a Continuous Savings Plan (CSP)	Offer 2: Bonus for Making a Lump Sum Investment										
<p>New and existing BMO Mutual Funds customers who set up a qualifying CSP in a BMO Mutual Funds account equal to \$200 per month or more will receive a bonus payment of \$75.</p> <ul style="list-style-type: none"> <li>This offer is not available to existing BMO Mutual Funds customers who have an active CSP in a BMO Mutual Funds account as of December 31, 2018.</li> <li><b>Other terms and conditions apply.</b> Please carefully read the terms and conditions set out below in the “<b>Offer 1</b>” section of this document.</li> </ul>	<p>New BMO Mutual Funds customers will receive a bonus payment as set out below:</p> <table border="1" data-bbox="824 835 1414 999"> <thead> <tr> <th>Investment Amount</th> <th>Bonus Amount</th> </tr> </thead> <tbody> <tr> <td>\$50,000 - \$199,999</td> <td>\$100</td> </tr> <tr> <td>\$200,000 - \$399,999</td> <td>\$300</td> </tr> <tr> <td>\$400,000 - \$599,999</td> <td>\$600</td> </tr> <tr> <td>\$600,000 or greater</td> <td>\$925</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>This offer is not available to existing BMO Mutual Funds customers who hold mutual funds in a BMO Mutual Funds account on or before December 31, 2018.</li> <li><b>Other terms and conditions apply.</b> Please carefully read the terms and conditions set out below in the “<b>Offer 2</b>” section of this document.</li> </ul>	Investment Amount	Bonus Amount	\$50,000 - \$199,999	\$100	\$200,000 - \$399,999	\$300	\$400,000 - \$599,999	\$600	\$600,000 or greater	\$925
Investment Amount	Bonus Amount										
\$50,000 - \$199,999	\$100										
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\$600,000 or greater	\$925										

It is not necessary to satisfy the terms and conditions for both Offer 1 and Offer 2 in order to qualify for either bonus payment.

These bonus offers are only available to customers who have attained the age of majority in their province or territory of residence. All investments in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable account terms and conditions.

## Offer 1: Bonus for Setting Up a Continuous Savings Plan in a BMO Mutual Funds Account

New and existing BMO Mutual Funds customers who set up a qualifying continuous savings plan (“**CSP**”) in a BMO Mutual Funds account equal to \$200 per month or more between January 1, 2019 and March 31, 2019 will receive a bonus payment of \$75.

- 1) This offer applies to **non-registered and RRSP account types only**. All locked-in plan types, TFSA, RESP, RDSP and RRIF accounts are **excluded** from this offer.

- 2) Existing BMO Mutual Funds customers with an active CSP in a BMO Mutual Funds account as of December 31, 2018 are **excluded** from this offer.
- 3) To qualify for the bonus payment, the frequency of the CSP must be monthly, semi-monthly, bi-weekly, or weekly.
- 4) The minimum purchase amount required per period is as follows:
  - Monthly CSP: \$200 per month
  - Bi-weekly CSP: \$100 every two weeks
  - Semi-monthly CSP: \$100 twice per month
  - Weekly CSP: \$50 per week
- 5) In order to receive the bonus payment, the first CSP purchase must take place no later than March 31, 2019 and remain invested until July 31, 2019, however, switches to eligible BMO Mutual Funds during this time frame will not result in the customer's disqualification from this offer.
- 6) The bonus payment will be paid by August 31, 2019, provided that all terms and conditions of this offer have been satisfied.
- 7) Only CSP purchases of eligible BMO Mutual Funds will be included when determining if a customer has satisfied the terms and conditions of this offer. Most BMO Mutual Funds are eligible for this offer. Some funds are ineligible, such as all BMO Corporate Class Funds, BMO MatchMaker<sup>®</sup> Strategic Portfolios, and short-term funds (see full list of ineligible BMO Mutual Funds for more details).
- 8) The bonus payment will be paid as Series A units of BMO Money Market Fund.
- 9) CSPs set up in separate accounts may not be combined for the purposes of this offer.
- 10) In the event that a qualifying CSP is set up in more than one account, the \$75 bonus payment will be paid into only one account at BMOII's discretion.
- 11) The bonus payment will be calculated in Canadian dollars.
- 12) With respect to Offer 1 only, there is a limit of one bonus payment per account and a maximum of one bonus payment per customer.
- 13) There may be tax implications to the bonus payment. For RRSP accounts, no tax receipt will be issued for the bonus payment. If you require tax advice, please contact your personal tax advisor.
- 14) This offer cannot be combined with any other offer for the same investment in a BMO Mutual Funds account.
- 15) The terms and conditions of this offer, including its overall availability, are at the sole and absolute discretion of BMOII and are subject to change at any time without prior notice.

## Offer 2: Bonus for Making a Lump Sum Investment in a BMO Mutual Funds Account

New BMO Mutual Funds customers who **have not held mutual funds in a BMO Mutual Funds account on or before December 31, 2018**, and who satisfy the following terms and conditions, will receive **one (1)** of the following:

- i) a **\$100** bonus payment for making a mutual fund purchase or transfer-in from another financial institution between \$50,000 and \$199,999 into a BMO Mutual Funds account.  
or
  - ii) a **\$300** bonus payment for making a mutual fund purchase or transfer-in from another financial institution between \$200,000 and \$399,999 into a BMO Mutual Funds account.  
or
  - iii) a **\$600** bonus payment for making a mutual fund purchase or transfer-in from another financial institution between \$400,000 and \$599,999 into a BMO Mutual Funds account.  
or
  - iv) a **\$925** bonus payment for making a mutual fund purchase or transfer-in from another financial institution of \$600,000 or greater into a BMO Mutual Funds account.
- 1) This offer applies to **non-registered, RRSP and RRIF account types only**. All locked-in plan types, TFSA, RESP and RDSP accounts are **excluded** from this offer.
  - 2) The bonus payment amount will be calculated based upon the sum of all purchases and transfers-in of eligible mutual funds into the customer's BMO Mutual Funds account between January 1, 2019 and March 31, 2019, excluding those made as part of a CSP.
  - 3) Purchases and transfers-in may not be combined across registered plan types in order to meet the investment range thresholds. For example, a customer who purchases \$25,000 in an RRSP and \$25,000 in a non-registered account will not receive a bonus payment in either account.
  - 4) In the event that qualifying purchases and transfers-in are made into more than one account, only one bonus payment will be paid, at BMO's discretion, into the account that qualifies for the highest bonus payment amount.
  - 5) Only purchases and transfers-in of eligible mutual funds will be included when determining if a customer has satisfied the offer's minimum investment thresholds:
    - Most BMO Mutual Funds are eligible for this offer. Some funds are ineligible, such as all BMO Corporate Class Funds, BMO MatchMaker<sup>®</sup> Strategic Portfolios and short-term funds (see full list of ineligible BMO Mutual Funds for more details).
    - In-kind transfers of some third-party mutual funds are also eligible (ask a BMO investment professional for further details).
    - Purchases of ineligible mutual funds will **not** be included when determining if a customer has satisfied the offer's minimum investment thresholds.
  - 6) Assets transferred from one BMO Mutual Funds account into another will not be included when determining if a customer has satisfied the offer's minimum investment thresholds. However, assets transferred to a BMO Mutual Funds account that are other Bank of Montreal products, such as savings accounts or GICs, will be included if all other terms and conditions of this offer have been satisfied.
  - 7) The bonus payment will be paid as Series A units of BMO Money Market Fund.

- 8) The bonus payment will be calculated in Canadian dollars.
- 9) In order to receive the bonus payment, the eligible purchase and transfer-in must be received by March 31, 2019, and remain invested until July 31, 2019, however, switches to eligible BMO Mutual Funds during this time frame will not result in the customer's disqualification from this offer.
- 10) The bonus payment will be paid by August 31, 2019, provided that all terms and conditions of this offer have been satisfied.
- 11) With respect to Offer 2 only, there is a limit of one bonus payment per account and a maximum of one bonus payment per customer.
- 12) There may be tax implications to the bonus payment. For registered accounts (RRSPs and RRIFs), no tax receipt will be issued for the bonus payment. If you require tax advice, please contact your personal tax advisor.
- 13) This offer cannot be combined with any other offer for the same investment in a BMO Mutual Funds account.
- 14) The terms and conditions of this offer, including its overall availability, are at the sole and absolute discretion of BMOII and are subject to change at any time without prior notice.

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BMO Mutual Funds are managed by BMO Investments Inc., which is an investment fund manager and a separate legal entity from Bank of Montreal.

Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the ETF facts, fund facts or prospectus of the relevant mutual fund before investing. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that a money market fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the money market fund will be returned to you. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

Investment professional refers to Financial Services Managers, Financial Planners, Investment and Retirement Planning and Investment Specialists that are representatives of BMO Investments Inc.