

## Features

BMO Income Generator allows you to customize the amount of income you will need to receive each month. You'll receive a steady stream of monthly income, while the rest of your investment continues to earn interest at high rates normally associated with 5-year GICs

You've built up your savings, and now you're ready to reward yourself by putting your savings to work while receiving a steady source of monthly income, customized to your need. Ideal for the longer-term investor, BMO Income Generator is a smart and secure way to keep your money working for you while you are receiving a predictable stream of monthly income.

## Key Benefits

- **An Income Solution** ? pays a stable, predictable stream of monthly income and, unlike traditional GICs, each equal monthly income payment may be comprised of interest and principal in an amount customized to your cash flow needs.
- **Planning Flexibility** ? planning for the possibility of a 20 or 30 year retirement? Arranging for, and reassessing your financial needs in 5-year increments is a simple strategy with built-in flexibility.
- **Customization** ? you determine the amount of income you'd like to receive from this investment each month, and the date on which you'd like to receive it. At maturity, you can choose to re-assess your income needs and change your monthly income stream.
- **Security and Protection** ? your unpaid principal and interest are at all times unconditionally guaranteed by Bank of Montreal and eligible for [CDIC deposit insurance](#) up to allowable limits.
- **Options** ? you can assign an alternate payee to receive the income payments, for those times when you are paying the regular expenses for someone else.

## Rates

(as of November 21, 2009)

With the BMO Income Generator, the interest rate is unique to every purchase, as it depends on your personal income needs.

Simply put, the interest rate depends on a combination of:

- The amount of your monthly income payment relative to the initial amount you invested, and
- Current interest rates

To assess how the BMO Income Generator can fit as a solution within your investment plan, come in and talk to one of our investment professionals at your BMO Bank of Montreal branch.

You can also see how the BMO Income Generator fits as a solution within your portfolio by using the [BMO Income Generator Illustrator](#).

## Details

Item	Details
Term(s)	5 years
Access to Funds	Not cashable prior to maturity
Interest Payment Option	Monthly or paid at maturity
Minimum Investment Amount	\$10,000
Plan Eligibility	
Automatic Reinvestment	Yes, to another 5- year BMO Income Generator with rates in effect at time of renewal and same income payment amount (unless other instructions provided).  Exception: In situations where the income payment amount cannot be supported over the full 60-month term, the funds will be reinvested into a 1 year non-redeemable GIC.
Issued By	Bank of Montreal Mortgage Corporation (BMMC)

How to Reach Us

1-877-225-5266

## Disclaimer

® Registered trade-mark of Bank of Montreal, ™ Trade-mark of Bank of Montreal. Issued by Bank of Montreal Mortgage Corporation and unconditionally guaranteed by Bank of Montreal. You are guaranteed to receive both the contracted interest rate and the return of your principal. With BMO Income Generator, you select the amount of monthly income you want to receive. If your selected monthly income amount exceeds the earned monthly interest on the investment, your monthly income payments over the term of the investment will consist of interest earned and principal. At maturity, any remaining principal will be returned to you or reinvested as per your instructions.

