

Features

BMO Cashable RateRiser® GIC is the most flexible RateRiser option. This three-year GIC **earns a competitive guaranteed rate of interest that increases each year**, with the flexibility to cash in your investment at certain times.

Key Benefits

- **Fully Redeemable on certain dates** – Flexibility to redeem the investment in full on certain dates if funds are needed or other investment opportunities arise.
- **Escalating Interest Rates** – A high guaranteed rate of interest that increases each year.
- **Eligible for CDIC deposit insurance**, up to applicable limits

Rates

(as of February 9, 2012)

Years of Investment	3 Year
1 st year	1.150%
2 nd year	1.200%
3 rd Year	1.300%
Annual Compound Equivalent	1.217%

Details

Item	Details
Term(s)	3 years
Access to Funds	Cashable in full on the 15th day of each month during the first year, and on the first and second anniversary of the issue date. (No partial redemptions permitted.)
Interest Payment Option	<p>Non-registered: Interest paid annually or compounded annually and paid at maturity.</p> <p>RSP: Interest compounded annually and paid at maturity.</p> <p>TFSA/RESP: Interest paid annually to a Savings Account or compounded annually and paid at maturity.</p>
Minimum Investment Amount	\$1,000
Plan Eligibility	RSP / RESP / TFSA / RDSP
Automatic Reinvestment	Yes, at current rate (unless other instructions provided)
Issued By	<p>Non-registered</p> <p>: Bank of Montreal Mortgage Corporation, Bank of Montreal or BMO Trust Company</p> <p>RSP, TFSA, RESP & RDSP: Bank of Montreal Mortgage Corporation</p> <p>GICs issued by Bank of Montreal Mortgage Corporation and BMO Trust Company are guaranteed by Bank of Montreal.</p>

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.
 BMO RateRiser GICs are governed by regulation 7000 of the Income Tax Act and therefore interest will be reported for tax reporting as prescribed by Canada Revenue Agency at a blended rate.