

# Impress your clients with RRSP loan options.

For most of your clients, it makes sense to maximize their RRSP contribution. However, ready cash isn't always on hand to benefit from the RRSP tax advantages. BMO Bank of Montreal® lets you offer your clients affordable loan options for borrowing ease and convenience.<sup>1</sup>

RRSP Loan Option	Benefits	Features
Annual contribution option	<ul style="list-style-type: none"> <li>The loan can be amortized to a maximum of 12 months</li> <li>90 day payment deferral option available<sup>2</sup></li> <li>Balance may be prepaid at any time without penalty</li> </ul>	<ul style="list-style-type: none"> <li>Minimum loan amount \$5,000; maximum loan amount as announced by the government annually</li> <li>Loan must be repaid in full within 12 months after RRSP loan is advanced</li> <li>Interest accrues until RRSP loan is repaid in full including during the 90 day deferral period</li> </ul>
Extended amortization option	<ul style="list-style-type: none"> <li>Low monthly payments</li> <li>Balance may be prepaid at any time without penalty</li> </ul>	<ul style="list-style-type: none"> <li>Loan amount from \$7,500 – \$50,000</li> <li>For a loan greater than \$10,000, maximum amortization is 120 months</li> </ul>
<b>General terms:</b> <ul style="list-style-type: none"> <li>Rates as low as Prime + 0.25%<sup>3</sup> limited time offer, expires March 1, 2018</li> <li>Pre-authorized debit (PAD) for contractual payments is mandatory</li> </ul>		

Limited-Time Offer

Special Rate as low as Prime +  
**0.25%**<sup>3</sup>

 Let's connect

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**To find your local Lending Specialist**

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**BMO**  **Bank of Montreal**

We're here to help.™

<sup>1</sup> Loans are subject to meeting normal credit granting criteria. <sup>2</sup> First payment may be deferred for 90 days and this 90 day deferral option is only available for RRSP loans advanced between October 1, 2017 and March 1, 2018. <sup>3</sup> BMO Bank of Montreal Prime Rate is 3.20% as of October 20, 2017 and is subject to change without notice. Note: RRSP refers to Registered Retirement Savings Plan.™/® Trademarks of Bank of Montreal.