

**French Versions of  
Documents will be  
available in January.  
Coming Soon!**

**F'25 Winter Retail Investments  
Campaign**

Jan 2 – Mar 31st, 2025

**Campagne de placements de  
particuliers –Hiver de l'exercice  
2025**

2 Jan – 31 Mars, 2025

Marketing and Sales  
Support Materials

Matériaux de marketing  
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# Mutual Funds Lump Sum Offer: Terms & Conditions / Offre de prime forfaitaire de BMO Fonds d'investissement : Modalités

**Winter 2024 (F25 Winter) BMO Mutual Funds Lump Sum Bonus Offer Terms and Conditions**

**Overview of Bonus Offer**

This offer applies to **new or targeted existing** BMO Mutual Funds ("customers") who launch the lump sum bonus (cash and investment) (bonus) to receive a bonus "Lump Sum Bonus" from their investments in "BMO" by making a lump sum purchase or transfer from another financial institution of C\$200 or more (minimum cash "purchase") into a BMO Mutual Fund account. Investment can only be for new or existing BMO Mutual Funds.

The customer must be completed between January 1, 2024 - March 31, 2025. The amount of the lump sum bonus will be based on the amount of the purchase, up to a maximum lump sum bonus of C\$2,500 (cash bonus and investment bonus is split).

**Availability of Lump Sum Bonus**

- New BMO Mutual Funds customers: The Lump Sum Bonus is only available to customers who have obtained the age of majority in their province or territory of residence (AOC) and are also the offer between January 1, 2024 - March 31, 2025 (see clause 1 for more details on how to opt in).
- Existing BMO Mutual Funds customers: The Lump Sum Bonus is only available to customers who have obtained the age of majority in their province or territory of residence (AOC), receive this offer as an offer on account directly from Bank of Montreal (BMO) and opt into this offer between January 1, 2024 - March 31, 2025 (see clause 1 for more details on how to opt in).

**New BMO Mutual Funds customers:** "New BMO Mutual Funds customers" are defined as a customer who is a new BMO Mutual Funds account as of December 31, 2023. **Existing BMO Mutual Funds customers:** "Existing BMO Mutual Funds customers" are defined as a customer who is an existing BMO Mutual Funds account as of December 31, 2023.

**Lump Sum Bonus Terms and Conditions**

Customers who satisfy the following terms and conditions will receive one (1) of the following lump sum bonus amounts:

Investment in a new BMO Mutual Funds account	Bonus
\$10 or greater per month with a CSP	\$100

Version française

# Mutual Fund Offer Switch: Terms & Conditions / Changement d'offre de fonds communs de placement : conditions générales

**Winter 2024 (F25 Winter) BMO Mutual Funds Transfer Bonus Offer Terms and Conditions**

**Overview of Bonus Offer**

This offer applies to **new or targeted existing** BMO Mutual Funds ("customers") who launch the lump sum bonus (cash and investment) (bonus) to receive a bonus "Transfer Bonus" from their investments in "BMO" by making a lump sum purchase or transfer from another financial institution of C\$200 or more (minimum cash "purchase") into a BMO Mutual Fund account. Investment can only be for new or existing BMO Mutual Funds.

The customer must be completed between January 1, 2024 - March 31, 2025. The amount of the lump sum bonus will be based on the amount of the purchase, up to a maximum lump sum bonus of C\$2,500 (cash bonus and investment bonus is split).

**Availability of Transfer Bonus**

- New BMO Mutual Funds customers: The Transfer Bonus is only available to customers who have obtained the age of majority in their province or territory of residence (AOC) and are also the offer between January 1, 2024 - March 31, 2025 (see clause 1 for more details on how to opt in).
- Existing BMO Mutual Funds customers: The Transfer Bonus is only available to customers who have obtained the age of majority in their province or territory of residence (AOC), receive this offer as an offer on account directly from Bank of Montreal (BMO) and opt into this offer between January 1, 2024 - March 31, 2025 (see clause 1 for more details on how to opt in).

**New BMO Mutual Funds customers:** "New BMO Mutual Funds customers" are defined as a customer who is a new BMO Mutual Funds account as of December 31, 2023. **Existing BMO Mutual Funds customers:** "Existing BMO Mutual Funds customers" are defined as a customer who is an existing BMO Mutual Funds account as of December 31, 2023.

**Transfer Bonus Terms and Conditions**

Customers who satisfy the following terms and conditions will receive one (1) of the following transfer bonus amounts:

Investment in a new BMO Mutual Funds account	Bonus
\$10 or greater per month with a CSP	\$100

Version française

# Mutual Funds New Account Offer: Terms & Conditions / Offre de prime pour nouveau compte de BMO Fonds d'investissement : Modalités

**Winter 2024 (F25 Winter) BMO Mutual Funds New Account Bonus Offer Terms and Conditions**

**Overview of Bonus Offer**

This offer applies to **new or targeted existing** BMO Mutual Funds ("customers") who launch the lump sum bonus (cash and investment) (bonus) to receive a bonus "New Account Bonus" from their investments in "BMO" by making a qualifying investment in a new BMO Mutual Funds account. Investment can only be for new or existing BMO Mutual Funds.

The customer must be completed between January 1, 2024 - March 31, 2025. The amount of the lump sum bonus will be based on the amount of the purchase, up to a maximum lump sum bonus of C\$2,500 (cash bonus and investment bonus is split).

**Availability of New Account Bonus**

- New BMO Mutual Funds customers: The New Account Bonus is only available to customers who have obtained the age of majority in their province or territory of residence (AOC) and are also the offer between January 1, 2024 - March 31, 2025 (see clause 1 for more details on how to opt in).
- Existing BMO Mutual Funds customers: The New Account Bonus is only available to customers who have obtained the age of majority in their province or territory of residence (AOC), receive this offer as an offer on account directly from Bank of Montreal (BMO) and opt into this offer between January 1, 2024 - March 31, 2025 (see clause 1 for more details on how to opt in).

**New BMO Mutual Funds customers:** "New BMO Mutual Funds customers" are defined as a customer who is a new BMO Mutual Funds account as of December 31, 2023. **Existing BMO Mutual Funds customers:** "Existing BMO Mutual Funds customers" are defined as a customer who is an existing BMO Mutual Funds account as of December 31, 2023.

**New Account Bonus Terms and Conditions**

Customers who satisfy the following terms and conditions will receive one (1) of the following new account bonus amounts:

Investment in a new BMO Mutual Funds account	Bonus
\$10 or greater per month with a CSP	\$100

Version française

# Mutual Funds Offer Screener / Outil de filtrage des offres de fonds d'investissement

**BMO**

**Fall F24 Retail Investments Campaign: Mutual Funds Offer Screener**

Simply answer the following six questions to find out the best offer for your customer.

[Click here to access the screener.](#)

1. Is customer new to Mutual Funds?	No
2. What is the account type?	FLEX
3. How much is customer investing?	\$50+ monthly CSP
4. Is the money coming from a competitor?	Yes
5. Was customer targeted to offer, via email, online banking, or Customer Connect?	Yes
6. Does customer currently have a Retail Investments FISA with BMO?	No

**Offers that customer may qualify for:**

Lump Sum Bonus	NO
Transfer Bonus	NO
FISA/TISA	YES

**Best offer that customer may qualify for: FISA/TISA**

**Important reminder: Your customer must be opted into the offer using the offer Tagging Tool to qualify for a bonus. [Click here to visit your customer.](#)**

The tool is for information purposes and should not be construed as, investment, or legal advice to any party. Investments should be evaluated relative to the individual's know your client information/investor profile and professional advice should be obtained with respect to any circumstances.

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# BMO Mutual Funds CSP Bonus Offer Terms and Conditions / Offre de prime du PEC de BMO Fonds d'investissement Modalités

**Fall 2024 BMO Mutual Funds CSP Bonus Offer Terms and Conditions**

**Overview of Bonus Offer**

This offer applies to **new or targeted existing** BMO Mutual Funds ("customers") who launch the lump sum bonus (cash and investment) (bonus) to receive a bonus "CSP Bonus" from their investments in "BMO" by making a lump sum purchase or transfer from another financial institution of C\$200 or more (minimum cash "purchase") into a BMO Mutual Fund account. Investment can only be for new or existing BMO Mutual Funds.

The customer must be completed between November 1, 2024 - December 31, 2024.

**Availability of CSP Bonus**

- New BMO Mutual Funds customers: The CSP Bonus is only available to customers who have obtained the age of majority in their province or territory of residence (AOC) and are also the offer between November 1, 2024 - December 31, 2024 (see CSP Bonus Terms and Conditions for more details on how to opt in).
- Existing BMO Mutual Funds customers: The CSP Bonus is only available to customers who have obtained the age of majority in their province or territory of residence (AOC), receive this offer as an offer on account directly from Bank of Montreal (BMO) and opt into this offer between November 1, 2024 - December 31, 2024 (see CSP Bonus Terms and Conditions for more details on how to opt in).

**New BMO Mutual Funds customers:** "New BMO Mutual Funds customers" are defined as a customer who is a new BMO Mutual Funds account as of October 31, 2024. **Existing BMO Mutual Funds customers:** "Existing BMO Mutual Funds customers" are defined as a customer who is an existing BMO Mutual Funds account as of October 31, 2024.

**CSP Bonus Terms and Conditions**

Customers who satisfy the following terms and conditions will receive one (1) of the following CSP bonus amounts:

Investment in a new BMO Mutual Funds account	Bonus
\$10 or greater per month with a CSP	\$100

Version française

# Mutual Funds and GIC Offers: Desktop Reference / Offres concernant les fonds d'investissement et les CPG : Référence de bureau

**BMO Mutual Funds**

**Offers 1 and 2: Winter F25 Lump Sum Bonus Offer and CSP Bonus Offer**

Your expert advice keeps your customers anchored to their financial goals.

In tandem with our Canadian advisors that they need to follow to ensure the best financial outcomes for their clients, start investing or to check in on their existing plan to make sure they're on the path to reach their goals. Read on to learn about the summer's great offers for BMO Mutual Funds and GICs.

Investment	Bonus
\$4,000 - \$9,999	\$100
\$10,000 - \$19,999	\$150
\$20,000 - \$29,999	\$200
\$30,000 - \$39,999	\$250
\$40,000 - \$49,999	\$300
\$50,000 - \$99,999	\$400
\$100,000 or greater	\$500

**Why invest in longer-term solutions?**

Stay ahead of inflation. Even low inflation rates can eat away at savings and have a large impact over time.

The power of compounding. Investing a set sum about how much money you have, it's about how often you have.

Enjoy better benefits. Investing in the right place can help you enjoy more benefits long term and provide the best solution for building your customer's nest egg over time.

**2. CSP Bonus Offer (for all new or existing Mutual Funds customers)**

- \$50 Bonus\* when your customer sets up a CSP of \$200 or more per month\*

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# Mutual Funds and GIC Offers: FAQ / Offres concernant les fonds d'investissement et les CPG : FAQ

**Winter F25 Retail Investments Campaign: Frequently Asked Questions**

**Overview:**

The Winter F25 Retail Investments campaign will run from January 1 - March 31, 2025. The participating theme-related initial investment amount from BMO, the fall and GIC offers continue into summer as well. We should encourage the customer to read up on these limited-time opportunities to grow their wealth in the coming months.

Be sure to read on and familiarize yourself with these frequently asked questions and make the most of the opportunities to increase your value as an investment professional.

**GIC offers 1- 12-month GIC Special Rate Offer**

- What is the offer?** We're offering a special level 2 or level 4 discount rate on the 12-month GIC to targeted customers. See the [GIC promotional listing table](#) to learn the current special rate, which is subject to change at any time during the campaign. The 12-month GIC is a single offer to some targeted customers. This special rate is available for purchase made through BMO online banking or the BMO mobile banking app. Customer will see a banner with an offer when they log into their account.
- Are targeted customers getting a better rate than other customers?** Yes, targeted customers will receive a better rate than other customers (regular banking / internet banking) receiving the special rate that is higher than the [public rate](#).
- What is the minimum initial investment?** The minimum initial investment is \$1,000.
- How often is interest paid on the BMO 12-month GIC?** It depends on the plan type in which the GIC is purchased. See [this page](#) for details.

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# Offer Tagging Tool 2.0 / Outil pour l'étiquetage des offres de fonds d'investissement 2.0

**Offer Tagging Tool 2.0**

Use this tool to tag your customer's account with the appropriate offer.

**Offer Tagging Tool 2.0**

Offer Code	Offer Name	Eligibility Criteria	Offer Period	Offer Start Date	Offer End Date
...	...	...	...	...	...

**INTERNAL USE ONLY**



TFSA Email Template /  
Modèle de courriel relatif au  
CEL



**Navigate the path ahead with confidence.**

Hi [Client's Name],

As 2025 begins, it's the perfect time to reflect on your progress and set new goals both personally and for your investments.

This is also the ideal time to think about how to grow your investments and achieve real financial progress for the long-term.

One keyway to do just that is with a Tax-Free Savings Account (TFSA).

- What is a TFSA?
- I already have an RRSP. Do I need a TFSA?
- I have a TFSA but haven't contributed in a while. How much can I contribute?

I'm always happy to answer these questions because a TFSA is such a powerful way to save and invest that should be part of most Canadians' financial plans.

**Let's Connect**

FirstName LastName  
Title  
Address  
City, Postal Code  
Tel  
Toll Free  
Email Address

**Did you know...**

Canadians believe they will need \$1.7 million to retire, up 20 per cent from 2020 (\$1.4 million). However, fewer than half (44 per cent) of Canadians are confident they will have enough money to retire as planned, a 10 per cent decrease from 2020.

Lump Sum Email Template /  
Modèle d'e-mail à montant forfaitaire



**Navigate the path ahead with confidence.**

Invest and get up to \$2,500\*

Hi [Client's Name],

As 2025 begins, it's the perfect time to reflect on your progress and set new goals both personally and for your investments - make this year one of growth and opportunity.

I can help to make sure you're on track for your goals with a plan that works for you today and down the road. This is especially important when prices are on the rise. After all, **your next step isn't growing by at least the rate of inflation, you're losing money** - even if the dollar amount of your portfolio is growing. I'm here to offer you a personalized perspective to help grow your portfolio.

**Special offer**

I'd also like to share a great offer to help your money spring to life this season.

- Get a **bonus of up to \$2,500\*** when you invest a lump sum in BMO Mutual Funds. Starting at a \$100 bonus\*\* when you invest \$8,000 - \$40,999.

Talk to me to be added to this offer and claim your bonus. The minimum investment for this offer starts at \$8,000 and is available until March 31, 2025.

**Let's Connect**

FirstName LastName  
Title  
Address  
City, Postal Code  
Tel  
Toll Free  
Email Address

**Did you know...**

Canadians estimate they'll need an average of \$1.7 million to retire, and less than half are confident they'll reach this goal.

I can help take the guesswork out of

FHSA Offer: Email Template /  
Offre liée au CELIAPP : Modèle de courriel



**Save for your home tax-free**

Get up to \$100 when you open an FHSA

Hi [Client's Name],

There's a new and easier way to save tax-free for a first home that's now available at BMO. The First Home Savings Account (FHSA) is designed to help you or your loved ones save and invest toward a down payment while providing tax savings along the way.

Here are some ways an FHSA can help make your first-home dream a reality sooner:

- Tax free growth.** You won't pay tax on the gains in your account when you withdraw for your home purchase.
- Tax-deductible contributions.** Reduce your taxable income by up to \$8,000 per year, with a lifetime limit of \$40,000.
- Flexibility.** Your funds will be able to hold cash or investments like mutual funds and GICs.

One key thing to remember is that **you only start accumulating contribution room in the year your FHSA is opened**, so talk to me about opening an FHSA in 2025 even if you're not yet sure how to invest in it.

**Special FHSA offer for BMO Mutual Funds**

Here's a great offer to get you started saving for your first home:

- Get a \$100 bonus\*\* when you automatically invest \$50 per month

**Let's Connect**

FirstName LastName  
Title  
Address  
City, Postal Code  
Tel  
Toll Free  
Email Address

**Did you know...**

The average Canadian home price was \$716,000 as of April 2023 - an increase of more than \$100,000 since January of this year.\*

Talk to me about how an FHSA can help you afford your first home, even when home prices rise.

Switch Offer: Email Template /  
Offre de transfert : Modèle de courriel



**Make a smart money move. Transfer your investments to BMO.**

Get up to \$3,500\*

Hi [Client's Name],

As 2025 begins, it's the perfect time to reflect on your progress and set new goals both personally and for your investments - make this year one of growth and opportunity.

One smart way to streamline and simplify your investments this year is to consolidate your portfolio with BMO. By entrusting BMO with all of your investments, you can benefit from:

- Individual personalized advice** based on a full picture of your finances
- Consistency and simplicity** with easier reconfiguring and lower statements
- All-in-one investment solutions** with professional management.

**Special offer**

If you also like to share our **new greatest offer ever for a bonus of up to \$3,500\*** when you transfer your RRSP, TFSA, RRIF or RESP from another financial institution to BMO Mutual Funds by Mar 31, 2025. The more you transfer, the greater the bonus - starting at \$50 when you transfer \$1,000\*\*.

**Let's connect!**

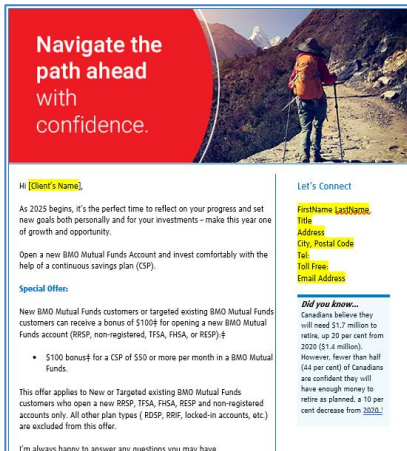
**Let's Connect**

FirstName LastName  
Title  
Address  
City, Postal Code  
Tel  
Toll Free  
Email Address

**Did you know...**

Canadians estimate they'll need an average of \$1.7 million to retire/and need half more about retirement planning. Help make the guesswork out of investing for your needs.

New Account Email Template /  
Modèle d'e-mail pour nouveau compte



**Navigate the path ahead with confidence.**

Hi [Client's Name],

As 2025 begins, it's the perfect time to reflect on your progress and set new goals both personally and for your investments - make this year one of growth and opportunity.

Open a new BMO Mutual Funds Account and invest comfortably with the help of a continuous savings plan (CSP).

**Special Offer:**

New BMO Mutual Funds customers or targeted existing BMO Mutual Funds customers can receive a bonus of \$100\* for opening a new BMO Mutual Funds account (RRSP, non-registered, TFSA, FHSA, or RESP)†

- \$100 bonus\* for a CSP of \$50 or more per month in a BMO Mutual Funds.

This offer applies to New or Targeted existing BMO Mutual Funds customers who open a new RRSP, TFSA, FHSA, RESP and non-registered accounts only. All other plan types (RRSP, RRIF, locked-in accounts, etc.) are excluded from this offer.

I'm always happy to answer any questions you may have.

**Let's Connect**

FirstName LastName  
Title  
Address  
City, Postal Code  
Tel  
Toll Free  
Email Address

**Did you know...**

Canadians believe they will need \$1.7 million to retire, up 20 per cent from 2020 (\$1.4 million). However, fewer than half (44 per cent) of Canadians are confident they will have enough money to retire as planned, a 10 per cent decrease from 2020.

Switch Offer Whiteboard



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**INTERNAL AND BRANCH USE ONLY - NOT FOR DISTRIBUTION**

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Complete approval process ONLY for the attached messages. Changes are not authorized.

Please note asterisks (\*) must be added to the whiteboard message.

**Make a smart money move.**

Want how to get up to \$1,500\* when you transfer from another bank to BMO Mutual Funds?

Talk to our Financial Planner, Investment & Retirement Planning, Jane Smith, to get started today.

OR

Talk to one of our Financial Planners, Investment & Retirement Planning to get started today. (For branches with more than one Financial Planner)

Visit bmo.com/switch

**Whiteboards**

Must be at least 10-point type or greater. If necessary to make it legible, text MESSAGE IS ONLY TO BE POSTED ON WHITEBOARDS AND CANNOT BE MADE INTO A HANDOUT/ANNUAL WHEN TO CLIENTS.

\*Terms and conditions apply. For more information, please visit bmo.com/switch

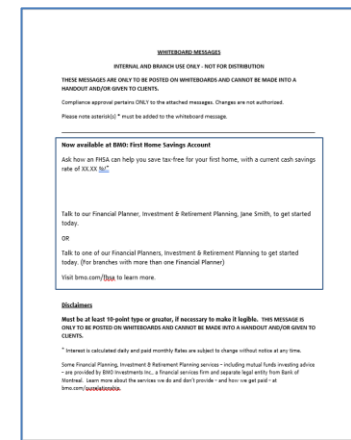
Consent: Issuing institutions (if applicable), management fees and expenses will vary as indicated with mutual fund investments.

Please read the full text of prospectus before making BMO Mutual Funds it. Not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurance that the Fund will be able to maintain its net asset value per unit, or a constant amount or that the full amount of new investments in the Fund will be admitted to the Fund portfolio may not be required.

Mutual funds are not guaranteed. Their values change frequently, and past performance may not be repeated. Investments are not guaranteed and are subject to change with or without notice.

Version française

FHSA Savings Whiteboard



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Complete approval process ONLY for the attached messages. Changes are not authorized.

Please note asterisks (\*) must be added to the whiteboard message.

**New available at BMO: First Home Savings Account**

Ask how an FHSA can help you save tax free for your first home, with a current cash savings rate of 4.25%†

Talk to our Financial Planner, Investment & Retirement Planning, Jane Smith, to get started today.

OR

Talk to one of our Financial Planners, Investment & Retirement Planning to get started today. (For branches with more than one Financial Planner)

Visit bmo.com/fhfa to learn more.

**Whiteboards**

Must be at least 10-point type or greater. If necessary to make it legible, text MESSAGE IS ONLY TO BE POSTED ON WHITEBOARDS AND CANNOT BE MADE INTO A HANDOUT/ANNUAL WHEN TO CLIENTS.

†Interest is calculated daily and paid monthly. Rates are subject to change without notice at any time.

Some Financial Planning, Investment & Retirement Planning services - including mutual funds involving risks - are provided by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal. Learn more about the services we do and our provider - and how we get paid - at bmo.com/investments.

Version française



Main Page