

# Growth potential of Stocks: Security of a GIC

This medium term GIC gives you exposure to Canada's equity markets with no risk to your principal investment. It offers you a guaranteed return plus the potential to earn additional returns based on the performance of Canadian financial services and utility companies.

Product Features	
Term	
Minimum Investment	
Guaranteed Rate of Return for the Term	
Maximum Rate of Return for the Term	
100% Principal protected	

## Reference Portfolio

### 50% S&P/TSX Capped Financials Index

This index includes companies in the S&P/TSX Composite Index whose primary business is financial services, including those in banking, insurance and investment management.

### 50% S&P/TSX Capped Utilities Index

This index includes companies in the S&P/TSX Composite Index whose primary business is the provision of utilities, including electric, gas and water utility providers.

## Is this GIC right for you?

This GIC may be right for you if you:

- are looking to diversify your portfolio with a medium term investment
- would like principal protection and a guaranteed minimum return
- are willing to accept a guaranteed return that is less than the return offered on traditional GICs for the potential to earn higher market linked returns
- can keep your money invested until the end of the term

## Key Benefits

Companies in the financial services and utility industries typically possess characteristics that are valued by conservative investors – solid, predictable businesses that generate substantial cash flow and have the potential to generate significant long term returns. This GIC is an excellent way for you to access these potential returns with the security of principal protection.

- principal protection – 100% of your original investment is returned to you at maturity
- minimum guaranteed return
- higher return potential based on the performance of Canadian financial services and utility companies
- designed in partnership with BMO Capital Markets®, a market leader in creating innovative investment solutions
- guaranteed by Bank of Montreal
- eligible for Canada Deposit Insurance Corporation (CDIC) deposit insurance up to applicable limits



## Contact Us



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



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Call BMO Bank of Montreal Customer Contact Centre at **1.877.CALL.BMO (1.877.225.5266)**



We're here to help.™

BMO Return Enhancing GICs are issued by Bank of Montreal Mortgage Corporation and guaranteed by Bank of Montreal. The principal amount of a BMO Return Enhancing GIC is guaranteed and is repayable upon maturity and, in addition, the GIC provides a minimum guaranteed rate of return, but there is no guarantee you will receive any additional return based on the performance of the underlying index. The rate of return for the term payable is the return on the Reference Portfolio, but will not be less than the Guaranteed Rate of Return for the Term or more than the Maximum Rate of Return for the Term. The return on the Reference Portfolio, if any, is determined without reference to any dividends or distributions paid on the securities in the index and is the percentage change in the value of the index in the Reference Portfolio. 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 calculation agent may adjust or delay the calculation or payment of interest, estimate the value of the underlying index or a security in the underlying index, replace a security or the underlying index and/or determine the amount of interest, if any, that may be payable in an alternate manner. The rate of return, if any, is based on a price return index, not a total return index. The Terms and Conditions for BMO Return Enhancing GICs are available at your local BMO Bank of Montreal branch. BMO Return Enhancing GICs are not available in an RSP if the GIC's maturity date is after the date you are required to convert your RSP to a RIF.

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