

## Features

**BMO Guaranteed Investment Certificate (GIC)** allows you to gain one of the **highest guaranteed rates of interest** with the flexibility of choosing from a number of interest payment options and terms.

## Key Benefits

- **Various terms available** – Option of varying terms to meet your needs.
- **Various Interest Payment Options** – Flexibility to choose from a variety of interest payment options.
- **Eligible for CDIC deposit insurance**, up to applicable limits

## Rates

(as of November 21, 2009)

Only 1, 2, 3, 4 and 5 year GICs are available in RESPs.

Annual / Annual Compound Interest Payment Option	\$1,000-\$99,999	\$100,000-\$249,999	\$250,000-\$999,999
1 year - under 2 years	0.400%	0.400%	0.400%
18 months exactly	0.750%	0.750%	0.750%
19 months - under 2 years	0.400%	0.400%	0.400%
2 years - under 3 years	1.300%	1.300%	1.300%
3 years - under 4 years	1.600%	1.600%	1.600%
4 years - under 5 years	1.700%	1.700%	1.700%
5 years - under 6 years	2.100%	2.100%	2.100%
6 years - under 7 years	2.100%	2.100%	2.100%
7 years exactly	2.100%	2.100%	2.100%
10 years exactly	2.300%	2.300%	2.300%

Monthly / Semi - Annual Interest Payment Option	\$1,000-\$99,999	\$100,000-\$249,999	\$250,000-\$999,999
1 year - under 18 months	0.275%	0.275%	0.275%
18 months - under 19 months	0.625%	0.625%	0.625%
19 months - under 2 years	0.275%	0.275%	0.275%
2 years - under 3 years	1.175%	1.175%	1.175%
3 years - under 4 years	1.475%	1.475%	1.475%
4 years - under 5 years	1.575%	1.575%	1.575%
5 years - under 6 years	1.975%	1.975%	1.975%
6 years - under 7 years	1.975%	1.975%	1.975%
7 years exactly	1.975%	1.975%	1.975%
10 years exactly	2.175%	2.175%	2.175%

For rates on a 3, 6 and 9 month GIC within an RSP see the 3, 6 and 9 month rate on a BMO Short Term Investment Certificate.

## Details

Item	Details
<b>Term(s)</b>	<b>Non-registered:</b> 1 to 10 years <b>RSP:</b> 6 months to 10 years <b>RIF:</b> 1 to 10 years <b>RESP:</b> 1, 2, 3, 4 and 5 years <b>TFSA:</b> 1 to 10 years
<b>Access to Funds</b>	Not cashable prior to maturity
<b>Interest Payment Option</b>	<b>Non-registered:</b> Monthly, semi-annually, annually, or compounded annually and paid at maturity. <b>RSP:</b> Annually to an RSP Savings Account, or compounded annually and paid at maturity. <b>RIF:</b> Compounded annually and paid at maturity. <b>RESP:</b> Compounded annually and paid at maturity. <b>TFSA:</b> Annually to a TFSA Savings Account, or compounded annually and paid at maturity.
<b>Minimum Investment Amount</b>	\$1,000; \$5,000 if monthly interest payment option chosen* \$500 RESP *not available for registered investments
<b>Plan Eligibility</b>	RSP / RESP / RIF / TFSA / RDSP
<b>Automatic Reinvestment</b>	Yes, GIC of same term at current interest rate applicable at time of reinvestment (unless other instructions provided)
<b>Issued By</b>	<b>Non-registered</b>  : Bank of Montreal Mortgage Corporation, Bank of Montreal or BMO Trust Company <b>RSP, RESP, TFSA &amp; RDSP:</b> Bank of Montreal Mortgage Corporation <b>RIF:</b> Bank of Montreal Mortgage Corporation or Bank of

