

**F'25 Fall Retail
Investments Campaign:**
Nov 1st – Dec 31st, 2024

**Campagne de placements de
particuliers – l'automne de
l'exercice 2025:**
1 nov – 31 dec 2024

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

Fall 2024 BMO Mutual Funds Lump Sum Bonus Offer Terms and Conditions

Overview of Bonus Offer:

How an existing BMO Mutual Funds customer ("Customer") who holds the CSP Bonus Terms and Conditions listed below will receive a \$200 bonus ("CSP Bonus") from BMO Investments Inc. ("BMO") for meeting CSP on month or greater in a BMO Mutual Funds account to receive a Customer Savings Plan ("CSP") investment contribution between November 1, 2024 - December 31, 2024.

Availability of Lump Sum Bonus:

- New BMO Mutual Funds customers: The Lump Sum Bonus is only available to customers who have entered the age of majority in their province or territory of residence AND set up the offer between November 1, 2024 - December 31, 2024 (see clause 1 below for more details on how to set up).
- Existing BMO Mutual Funds customers: The Lump Sum Bonus is only available to customers who have entered the age of majority in their province or territory of residence AND received this offer in a sales communication directly from BMO of Mutual Funds or through a registered investment sales representative operating from a BMO branch office between November 1, 2024 - December 31, 2024 AND completed the CSP Bonus Offer Form by November 1, 2024.

For the purposes of this offer, "New BMO Mutual Funds customers" are defined as follows:

Customers who do not have an active Customer Savings Plan in a BMO Mutual Funds account as of November 1, 2024 and are opening a BMO Mutual Funds account to receive a CSP Bonus are defined as "New BMO Mutual Funds customers".

Customers who already have an active Customer Savings Plan in a BMO Mutual Funds account as of November 1, 2024 and are opening a BMO Mutual Funds account to receive a CSP Bonus are defined as "Existing BMO Mutual Funds customers".

Customer Type	Eligible Investment	Minimum Investment	Maximum Investment
1. New BMO Mutual Funds customers	BMO Mutual Funds account	\$50,000	\$250,000
2. Existing BMO Mutual Funds customers	BMO Mutual Funds account	\$50,000	\$250,000

[Version française](#)

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

Fall 2024 BMO Mutual Funds CSP Bonus Offer Terms and Conditions

Overview of Bonus Offer:

How an existing BMO Mutual Funds customer ("Customer") who holds the CSP Bonus Terms and Conditions listed below will receive a \$200 bonus ("CSP Bonus") from BMO Investments Inc. ("BMO") for meeting CSP on month or greater in a BMO Mutual Funds account to receive a Customer Savings Plan ("CSP") investment contribution between November 1, 2024 - December 31, 2024.

Availability of CSP Bonus:

The CSP Bonus is only available to customers who:

- Have entered the age of majority in their province or territory of residence AND set up the offer between November 1, 2024 - December 31, 2024 (see clause 1 below for more details on how to set up).
- All investments in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable account terms and conditions.

CSP Bonus Terms and Conditions:

1. Customers who do not have an active Customer Savings Plan in a BMO Mutual Funds account as of October 31, 2024, and who wish to receive the Bonus Terms and Conditions, will receive the CSP Bonus Offer.
- 1.1. In order to participate in this bonus offer, the customer must hold a BMO investment professional's advice or by email between November 1, 2024 - December 31, 2024 of their intent to opt into the offer.
- 1.2. The minimum CSP amount required per period is as follows:
 - Monthly CSP: \$200 per month
 - Bi-weekly CSP: \$100 every two weeks
 - Semi-monthly CSP: \$100 every two weeks
 - Weekly CSP: \$50 per week
2. To qualify for the CSP Bonus, the frequency of the CSP must be monthly, semi-monthly, bi-weekly, or weekly.
3. This offer applies to investments in BMO's FPA, RESP, and FIRA account types only. All investments in other types (RSP and RRSP accounts) are excluded from this offer.
4. In order to receive the CSP Bonus, the customer must have invested at least \$200 by means of a CSP by November 30, 2024.
5. The CSP must remain in effect until June 30, 2025.
6. The CSP Bonus will be paid by July 31, 2025, provided that all terms and conditions of this offer have been fulfilled.

[Version française](#)

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

Fall 2024 BMO Mutual Funds New Account Bonus Offer Terms and Conditions

Overview of Bonus Offer:

How an existing BMO Mutual Funds customer who holds the Terms and Conditions listed below will receive a \$500 bonus ("Bonus") from BMO Investments Inc. ("BMO") for making a qualifying investment in a new BMO Mutual Funds account. Qualifying investments include:

- ongoing purchases of \$10 per month with a Customer Savings Plan ("CSP")
- BMO Mutual Funds account must be opened between November 1, 2024 and December 31, 2024 (see Terms and Conditions below for details).

The customer bonus amount payable in this offer may not exceed \$500.

Availability of Bonus:

This offer is only available to customers who meet the following criteria:

- Have entered the age of majority in their province or territory of residence.
- Opt into this offer between November 1, 2024 and November 30, 2024 (see section 1 for more details on how to opt in).

All investments in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable account terms and conditions.

Terms and Conditions:

Customers who satisfy the following Terms and Conditions, will qualify to receive the following Bonus amount:

Investment In a New BMO Mutual Funds Account	Bonus
\$50 or greater per month with a CSP	\$500

The conditions Bonus amount a customer may receive from this offer is \$500.

1. In order to participate in this bonus offer, the customer must:
 - Notify a BMO investment professional verbally or by email of their intent to opt into the offer between November 1, 2024 and November 30, 2024, OR

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

Fall F24 Retail Investments Campaign: Mutual Funds Offer Screener

Simply answer the following 6 questions to find out the best offer for your customer:

Click on the question to expand the question.

1. Is customer new to Mutual Funds?	<input type="checkbox"/>
2. What is the account type?	FISA
3. How much is customer investing?	\$50+ monthly CSP
4. Is the investor coming from a competitor?	Yes
5. Was customer targeted in offer, i.e. by email, online banking, or Customer Connect?	Yes
6. Does customer currently have a Mutual Investments FISA with BMO?	No

Offers that customer may qualify for:

Lump Sum	NO
Switch	NO
FISA/FIRA	YES

Best offer that customer may qualify for: FISA/FIRA

Important reminder: Your customer must be opted into the offer using the offer Tagging Tool to qualify for a bonus. Click here to enroll your customer.

This 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 financial situation, investment goals and professional advice should be obtained with respect to any circumstances.

FOR INTERNAL USE ONLY

Fall F'25 Retail Investments Campaign Support Materials / Matériel de support



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:

How an existing BMO Mutual Funds customer ("Customer") who holds the CSP Bonus Terms and Conditions listed below will receive a \$200 bonus ("CSP Bonus") from BMO Investments Inc. ("BMO") for meeting CSP on month or greater in a BMO Mutual Funds account to receive a Customer Savings Plan ("CSP") investment contribution between November 1, 2024 - December 31, 2024.

Availability of CSP Bonus:

The CSP Bonus is only available to customers who:

- Have entered the age of majority in their province or territory of residence AND set up the offer between November 1, 2024 - December 31, 2024 (see clause 1 below for more details on how to set up).
- All investments in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable account terms and conditions.

CSP Bonus Terms and Conditions:

1. Customers who do not have an active Customer Savings Plan in a BMO Mutual Funds account as of October 31, 2024, and who wish to receive the Bonus Terms and Conditions, will receive the CSP Bonus Offer.
- 1.1. In order to participate in this bonus offer, the customer must hold a BMO investment professional's advice or by email between November 1, 2024 - December 31, 2024 of their intent to opt into the offer.
- 1.2. The minimum CSP amount required per period is as follows:
 - Monthly CSP: \$200 per month
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 - Semi-monthly CSP: \$100 every two weeks
 - Weekly CSP: \$50 per week
2. To qualify for the CSP Bonus, the frequency of the CSP must be monthly, semi-monthly, bi-weekly, or weekly.
3. This offer applies to investments in BMO's FPA, RESP, and FIRA account types only. All investments in other types (RSP and RRSP accounts) are excluded from this offer.
4. In order to receive the CSP Bonus, the customer must have invested at least \$200 by means of a CSP by November 30, 2024.
5. The CSP must remain in effect until June 30, 2025.
6. The CSP Bonus will be paid by July 31, 2025, provided that all terms and conditions of this offer have been fulfilled.

[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: Fall F25 Lump Sum Bonus Offer and CSP Bonus Offer

Your expert advice keeps your customers anchored to their financial goals. It's summer, and with Canadians anticipating that they'll need \$1.1 million to retire, now is the perfect time for a holistic financial conversation to help them start investing or to check on their existing plan to make sure you're on the right financial program. Read on to learn about this summer's grand offers for BMO Mutual Funds and GIC.

1. Lump Sum Bonus Offer: Get up to \$2,500 when you invest with BMO Mutual Funds, with a \$8,000 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.

Investment	Bonus
\$100,000 - \$149,999	\$100
\$150,000 - \$199,999	\$150
\$200,000 - \$249,999	\$200
\$250,000 - \$499,999	\$300
\$500,000 - \$749,999	\$500
\$750,000 or greater	\$750

Why invest in longer-term solutions?

Stay ahead of inflation
Beat low inflation rates (can set aside at savings and have a large impact over time).

The power of compounding
Investing \$100 only about how much money you have (it's about how much time you have).

Long-term benefits
Investing in the market pays off equities outperform 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

Summer F24 Retail Investments Campaign - Frequently Asked Questions

Overview:

The Summer Retail Investments Campaign will run from July 1 - October 31. The campaign offers various investment solutions and is designed to help Canadians reach their financial goals. The campaign is open to all new and existing customers. The campaign is subject to the terms and conditions of the campaign. Customers should read the terms and conditions carefully and consult their financial advisor for more information.

GIC Offer: \$1.2 to \$1.5 million GIC Special Rate Offer

1. What is the offer?

We're offering a special fixed-term GIC rate on the 1 to 5 year \$1.2 to \$1.5 million GIC rate. The offer is available to new and existing customers. The offer is subject to the terms and conditions of the offer. Customers should read the terms and conditions carefully and consult their financial advisor for more information.

2. What is the minimum investment?

The minimum investment is \$1,000.

3. How often will the offer be available?

The offer will be available from July 1 to October 31, 2024.

4. How can I get the offer?

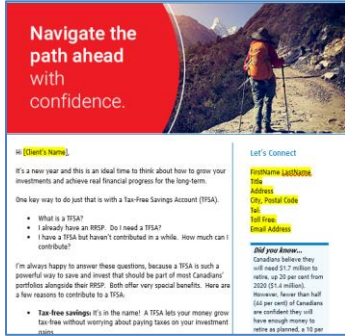
The offer is available to new and existing customers. Customers should contact their financial advisor for more information.

5. How can I get the offer?

The offer is available to new and existing customers. Customers should contact their financial advisor for more information.

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TFSA Email Template /
Modèle de courriel
relatif au CELI



Version française

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



Version française

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



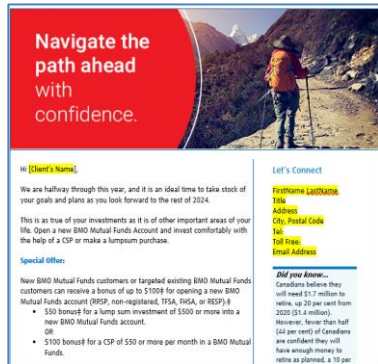
Version française

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



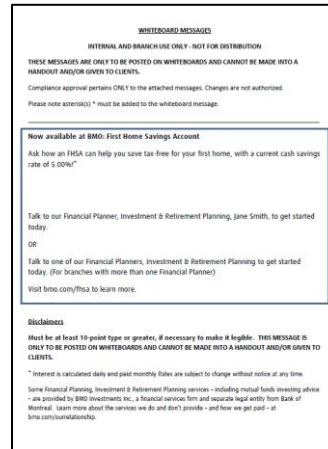
Version française

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



Version française

FHSA Savings Whiteboard /
Messages pour le tableau blanc
pour le CELIAPP



Version française

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

