

# Growth potential of Stocks; Security of a GIC

## BMO<sup>®</sup> Return Enhancing GIC



### March 2013 - Series 76

<b>Term</b>	2 Years
<b>Minimum Investment</b>	\$1000
<b>Guaranteed Rate of Return for the Term</b>	0.70% (0.35% annually*)
<b>Maximum Rate of Return for the Term</b>	9.00% (4.50% annually*)

100% Principal Protected

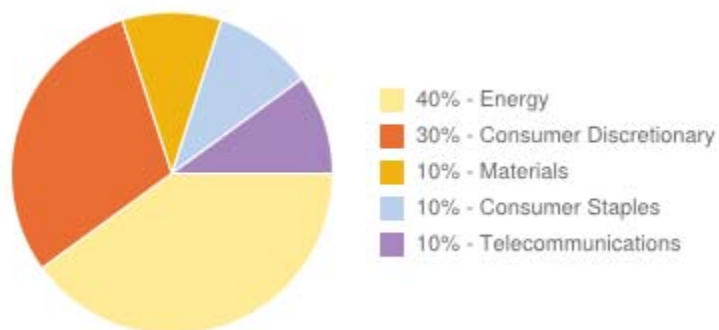
## Overview

This shorter term GIC gives you exposure to some of Canada's most reliable companies with no risk to your principal investment. It offers a minimum guaranteed return plus the potential for additional returns based on the performance of 10 Canadian blue chip companies.

## Reference Portfolio

Company	
Aimia Inc. (AIM)	Goldcorp Inc. (G)
Telus Corp (T)	Transcanada Corp. (TRP)
Shoppers Drug Mart Corp. (SC)	Trican Well Service Ltd. (TCW)
Magna International Inc. (MG)	Pacific Rubiales Energy Corp. (PRE)
Ensign Energy Services Inc. (ESI)	Canadian Tire Corp. - Class A (CTC/A)

## Reference Composition



## Is this GIC right for you?

This GIC may be right for you if you:

- ✓ are looking to diversify your portfolio with a shorter 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

This GIC is an excellent way to participate in the growth potential of 10 blue chip Canadian companies with the security of principal protection.

- ✓ Principal protection – 100% of your original investment is returned to you at maturity
- ✓ Minimum guaranteed return
- ✓ Higher return potential based on the performance of 10 blue chip Canadian companies
- ✓ Designed in partnership with BMO Capital Markets<sup>®</sup>, a market leader in creating innovative investment solutions
- ✓ Guaranteed by Bank of Montreal
- ✓ Eligible for Canada Deposit Insurance Corporation (CDIC) deposit insurance up to applicable limits

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### 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 Return Enhancing GICs are issued by Bank of Montreal Mortgage Corporation and guaranteed by Bank of Montreal. The principal amount of a BMO Return Enhancing GIC is guaranteed and is repayable upon maturity and, in addition, the GIC provides a minimum guaranteed rate of return, but there is no guarantee you will receive any additional return based on the performance of the underlying securities. The rate of return for the term payable is the Guaranteed Rate of Return for the Term plus the variable rate(s) of return on the Reference Portfolio, if any, but will not be less than the Guaranteed Rate of Return for the Term. The rate of return for the term is determined without reference to any dividends or distributions paid on the securities. Each variable rate of return is the average of the effective returns on each security in the Reference Portfolio on the applicable calculation date (the "Average Effective Return"). The effective return of each security is based on the actual return of the security calculated as a percentage increase or decrease in the price of the security (the "price returns") from the second business day after the issue date to the applicable calculation date. The effective return of each security used to calculate the Average Effective Return on a calculation date is determined as follows: if a price return is positive, the effective return is the maximum return for each security as set out in the Terms and Conditions for the GIC; if the price return is equal to or greater than the minimum floor return, as set out in the Terms and Conditions for the GIC, but less than or equal to zero, the effective return is the price return; and if the price return is less than the minimum floor return, the effective return is the minimum floor return. 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 a security in the Reference Portfolio, replace a security and/or determine the amount of interest, if any, that may be payable in an alternate manner. The Terms and Conditions for BMO Return Enhancing GICs are available at your local BMO Bank of Montreal branch. BMO Return Enhancing GICs are not available in an RSP if the GIC's maturity date is after the date you are required to convert your RSP to a RIF.

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\* Not compounded

