

**F'24 Summer Retail
Investments Campaign:**
July 2nd – Oct 31st, 2024

**Campagne de placements de
particuliers – Printemps de
l'exercice 2024 :**
2 juillet – 31 octobre 2024



Get **up to \$3,500*** when you invest with BMO Mutual Funds / Obtenez jusqu'à **3 500 \$*** lorsque vous investissez avec les fonds communs de placement BMO

Marketing and Sales
Support Materials /
Matériaux de
marketing et de
soutien aux ventes

BMO  **Financial Group**

We're here to help.™

**INTERNAL USE ONLY /
USAGE INTERNE UNIQUEMENT**

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

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

Overview of Bonus Offer

New or existing BMO Mutual Funds customers ("customers") who satisfy the Transfer Bonus terms and conditions will receive a bonus of up to \$2,500 when you invest with BMO Mutual Funds. The bonus will be credited to your account on the date of the transfer of the funds to the new BMO Mutual Funds account. The bonus will be credited to your account on the date of the transfer of the funds to the new BMO Mutual Funds account. The bonus will be credited to your account on the date of the transfer of the funds to the new BMO Mutual Funds account.

Eligibility (Lump Sum Bonus)

- New BMO Mutual Funds customers: The Lump Sum Bonus is only available to customers who:
 - Have reached the age of majority in their province or territory of residence; AND
 - Set up the offer between July 2, 2024 and October 31, 2024 (see below "When to make your offer" for more details).
- Existing BMO Mutual Funds customers: The Lump Sum Bonus is only available to customers who:
 - Have attained the age of majority in their province or territory of residence; AND
 - Make the offer in a new investment account from Bank of Montreal or BMO or through a registered investment account with Bank of Montreal between July 2, 2024 and October 31, 2024 (see below "When to make your offer" for more details).

For the purposes of this offer, the "BMO Mutual Funds customer" is defined as those who do not have a BMO Mutual Funds account as of June 30, 2024. Existing BMO Mutual Funds customers are defined as those who do not have a BMO Mutual Funds account as of June 30, 2024.

All investments in a BMO Mutual Funds account are subject to market volatility and the applicable investment risk associated with the investment.

Lump Sum Bonus Terms and Conditions

Investment	Transfer Period	Transfer Amount	Transfer Bonus
Transfer 1	July 2 - October 31, 2024	\$100,000 - \$250,000	\$1,000
Transfer 2	July 2 - October 31, 2024	\$250,000 - \$500,000	\$2,000
Transfer 3	July 2 - October 31, 2024	\$500,000 - \$1,000,000	\$2,500

Version française

Mutual Funds "Switch" Offer: Terms & Conditions / Offre de prime de transfert de BMO Fonds d'investissement : Modalités

Summer 2024 BMO Mutual Funds Transfer Bonus Offer
Terms and Conditions

Overview of Bonus Offer

New or existing BMO Mutual Funds customers ("customers") who satisfy the Transfer Bonus terms and conditions will receive a bonus of up to \$2,500 when you transfer funds from another mutual fund provider to a BMO Mutual Funds account. The bonus will be credited to your account on the date of the transfer of the funds to the new BMO Mutual Funds account. The bonus will be credited to your account on the date of the transfer of the funds to the new BMO Mutual Funds account.

Eligibility (Transfer Bonus)

- New or existing BMO Mutual Funds customers: The Transfer Bonus is only available to customers who:
 - Have reached the age of majority in their province or territory of residence; AND
 - Set up the offer between July 2, 2024 and October 31, 2024 (see below "When to make your offer" for more details).
- Existing BMO Mutual Funds customers: The Transfer Bonus is only available to customers who:
 - Have attained the age of majority in their province or territory of residence; AND
 - Make the offer in a new investment account from Bank of Montreal or BMO or through a registered investment account with Bank of Montreal between July 2, 2024 and October 31, 2024 (see below "When to make your offer" for more details).

For the purposes of this offer, the "BMO Mutual Funds customer" is defined as those who do not have a BMO Mutual Funds account as of June 30, 2024. Existing BMO Mutual Funds customers are defined as those who do not have a BMO Mutual Funds account as of June 30, 2024.

All investments in a BMO Mutual Funds account are subject to market volatility and the applicable investment risk associated with the investment.

Transfer Bonus Terms and Conditions

Investment	Transfer Period	Transfer Amount	Transfer Bonus
Transfer 1	July 2 - October 31, 2024	\$100,000 - \$250,000	\$1,000
Transfer 2	July 2 - October 31, 2024	\$250,000 - \$500,000	\$2,000
Transfer 3	July 2 - October 31, 2024	\$500,000 - \$1,000,000	\$2,500

Version française

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

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

Overview of Bonus Offer

New or existing BMO Mutual Funds customers ("customers") who satisfy the Transfer Bonus terms and conditions will receive a bonus of up to \$2,500 when you open a new BMO Mutual Funds account. The bonus will be credited to your account on the date of the opening of the new BMO Mutual Funds account. The bonus will be credited to your account on the date of the opening of the new BMO Mutual Funds account.

Eligibility (New Account Bonus)

- New or existing BMO Mutual Funds customers: The New Account Bonus is only available to customers who:
 - Have reached the age of majority in their province or territory of residence; AND
 - Set up the offer between July 2, 2024 and October 31, 2024 (see below "When to make your offer" for more details).
- Existing BMO Mutual Funds customers: The New Account Bonus is only available to customers who:
 - Have attained the age of majority in their province or territory of residence; AND
 - Make the offer in a new investment account from Bank of Montreal or BMO or through a registered investment account with Bank of Montreal between July 2, 2024 and October 31, 2024 (see below "When to make your offer" for more details).

For the purposes of this offer, the "BMO Mutual Funds customer" is defined as those who do not have a BMO Mutual Funds account as of June 30, 2024. Existing BMO Mutual Funds customers are defined as those who do not have a BMO Mutual Funds account as of June 30, 2024.

All investments in a BMO Mutual Funds account are subject to market volatility and the applicable investment risk associated with the investment.

New Account Bonus Terms and Conditions

Investment	Transfer Period	Transfer Amount	Transfer Bonus
Transfer 1	July 2 - October 31, 2024	\$100,000 - \$250,000	\$1,000
Transfer 2	July 2 - October 31, 2024	\$250,000 - \$500,000	\$2,000
Transfer 3	July 2 - October 31, 2024	\$500,000 - \$1,000,000	\$2,500

Version française

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

BMO
Fall F'24 Retail Investments Campaign: Mutual Funds Offer Screener

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

Click to answer the questions below:

1. Is customer new to Mutual Funds?	No
2. What is the account type?	FHSA
3. How much is customer investing?	\$100 monthly CSP
4. Is the money 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 FHSA with BMO?	Yes

Offers that customer may qualify for:

Lump Sum	NO
Switch	NO
FHSA/FHSA	YES

Best offer that customer may qualify for: FHSA/FHSA

Important reminder: Your customer must be opted into the offer using the offer Tagging Tool to qualify for a bonus. [Click here to enter 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 against the individual's own risk tolerance/investor goals and professional advice should be obtained with respect to any circumstances.

FOR INTERNAL USE ONLY

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: Summer 2024 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 estimating that they'll need \$1.7 million to retire*, now is the perfect time for a holistic financial consultation to help them start investing or to check in on their existing plan to make sure they're on the path to real financial progress. Read on to learn about this summer's great offers for BMO Mutual Funds and GIC.

Investment	Transfer Period	Transfer Amount	Transfer Bonus
Transfer 1	July 2 - October 31, 2024	\$100,000 - \$250,000	\$1,000
Transfer 2	July 2 - October 31, 2024	\$250,000 - \$500,000	\$2,000
Transfer 3	July 2 - October 31, 2024	\$500,000 - \$1,000,000	\$2,500

Why invest in longer-term solutions?

Stay ahead of inflation. Even if inflation can't be avoided, investing in longer-term solutions can help you keep up with the cost of living. The power of compounding. Investing in longer-term solutions can help you keep up with the cost of living. The power of compounding. Investing in longer-term solutions can help you keep up with the cost of living.

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*

INTERNAL USE ONLY

Version française

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

Summer F'24 Retail Investments Campaign: Frequently Asked Questions

Answers

Q: How do I know if my customer is eligible for the offer?

A: The offer is available to all customers who are eligible for the offer. The offer is available to all customers who are eligible for the offer. The offer is available to all customers who are eligible for the offer.

Q: How do I know if my customer is eligible for the offer?

A: The offer is available to all customers who are eligible for the offer. The offer is available to all customers who are eligible for the offer. The offer is available to all customers who are eligible for the offer.

INTERNAL USE ONLY

Version française

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

BMO
Mutual Funds Offer Tagging Tool

Password

Log In

Version française

TFSA Email Template /
Modèle de courriel
relatif au CELI

Navigate the path ahead with confidence.

Hi [Client's Name],

It's a new year and this is an ideal time to think about how to grow your investments and achieve real financial progress for the long-term.

One key way 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' portfolios alongside their RRSP. Both offer very special benefits. There are a few reasons to contribute to a TFSA.

- Tax-free savings** It's in the name! A TFSA lets your money grow tax-free without worrying about paying taxes on your investment gains.

Let's Connect

First Name Last Name
Title
Address
City, Postal Code
Tel
Cell
Fax
E-mail 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.

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],

Summer's finally here, and I think it's safe to say we're all enjoying the warmer days, fresh air, and good times the season brings. It's also an ideal time to think about how to grow your investments and achieve real financial progress for the long-term.

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.

Did you know...
Canadians estimate that it'll need an average of \$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.

Special offer

- 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 \$4,000 - \$40,000.

Let's Connect

First Name Last Name
Title
Address
City, Postal Code
Tel
Cell
Fax
E-mail Address

Version française

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

Save for your home tax-free.
Get up to \$10K 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 \$48,000.
- Flexibility.** Your FHSA will be able to hold cash or investments like mutual funds and GICs.

Did you know...
The average Canadian home price was \$760,000 as of April 2023 - an increase of more than \$200,000 since January of this year.*

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 2023 even if you're not yet sure how to invest in it.

Let's Connect

First Name Last Name
Title
Address
City, Postal Code
Tel
Cell
Fax
E-mail Address

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],

It's a new year, and the ideal time to take stock of your goals and plans as you look forward to the rest of 2024 and beyond. This is a true year of your investments as it's of other important areas of your life.

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

- Reliable personalized advice** based on a full picture of your finances
- Consistency and simplicity** with easier monitoring and fewer statements
- All-in-one investment solutions** with professional management

Did you know...
Canadians estimate they'll need an average of \$1.7 million to retire and over half aren't confident they can retire as planned. Can you see the growth of investing for your needs.

Special offer

If you like to share **one smart money move offer even for a bonus of up to \$3,500*** when you transfer your RRSP, TFSA, RRIF or RRSP from another financial institution to BMO Mutual Funds by March 31, 2024. The more you transfer, the greater the bonus - starting at \$100 when you transfer \$1,000!*

Let's connect!

Let's Connect

First Name Last Name
Title
Address
City, Postal Code
Tel
Cell
Fax
E-mail Address

Version française

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

Navigate the path ahead with confidence.

Hi [Client's Name],

We are halfway through this year, and it is an ideal time to take stock of your goals and plans as you look forward to the rest of 2024.

This is an true of your investments as it is of other important areas of your life. Open a new BMO Mutual Funds Account and invest comfortably with the help of a CSP or make a lumpsum purchase.

Special Offer:

New BMO Mutual Funds customers or targeted existing BMO Mutual Funds customers can receive a bonus of up to \$100 for opening a new BMO Mutual Funds account (RRSP, non-registered, TFSA, FHSA, or RESP) & \$50 bonus for a lump sum investment of \$500 or more into a new BMO Mutual Funds account.

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

Let's Connect

First Name Last Name
Title
Address
City, Postal Code
Tel
Cell
Fax
E-mail 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.

Version française

Switch offer whiteboard /
Messages pour le tableau
blanc pour l'offre de transfert

WHITEBOARD MESSAGES

INTERNAL AND BRANCH USE ONLY - NOT FOR DISTRIBUTION

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

Compliance approval pertains ONLY to the attached messages. Changes are not authorized. Please note asterisks (*) must be added to the whiteboard message.

Make a smart money move.

Learn how to get up to \$3,500* 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)

bmo.com/transfer

Disclosures

Must be at least 10-point type or greater, if necessary to make it legible.

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

Commission, trading commissions (if applicable), management fees and expenses may be associated with mutual fund investments.

Please read the full facts or prospectus before investing. BMO Mutual Funds are 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 or return at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated.

Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. Distributions are not guaranteed and are subject to change and/or abatement.

BMO Mutual Funds are managed by BMO Investments Inc., which is an investment fund manager and a separate legal entity from Bank of Montreal.

Version française

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

WHITEBOARD MESSAGES

INTERNAL AND BRANCH USE ONLY - NOT FOR DISTRIBUTION

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

Compliance approval pertains ONLY to the attached messages. Changes are not authorized. Please note asterisks (*) must be added to the whiteboard message.

Now 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 5.00%!*

Talk to our Financial Planners, 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/fhsc to learn more.

Disclosures

Must be at least 10-point type or greater, if necessary to make it legible. THIS MESSAGE IS ONLY TO BE POSTED ON WHITEBOARDS AND CANNOT BE MADE INTO A HANDOUT AND/OR GIVEN 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, investing advice - are provided by BMO Investments Inc., a financial services firm and securities 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/retirement.

Version française

