

# BMO Group RSP



## Personalized Investment Advice

- Employees participating in a BMO Group RSP get the personalized investment advice of a BMO Investment Professional to help them select the right investment and ensure their retirement planning is on track.
- Companies that have a BMO Group RSP do not have to weigh into the investment decision. BMO Group RSPs have all BMO Mutual Funds, Guaranteed Investment Certificates (GIC) and Savings Accounts available.

## Plan Flexibility

- BMO Group RSPs can be set up in many different ways such as rewarding loyalty (years at the company), by position, or to reward achievement of certain business objectives.
- BMO Group RSPs can be changed and updated at any time to reflect changes in the business or economic environment.



Asset Managers in the world<sup>1</sup>



in innovative managed solutions

Managing

> \$337B CAD

310 investments  
professionals in  
21 offices globally<sup>2</sup>



Over

200  
year old



legacy of safety, trust and success  
BMO Bank of Montreal

### Easy Administration

- BMO Group RSP has no administration fees, no minimum investment amount, or complicated regulatory filings.
- BMO's enhanced digital experience onboarding makes company and employee enrollment quick and easy.
- BMO handles administration of the Group RSP tracking balances, providing statements to employees and issuing RRSP contributions receipts.

### Specialized Pricing

- Employees participating in a BMO Group RSP are eligible to purchase BMO mutual funds with discounted management fees (Series G) on some of our most popular funds including our low cost BMO ETF Portfolios. Employees are also eligible to transfer a personal RSP to their Group RSP account to further take advantage of this discount.
- BMO Group RSPs can be paired with BMO Perks at work to provide discounted banking, and preferred rates on mortgages, lines of credit and other BMO products.



BMO Mutual Funds refers to certain mutual funds and/or series of mutual funds offered by BMO Investments Inc. a financial services firm and separate legal entity from Bank of Montreal.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the mutual fund before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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