

**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
et de soutien aux ventes

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 invest the lump sum bonus funds and conditions listed below to receive a bonus "Lump Sum Bonus" from BMO Investments to "BMO" by making a lump sum purchase or transfer from another transfer instrument of C\$250 or more (including applicable "purchase" fees) to a BMO Mutual Fund account. Investment can only be made on the business day after the offer period.

The purchase must be completed between January 1, 2024 - March 31, 2025. The amount of the lump sum bonus will depend on the amount of the purchase, up to a maximum lump sum bonus of C\$2,500 (see terms and conditions for details).

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 (AOJ) and are over the age of 18 as of January 1, 2024 - March 31, 2025 (see details on how to verify).
- 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 (AOJ), receive this offer as an offer on their contribution directly from Bank of Montreal (BMO) and opt into this offer between January 1, 2024 - March 31, 2025 (see details on how to verify).

Eligible BMO Mutual Funds accounts as of December 31, 2023 - Existing BMO Mutual Funds customers: All BMO Mutual Funds accounts that are not in a BMO Mutual Funds Locked Investment Plan ("LIP") and all accounts in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable investment terms and conditions.

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:

1	A C\$500 lump sum bonus for making a purchase between C\$250 and C\$499 into a BMO Mutual Funds account.
2	A C\$1,000 lump sum bonus for making a purchase between C\$500 and C\$999 into a BMO Mutual Funds account.
3	A C\$1,500 lump sum bonus for making a purchase between C\$1,000 and C\$1,499 into a BMO Mutual Funds account.
4	A C\$2,000 lump sum bonus for making a purchase between C\$1,500 and C\$1,999 into a BMO Mutual Funds account.
5	A C\$2,500 lump sum bonus for making a purchase between C\$2,000 and C\$2,499 into a BMO Mutual Funds account.

[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 satisfy the terms and conditions listed below to receive a bonus "Transfer Bonus" from BMO Investments to "BMO" by making a lump sum purchase or transfer from another transfer instrument of C\$250 or more (including applicable "purchase" fees) to a BMO Mutual Fund account. Investment can only be made on the business day after the offer period.

The purchase must be completed between January 1, 2024 - March 31, 2025. The amount of the transfer bonus will depend on the amount of the purchase, up to a maximum transfer bonus of C\$2,500 (see terms and conditions for details).

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 (AOJ) and are over the age of 18 as of January 1, 2024 - March 31, 2025 (see details on how to verify).
- 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 (AOJ), receive this offer as an offer on their contribution directly from Bank of Montreal (BMO) and opt into this offer between January 1, 2024 - March 31, 2025 (see details on how to verify).

Eligible BMO Mutual Funds accounts as of December 31, 2023 - Existing BMO Mutual Funds customers: All BMO Mutual Funds accounts that are not in a BMO Mutual Funds Locked Investment Plan ("LIP") and all accounts in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable investment terms and conditions.

Transfer Bonus Terms and Conditions

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

1	A C\$500 transfer bonus for transferring registered assets of C\$250.00 - C\$499.99 into a BMO Mutual Funds account.
2	A C\$1,000 transfer bonus for transferring registered assets of C\$500.00 - C\$999.99 into a BMO Mutual Funds account.
3	A C\$1,500 transfer bonus for transferring registered assets of C\$1,000.00 - C\$1,499.99 into a BMO Mutual Funds account.
4	A C\$2,000 transfer bonus for transferring registered assets of C\$1,500.00 - C\$1,999.99 into a BMO Mutual Funds account.
5	A C\$2,500 transfer bonus for transferring registered assets of C\$2,000.00 - C\$2,499.99 into a BMO Mutual Funds account.

[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 satisfy the terms and conditions listed below to receive a bonus "New Account Bonus" from BMO Investments to "BMO" by making a qualifying investment in a new BMO Mutual Funds account. An account can only opt into this offer on the business day after the offer period.

The purchase must be completed between January 1, 2024 - March 31, 2025. The amount of the new account bonus will depend on the amount of the purchase, up to a maximum new account bonus of C\$2,500 (see terms and conditions for details).

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 (AOJ) and are over the age of 18 as of January 1, 2024 - March 31, 2025 (see details on how to verify).
- 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 (AOJ), receive this offer as an offer on their contribution directly from Bank of Montreal (BMO) and opt into this offer between January 1, 2024 - March 31, 2025 (see details on how to verify).

Eligible BMO Mutual Funds accounts as of December 31, 2023 - Existing BMO Mutual Funds customers: All BMO Mutual Funds accounts that are not in a BMO Mutual Funds Locked Investment Plan ("LIP") and all accounts in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable investment terms and conditions.

New Account Bonus Terms and Conditions

Customers who satisfy the following terms and conditions will qualify to receive the following bonus amounts:

Investment in a new BMO Mutual Funds account	Bonus
\$50 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 view the screener.](#)

1. Is customer new to Mutual Funds?	Yes/No
2. What is the account type?	Flexi/558-monthly CSP
3. How much is customer investing?	558-monthly CSP
4. Is the money coming from a competitor?	Yes
5. Was customer targeted in offer, via by email, online banking, or Customer Connect?	Yes
6. Does customer currently have a Retail Investments FISA with BMO?	Yes

Offers that customer may qualify for:

Lump Sum	NO
Transfer	NO
FISA/FISA	YES

Best offer that customer may qualify for: FISA/FISA

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, tax 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.

FOR INTERNAL USE ONLY

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 ("customers") who satisfy the CSP Bonus terms and conditions listed below to receive a bonus "CSP Bonus" from BMO Investments to "BMO" by making a qualifying investment in a BMO Mutual Funds account. Investment can only be made on the business day after the offer period.

The purchase 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 (AOJ) and are over the age of 18 as of November 1, 2024 - December 31, 2024 (see details on how to verify).
- 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 (AOJ), receive this offer as an offer on their contribution directly from Bank of Montreal (BMO) and opt into this offer between November 1, 2024 - December 31, 2024 (see details on how to verify).

Eligible BMO Mutual Funds accounts as of October 31, 2024 - Existing BMO Mutual Funds customers: All BMO Mutual Funds accounts that are not in a BMO Mutual Funds Locked Investment Plan ("LIP") and all accounts in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable investment terms and conditions.

CSP Bonus Terms and Conditions

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

1	A C\$500 CSP Bonus for making a purchase between C\$250 and C\$499 into a BMO Mutual Funds account.
2	A C\$1,000 CSP Bonus for making a purchase between C\$500 and C\$999 into a BMO Mutual Funds account.
3	A C\$1,500 CSP Bonus for making a purchase between C\$1,000 and C\$1,499 into a BMO Mutual Funds account.
4	A C\$2,000 CSP Bonus for making a purchase between C\$1,500 and C\$1,999 into a BMO Mutual Funds account.
5	A C\$2,500 CSP Bonus for making a purchase between C\$2,000 and C\$2,499 into a BMO Mutual Funds account.

[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. To partner with our Canadian customers that they need to invest in order to meet their financial objectives to help them start investing or to check in on their existing plans 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 - \$24,999	\$100
\$25,000 - \$29,999	\$150
\$30,000 - \$34,999	\$200
\$35,000 - \$39,999	\$250
\$40,000 - \$44,999	\$300
\$45,000 - \$49,999	\$350
\$50,000 or greater	\$400

1. Lump Sum Bonus offer: Get up to C\$400 when you invest with BMO Mutual Funds, with a \$4,000 minimum investment!

- Any new mutual funds customer can take advantage of this offer
- Existing mutual funds customers must be targeted by a lead on their profile, by email, or by an online banking message.

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!

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 amount each month means you have it's about how much you have.

Long-term benefits
Investing in the right type of solution helps you build wealth and provides the best solution for building your customer's long-term goals.

INTERNAL USE ONLY

[Version française](#)

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 involves inviting individual investors from BMO. The offer and GIC offers continue into Summer as well. We should encourage the customer not to miss out on their limited time opportunity to give their wealth the extra boost.

Be sure to read on and familiarize yourself with these frequently asked questions and make the most of this opportunity 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 discretionary rate on the 12-month GIC to targeted customers. See the [GIC Special Rate Offer](#) page for more details on the offer, which is subject to change at any time during the campaign. The 12 Month GIC is a Digital offer to some targeted customers. This special rate is available for purchases made through BMO online banking or the BMO Mobile Banking app. Customers 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 higher and Canadian Digital Banking (online banking) message containing the special rate than other customers.
- 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 [BMO GIC](#) for details.

INTERNAL USE ONLY

[Version française](#)

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

Offer Tagging Tool 2.0

This tool is used to tag offers to customers who are eligible for a bonus. It is used to track the status of offers and to generate reports.

Offer Code	Offer Name	Customer Type	Eligibility Criteria	Offer Status	Offer Start Date	Offer End Date	Offer Amount	Offer Type
...

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 a TFSA?
I already have an RESP? 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.

Version française

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, if your nest egg 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.

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 - \$49,999.

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 - \$49,999.

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

Version française

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.

Version française

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

I'd also like to share our new greatest offer ever for a bonus of up to \$3,500* when you transfer RESP, TFSA, FHSA, RESP or RESP from another financial institution to BMO Mutual Funds by Feb. 28, 2025. The more you transfer, the greater the bonus - starting at \$100 when you transfer \$1,000.*

Let's connect!

Let's Connect

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

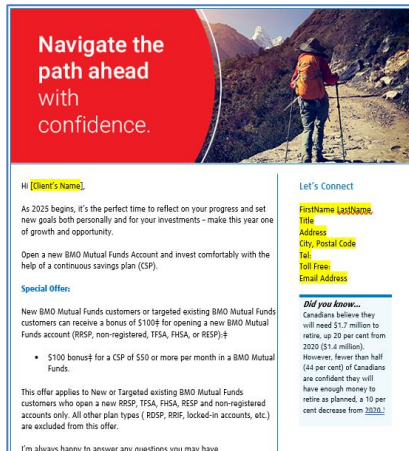
Did you know...

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

I can help take the guesswork out of investing for your needs.

Version française

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 (RESP, 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 RESP, TFSA, FHSA, RESP and non-registered accounts only. All other plan types (RESP, 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.

Version française

Switch Offer Whiteboard



INTERIM MESSAGE

INTERNAL AND BRANCH USE ONLY - NOT FOR DISTRIBUTION

THESE MESSAGES ARE ONLY TO BE POSTED ON WHITEBOARDS AND CANNOT BE MADE INTO A HANDOUT/ANNUAL WHEN TO CLIENTS.

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.

Open here to get up to \$1,000* 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, first 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

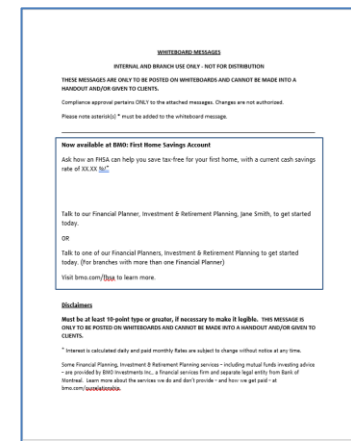
Consent: All key messages (if applicable), management has and agrees all may be included with mutual fund investments.

Please read the full text of prospectus before making BMO Mutual Funds it. Not covered by the Canada Business Review Corporation's 15-day other government deposit insured. There can be no assurance that the fund will be able to maintain its unit value above par, or that a constant amount of the fund amount of new investments will be able to be redeemed to the full. Your portfolio may not be insured.

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 (such as withdrawal).

Version française

FHSA Savings Whiteboard



INTERIM MESSAGE

INTERNAL AND BRANCH USE ONLY - NOT FOR DISTRIBUTION

THESE MESSAGES ARE ONLY TO BE POSTED ON WHITEBOARDS AND CANNOT BE MADE INTO A HANDOUT/ANNUAL WHEN TO CLIENTS.

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/fhsa to learn more.

Whiteboards

Must be at least 10-point type or greater. If necessary to make it legible, first 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 advice can only be 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 don't provide - and how we get paid - at bmo.com/whiteboards.

Version française



Main Page