

Growth potential of BMO Exchange Traded Funds: Security of a GIC

This longer term investment allows you to participate in the growth potential of two BMO Exchange Traded Funds (ETF) that track the performance of select Canadian utility companies and the major Canadian banks, with no risk to your principal investment.



Product Features	
Term	5 years
Minimum Investment	\$1,000
Guaranteed Rate of Return for the Term	5.00%
Maximum Rate of Return for the Term	35.00%
100% Principal protected	

Reference Portfolio

a) 50% BMO Equal Weight Utilities Index ETF (ZUT)

Designed to provide exposure to a basket of Canadian utility companies.

b) 50% BMO S&P/TSX Equal Weight Banks Index ETF (ZEB)

Designed to provide exposure to a basket of Canada's major banks.

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
- can keep your money invested until the end of the term

Key Benefits

This investment is an excellent way for you to get exposure to BMO Exchange Traded Funds from the security of a GIC.

- Principal protection 100% of your original investment is returned to you at maturity
- Minimum guaranteed return
- Higher return potential based on the performance of BMO ETFs that track the performance of select Canadian utility companies and Canada's major banks
- Guaranteed by Bank of Montreal
- Eligible for Canada Deposit Insurance Corporation (CDIC) deposit insurance up to applicable limits

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 Fund Linked 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 Reference Portfolio, except the rate of return will not be less than zero and will not be greater than the Maximum Rate of Return for the Term. 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 the Reference Portfolio is equal to the weighted average of the percentage changes in the prices of the securities comprising the Reference Portfolio, calculated as a percentage using the securities weightings set out in the Summary. The percentage change in the price of a security in the Reference Portfolio is equal to the percentage increase or decrease between the price of the security on the second business day after the Issue Date and the Calculation Date. The return on the reference portfolio will not include any distributions or dividends on the securities. For more information about the BMO Fund Linked GIC, visit your local BMO Bank of Montreal branch. BMO Exchange Traded Funds are managed by BMO Asset Management Inc., an investment fund manager and portfolio manager, and a separate legal entity from the Bank of Montreal.

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