

BMO® Growth GIC

Growth potential of Stocks; Security of a GIC



100% Principal Protected

Overview

A medium-term principal-protected investment with the potential to generate market-linked returns up to a preset maximum based on the performance of a portfolio of Canadian stocks. The market-linked return, if any, will be the average of the percentage change in the price of each security in the Reference Portfolio up to the Maximum Rate of Return for the Term.

Reference Portfolio

Company

Royal Bank of Canada (RY)

Manulife Financial Corp. (MFC)

Bank of Nova Scotia (The) (BNS)

Toronto-Dominion Bank (The) (TD)

Canadian Imperial Bank of Commerce (CM)

Thomson Reuters (TRI)

Sun Life Financial Inc. (SLF)

Manitoba Telecom Inc. (MBT)

Brookfield Asset Management, Class A (BAM.A)

TransCanada Corp. (TRP)

Power Financial Corp. (PWF)

Enbridge Inc. (ENB)

National Bank of Canada (NA)

Teck Resources Ltd., Class B (TCK.B)

CI Financial Corp. (CIX)

March 2010 - Series 35

Term 4 Years

Minimum Investment \$1000

Maximum Rate of Return for the Term

27.50% (6.88% annually**)

Investor suitability

This investment may be suitable for you if you are looking to diversify your portfolio with a medium-term investment offering principal protection and access to your capital at maturity. You are willing to forego a guaranteed return for the potential to earn higher market-linked returns which would, if any, be paid to you at the end of the term.

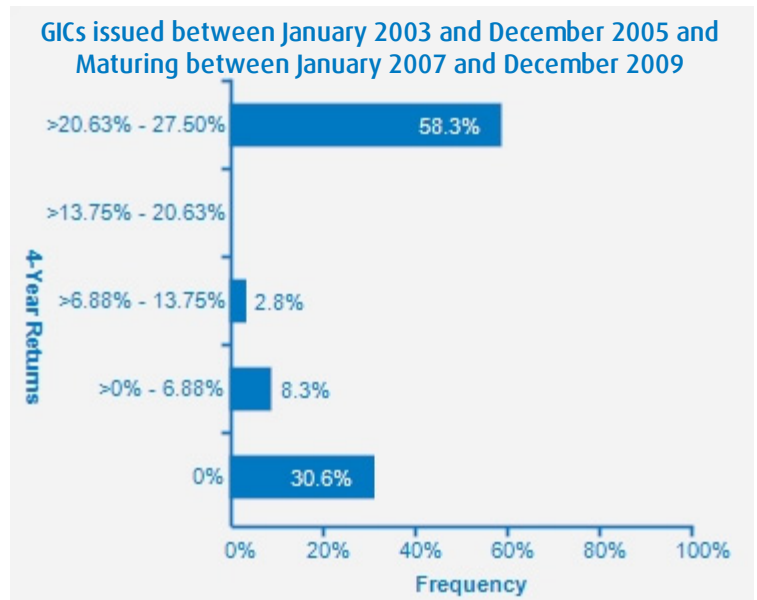
Key Benefits

BMO has worked with BMO Capital Markets, the leading Canadian investment research provider since 1980, to create a diversified portfolio of Canadian growth oriented companies that offers investors the potential for superior returns while still providing 100% principal protection.

- ✓ 100% principal protection
- ✓ Potential for market-linked returns based on a portfolio of Canadian stocks
- ✓ Guaranteed by Bank of Montreal, one of Canada's leading financial institutions
- ✓ Eligible for Canada Deposit Insurance Corporation (CDIC) deposit insurance up to applicable limits

Hypothetical Results

This chart illustrates hypothetical returns for the BMO Growth GIC. The vertical axis represents ranges of hypothetical 4-year returns for the GIC expressed as a percentage and the horizontal axis represents the frequency, or how often, the GIC hypothetically would have generated a return in a particular range. The calculations assume that: the Reference Portfolio is the same as the Reference Portfolio for the Series currently available for sale; the Maximum Rate of Return for the Term used to calculate the returns is the same as the Maximum Rate of Return for the Term for the Series currently available for sale; the GICs are issued monthly during the date range indicated; the issue date is the last business day of the issue month; and the calculation date for each Series occurs on the 4-year anniversary date of the issue date. *Please note that past market performance is not an indicator of future market performance.*



Contact us

Visit your local **BMO Bank of Montreal®** branch and speak to an investment professional

Visit us online at bmo.com/progressivegic

Call **BMO Bank of Montreal** Direct Banking at 1 877 CALL BMO (1 877 225-5266)

BMO Growth GICs are issued by Bank of Montreal Mortgage Corporation and unconditionally guaranteed by Bank of Montreal. The principal amount of a BMO Growth GIC is guaranteed and is repaid upon maturity, but there is no guarantee of any return that is linked to the performance of the underlying securities. The Portfolio Return, if any, is determined without reference to any dividends or distributions paid on the securities. The rate of return, if any, is limited by a cap on the rate of return. The rate of return for the term payable, if any, will be the Portfolio Return, but will not be less than zero or more than the Maximum Rate of Return for the Term. The Portfolio Return is the simple average of the percentage changes in the value of each underlying security in the Reference Portfolio over the term of the GIC. The rate of return for the term is not an annual rate but is the rate of return over the entire term of the GIC. If market disruptions or other special circumstances affect the calculation of the return, the Bank may delay this calculation, estimate the value of an underlying security, or replace the security. The Terms and Conditions for BMO Growth GICs are available at your local BMO Bank of Montreal branch. BMO Growth GICs are not available in RSPs if the GIC's maturity date is after the date a client is required to convert the RSP to a RIF.

TM/® Trademark of Bank of Montreal.
* Not compounded.