

# Advisor's Advantage Trust

A Trade Name of BMO Trust Company



Effective Date: August 17, 2009

## CANADIAN DOLLAR RATES

| <b>Guaranteed Investment Certificate (GIC)<br/>Guaranteed Investment Certificate (RSP)</b> |        |           |         |         |         |         |
|--|--------|-----------|---------|---------|---------|---------|
| GIC, RSP & LIRA ELIGIBLE   | 1 YEAR | 18 MONTHS | 2 YEARS | 3 YEARS | 4 YEARS | 5 YEARS |
| <b>MINIMUM \$1000 &amp; OVER</b>   |        |           |         |         |         |         |
| Annual Pay (GIC only) & Annual Compound  | 0.50%  | 0.85%     | 1.55%   | 2.25%   | 2.70%   | 3.05%   |
| Semi-annual (GIC only)   | 0.40%  | 0.75%     | 1.45%   | 2.15%   | 2.60%   | 2.95%   |
| Monthly (GIC only)   | 0.35%  | 0.70%     | 1.40%   | 2.10%   | 2.55%   | 2.90%   |

| <b>Short-Term GIC (STIC)<br/>Short-Term GIC (RSP)</b> |            |            |             |              |              |              |
|---|------------|------------|-------------|--------------|--------------|--------------|
| GIC & RSP ELIGIBLE                                    | 30-59 DAYS | 60-89 DAYS | 90-119 DAYS | 120-179 DAYS | 180-364 DAYS | 270-364 DAYS |
| <b>MINIMUM \$5000 &amp; OVER</b>                      |            |            |             |              |              |              |
| Interest At Maturity                                  | 0.15%      | 0.15%      | 0.15%       | 0.25%        | 0.30%        | 0.30%        |

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE

Please confirm rates with head office prior to committing