

# BMO Fixed Cash Flow Plus Deposits



Helping you retire with  
greater comfort and ease.



We're here to help.™

# Transition into retirement with reliable monthly cash flow.

As you approach retirement, you want to feel confident that the hard-earned money you've set aside will see you through your golden years.

You may be wondering:



Will I have enough cash flow to meet my basic living needs?



Is there a chance I'll outlive my savings?



Should I postpone my retirement and keep working?

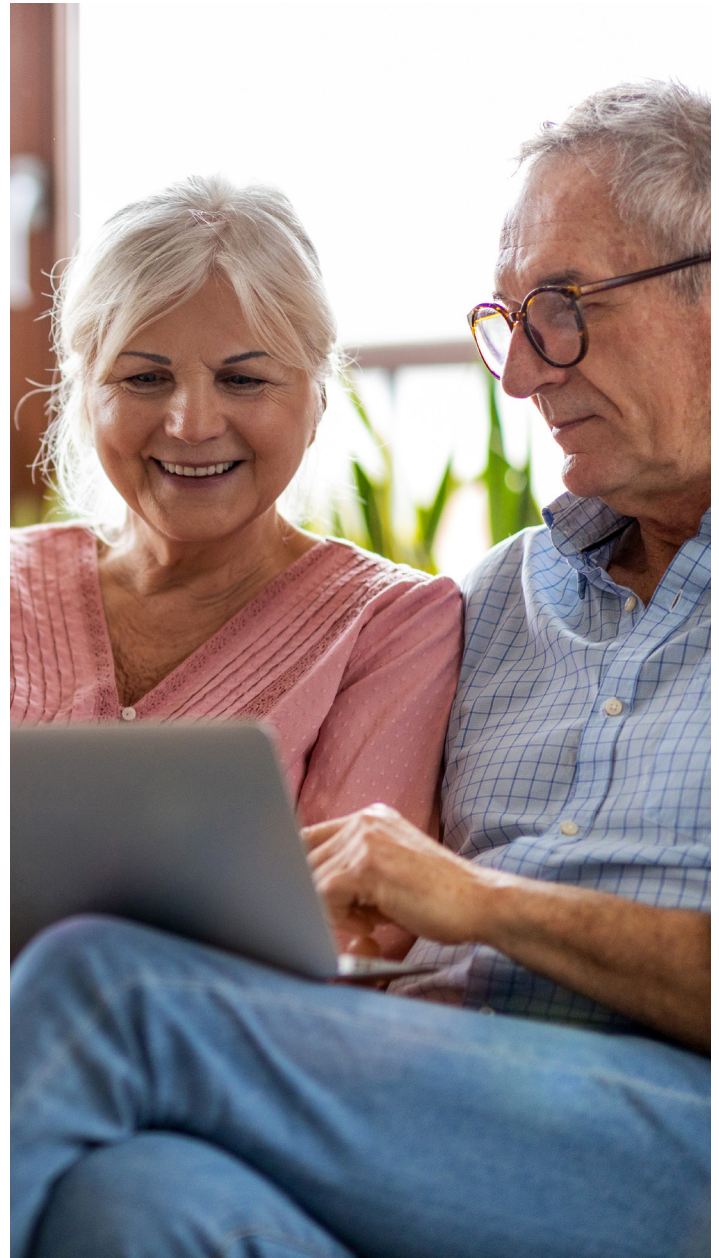


Will I survive a downturn in the market?



Will I be able to cope as the cost of living increases?

As you prepare to retire, your priorities shift and these become valid concerns. If your current retirement portfolio is purely growth-focused, now is the time to adjust it in order to meet your need for reliable cash flow while also addressing the tax implications and risk tolerance associated with this new stage of life.





# Enter BMO Fixed Cash Flow Plus Deposits.

BMO Fixed Cash Flow Plus Deposits provide a **guaranteed cash flow stream** that’s paid out to you in regular monthly installments. Furthermore, they’re built on a unique model that adjusts your investments throughout their lifecycle to help maximize your retirement cash flow potential without exposing you to the impact of volatile markets.

Investments that will shift your life stages		
	Investing <b>FOR</b> Retirement	Investing <b>DURING</b> Retirement
Investment Objectives	Maximize Accumulations	Preserve Principal
Appreciation & Earnings	Seek Greatest Growth	Seek Greatest Income
Risk	Base Risks on Time Horizons	Seek Lowest Risk
Taxes	Defer Taxes	Save or Reduce Taxes





## Address these and other retirement concerns with BMO Fixed Cash Flow Plus Deposits.



### Market fluctuations

**While equity markets have historically added value over time, they do experience downturns that can negatively impact your cash flow during retirement.**

BMO Fixed Cash Flow Plus Deposits provide a guaranteed monthly cash flow that's paid out to you in monthly installments for 15 years. This means that, even if market conditions or interest rates decline, you can count on a steady cash flow to help manage your fixed expenses.



### Inflation

**As the costs for goods and services go up over time, what you're able to buy for your dollar goes down.**

At BMO, we help you create an inflation-proof retirement portfolio designed to meet your income needs for the long-term.



### Outliving your savings

**The dramatic increase in life expectancy means Canadians need to be financially prepared to fund longer retirements.**

With BMO Fixed Cash Flow Plus Deposits, your investments are adjusted systematically throughout their lifecycle to reflect your tolerance for risk, transitioning from a balanced, growth-oriented portfolio early on to a more conservative and protected portfolio as maturity approaches.



### Life's uncertainty

**We can never predict what curveballs life will throw our way. Sickness, divorce, and other life events can all lead to unexpected financial strain.**

Having a guaranteed monthly cash flow stream to put towards your basic living needs alleviates some of that strain, allowing you to focus your attention on what's most important to you.

# Retire with confidence knowing that your basic living needs are covered.

From food and shelter to utilities, clothing, and more, consider the non-negotiable daily expenses you'll need to cover when you retire. Even if you're entitled to government benefits and pensions, these may not be enough to meet your basic living needs. That's why it makes sense to explore a solution that offers you a **guaranteed monthly cash flow stream**.

For example  
\$60,000 investment =

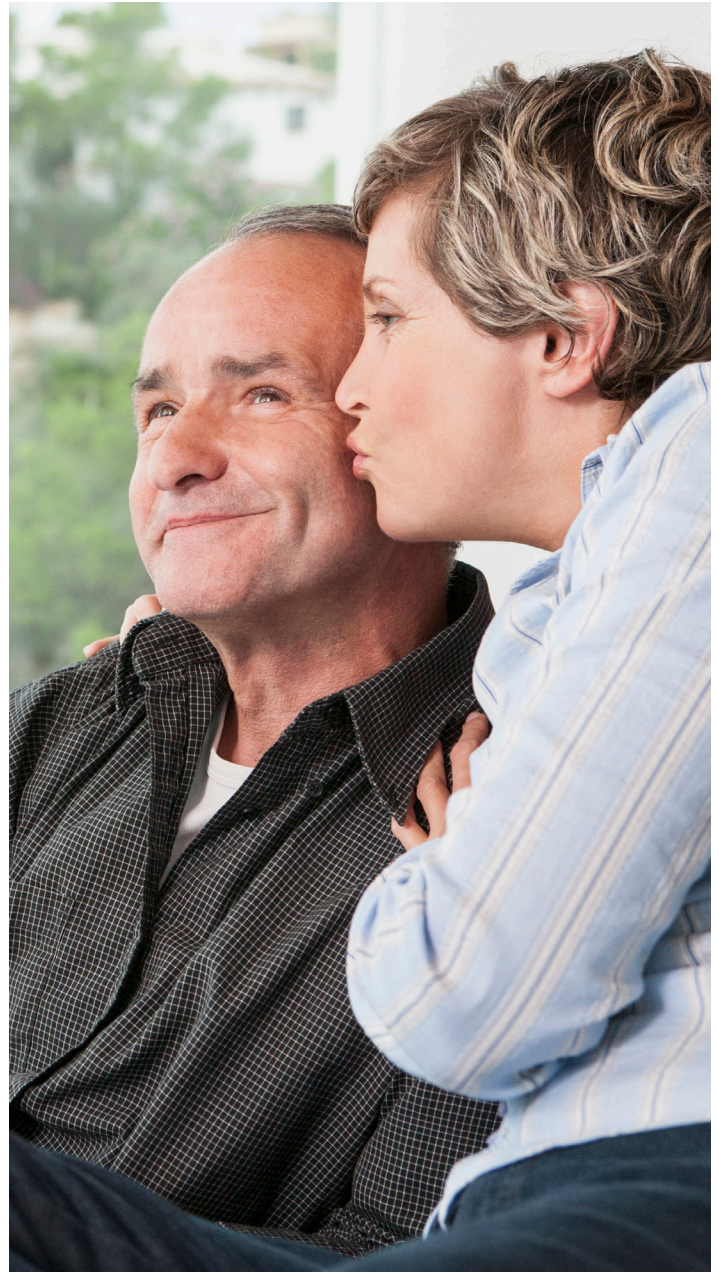


for 15 years

That's



per month for 180 months





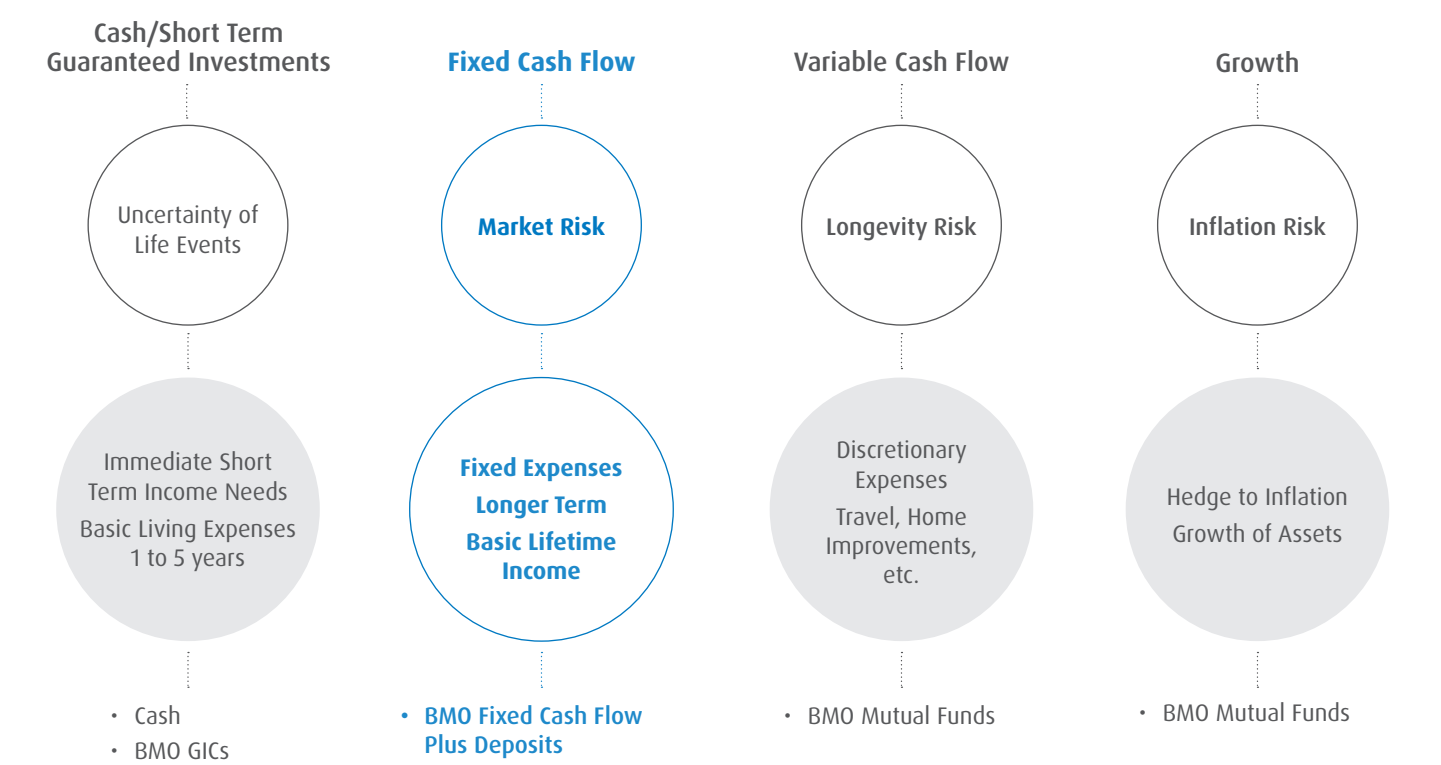


# Put your trust in BMO Fixed Cash Flow Plus Deposits.

## What are your retirement aspirations?

Whether you want to travel, return to school, or finally pick up that hobby you previously had no time for, we're here to help you enjoy life's nice-to-haves while ensuring you're never without life's must-haves.

BMO Fixed Cash Flow Plus Deposits are an integral component of a smart retirement portfolio, but they're not the only solution we offer to support you in your golden years.



## Let's connect

For more information about BMO Fixed Cash Flow Plus Deposits, talk to a Financial Planner at your BMO branch:

1-800-665-7700

[bmo.com/fixedcashflow](http://bmo.com/fixedcashflow)



We're here to help.™

\* Capital distributions are repayments of principal that will reduce the adjusted cost base of your investment in the BMO Fixed Cash Flow Plus Deposits (the "Deposits").

Capitalized terms used and not otherwise defined herein have the meanings given to them in the Master Information Statement dated November 1, 2017. Investors should consult their own tax advisors regarding possible tax consequences of an investment in the Deposits.

Investments in the Deposits are not mutual fund investments. The Deposits are a long-term deposit liability of Bank of Montreal and will constitute direct, unsecured and unsubordinated debt obligations of Bank of Montreal. Details regarding the calculations and payments of interest, capital distributions, certain risk factors and certain tax consequences of investing in the Deposits are contained in the Master Information Statement and applicable Series Supplement, which are available through your branch investment professional or on our public website at [www.bmo.com/fixedcashflow](http://www.bmo.com/fixedcashflow).

This summary is issued for information purposes only to provide an overview of the Deposits and does not constitute investment advice or an offer to sell or a solicitation to purchase. An investment in the Deposits is subject to certain risks, which investors should consider. Investors should read the Master Information Statement and the related Series Supplement carefully before investing in the Deposits and discuss their suitability with their branch investment professional. The Deposits may not be suitable for all types of investors. The prices and value of the Deposits may fluctuate and/or be adversely affected by a number of factors. The trading prices of the investments of each underlying fund determines its value, which, in turn, indirectly determines the value of your Deposits. You should be aware that it is impossible to know whether the value of an underlying fund's investments will rise or fall. The amount of the variable return, if any, payable on the Deposits at maturity is based on the performance of the underlying funds. It is possible that no variable return will be paid on the Deposits.

Neither Bank of Montreal nor any of its subsidiaries and affiliates (collectively, "BMO") make any assurances, representations or warranties with respect to accuracy, reliability or completeness of information contained herein. Furthermore, BMO makes no recommendation concerning the Deposits or the suitability of investing in securities generally or the Deposits in particular. The Deposits have not been and will not be rated by any credit rating organization. A rating is not a recommendation to buy, sell or hold investments, and may be subject to revision or withdrawal at any time by the relevant rating agency. The Deposits will not be listed on any stock exchange. No person has been authorized to give any information or to make any representation not contained in the Master Information Statement and Series Supplement relating to the applicable Deposits and BMO does not accept responsibility for any information not contained in the Master Information Statement and Series Supplement.

BMO Nesbitt Burns Inc. is a wholly-owned subsidiary of Bank of Montreal. As a result, Bank of Montreal is a "related issuer" of BMO Nesbitt Burns Inc. for the purposes of National Instrument 33-105 – Underwriting Conflicts.

"BMO (M-bar roundel symbol)", "BMO" and "BMO Capital Markets" are registered trademarks of Bank of Montreal.