

## Features

**BMO RateOptimizer® Plus GIC** is an ideal choice for long-term investors. A unique solution that takes the proven "laddered" investment strategy to an advanced level. Offering ongoing, competitive interest rates plus access to 25% of the outstanding balance once each anniversary year.

## Key Benefits

- **Maximum returns** - Start off right! You don't need to sacrifice your initial earnings to build a long-term laddered portfolio of GICs, as you will always earn a special five-year interest rates on your funds.
- **Laddered Investment Strategy** - Automatic, long-term rate diversification and interest rate growth potential with ease of management, convenience and flexibility.
- **Upside potential in a rising interest rate environment** - You can benefit from rising interest rates - 20% of the investment is re-invested each year at the prevailing, BMO RateOptimizer® Plus GIC 5-year renewal rate.
- **Downside protection in a falling interest rate environment** - You can elect to lock-in your current blended rate for the remaining term, protecting your rate of return if rates go down.
- **Access to funds** - A competitively priced laddered GIC solution that provides one-time access to a maximum of 25% of the outstanding GIC balance anytime during each anniversary year.
- **Investment maturity control** - At any time prior to each anniversary, you can elect not to extend your investment. The maturity date will be established 5 years from your previous anniversary date, and will lock-in the blended rate in effect at that time.
- **Principal protection** - Guaranteed by Bank of Montreal and eligible for [CDIC deposit insurance](#).
- **A choice of interest payment options** - Interest is payable monthly, annually or may be compounded and paid at maturity.

## Rates

(as of March 18, 2010)

Interest Payment Option	Years of Investment	Initial Rate	Renewal Rate
\$1000 +	5 years	2.550%	2.550%
Annual Pay	5 years	2.550%	2.550%
Monthly Pay	5 years	2.550%	2.550%

During the first year of the investment, the return is based on the "Initial Rate".

In each subsequent year, the return on the investment is based on a "Blended Rate". The Blended rate is derived from blending the five-year "Renewal Rate" in effect at the anniversary date with the existing rate of the investment.

## Details

Item	Details
<b>Term(s)</b>	Five year initial term. On each anniversary, the investment will be automatically extended for one more year, blending in the current 5 year rate to create a new 5 year term and rate, unless termination of automatic extension feature requested.
<b>Access to Funds</b>	Provides one-time access to a maximum of 25% of the outstanding GIC balance anytime during each anniversary year.
<b>Interest Payment Option</b>	<b>Non-registered:</b> Monthly, annually, or compounded annually and paid at maturity  <b>RSP:</b> Compounded annually and paid at maturity
<b>Minimum Investment Amount</b>	\$1,000
<b>Plan Eligibility</b>	RSP
<b>Automatic Reinvestment</b>	Yes. Each year, as the term is extended, 20% of the investment's overall blended rate will be updated by factoring in the prevailing five-year renewal rate. Automatic reinvestment continues annually until termination of automatic extension feature requested.
<b>Issued By</b>	Bank of Montreal Mortgage Corporation (BMMC)

How to Reach Us

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## Disclaimer

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