

## Features

**BMO RateRiser® Plus GIC** offers competitive, escalating interest rates with an opportunity to access your money on each anniversary date.

## Key Benefits

- **Fully Redeemable on certain dates** – The flexibility to redeem funds 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 November 21, 2009)

Years of Investment	2 Years	3 Years	5 Years
1 <sup>st</sup> Year	1.000%	1.000%	1.000%
2 <sup>nd</sup> Year	1.400%	1.400%	1.400%
3 <sup>rd</sup> Year	-	1.800%	1.800%
4 <sup>th</sup> Year	-	-	2.000%
5 <sup>th</sup> Year	-	-	3.750%
Annual Compound Equivalent	1.200%	1.399%	1.986%

## Details

Item	Details
<b>Term(s)</b>	2, 3 or 5 years
<b>Access to Funds</b>	Cashable in full on each anniversary of the issue date. (No partial redemptions permitted.)
<b>Interest Payment Option</b>	<p><b>Non-registered:</b> Interest paid annually or compounded annually and paid at maturity.</p> <p><b>RSP:</b> Interest compounded annually and paid at maturity.</p> <p><b>TFSA:</b> Interest paid annually to a TFSA Savings Account or compounded annually and paid at maturity.</p>
<b>Minimum Investment Amount</b>	\$1,000
<b>Plan Eligibility</b>	RSP / TFSA / RDSP
<b>Automatic Reinvestment</b>	Yes, 1 year GIC at current rate (unless other instructions provided)
<b>Issued By</b>	<p><b>Non-registered</b></p> <p>: Bank of Montreal Mortgage Corporation, Bank of Montreal or BMO Trust Company</p> <p><b>RSP, TFSA &amp; RDSP:</b> 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.