

Features

BMO RateOptimizer® Max GIC is an ideal choice for long-term investors. Offering a unique solution that takes the proven "laddered" investment strategy to an advanced level by offering investors ongoing premium interest rates.

Key Benefits

- **Maximum returns** – Start off right! You don't need to sacrifice your initial earnings to build a long-term laddered portfolio of GICs, as you will always earn a premium five-year interest rates on your funds.
- **Laddered Investment Strategy** – Automatic, long-term rate diversification and interest rate growth potential with ease of management, convenience and flexibility.
- **Upside potential in a rising interest rate environment** – You can benefit from rising interest rates - 20% of the investment is re-invested each year at the prevailing, BMO RateOptimizer® Max GIC 5-year renewal rate.
- **Downside protection in a falling interest rate environment** – You can elect to lock-in your current blended rate for the remaining term, protecting your rate of return if rates go down.
- **Investment maturity control** – At any time prior to each anniversary, you can elect not to extend your investment. The maturity date will be established 5 years from your previous anniversary date, and will lock-in the blended rate in effect at that time.
- **Principal protection** – Guaranteed by Bank of Montreal and eligible for [CDIC insurance](#).
- **A choice of interest payment options** – Interest is payable monthly, annually or may be compounded annually and paid at maturity.

Rates

(as of February 7, 2012)

Interest Payment Option	Years of Investment	Initial Rate	Renewal Rate
Annual Compound	5 years	2.450%	2.450%
Annual Pay	5 years	2.450%	2.450%
Monthly Pay	5 years	2.450%	2.450%

During the first year of the investment, the return is based on the "Initial Rate".

In each subsequent year, the return on the investment is based on a "Blended Rate". The Blended rate is derived from blending the five-year "Renewal Rate" in effect at the anniversary date with the existing rate of the investment.

Details

Item	Details
Term(s)	Five year initial term. On each anniversary, the investment will be automatically extended for one more year, blending in the current 5 year rate to create a new 5 year term and rate, unless termination of automatic extension feature requested.
Access to Funds	Not cashable prior to maturity Maturity of the investment occurs 5 years after the termination of the automatic extension feature is requested.
Interest Payment Option	Non-registered: Monthly, annually, or compounded annually and paid at maturity RSP: Compounded annually and paid at maturity
Minimum Investment Amount	\$1,000
Plan Eligibility	RSP
Automatic Reinvestment	Each year, as the term is extended, 20% of the investment's overall blended rate will be updated by factoring in the prevailing five-year renewal rate. Automatic reinvestment continues annually until termination of automatic extension feature requested.
Issued By	Bank of Montreal Mortgage Corporation (BMMC)

How to Reach Us

1-877-225-5266

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