Terms & Conditions - BMO InvestorLine adviceDirect

Special Offer for employees participating in BMO's Bank at Work Program

The Promotion

The Promotion begins on March 1, 2019 at 12:00AM ET and runs until such time BMO InvestorLine decides not to offer the Promotion (the "**Promotion Period**"). The Promotion applies to employees of companies participating in BMO's Bank at Work Program who open a **new Qualifying adviceDirect Account** or enroll an **existing Qualifying adviceDirect Account** (the "**Promotion Account**").

The Award

Provided you qualify and subject to the terms and conditions below, you will be eligible to receive 20% off your adviceDirect annual advisory fees ("**Advisory Fee**"). Should the Promotion Period or your employment with a participating Bank at Work company end, the Promotion will no longer apply and the advisory fees on your account(s) or billing group will automatically be converted to the regular fee schedule applicable to accounts at that time.

1. Advisory Fee Schedule

Assets (Billable Assets)	Regular fee schedule Advisory Fee	20% off regular fee schedule Advisory Fee
$10,000 to $500,000.00	0.75% x billable assets	0.60% x billable assets
$500,000.01+	$3,750 maximum fee	$3,000 maximum fee

2. Other Perks

- Up to $200 in transfer fees reimbursed
- The offer can be extended to spouses of employees participating in BMO's Bank at Work Program
- Included in your annual advisory fee:
  - Online investing advice and access to Investment Specialists when needed
  - Continuous portfolio monitoring of your portfolio
  - Proactive notifications alerting you of specific changes you should make to your portfolio

The minimum investment amount per adviceDirect account is $10,000.

Qualifying adviceDirect Account Types

- Cash or Margin (Individual or Joint)
- Sole Proprietorship
- RESP
- RRSP and spousal RRSP
- RRIF and spousal RRIF
- TFSA

How to Qualify

Account Type being enrolled into Promotion:	Method of Entry
New Qualifying Account	**During account opening**: • Enter promotion code **BANKATWORKAD** into the applicable field in the application. **Account Funding**: • Fund at least **$10,000** into the Promotion Account.
Existing Qualifying Account	To enroll an existing account: • Email corp.sales@bmoinvestorline.com with your work email address and Promotion Account number. Within five (5) business days, you will receive a MyLink notification with instructions on how to complete your enrollment.

OTHER TERMS AND CONDITIONS:

1. There is no limit to the number of Promotion Accounts you enroll into this promotion.
2. The promotion is open only to employees in good standing of companies participating in BMO's Bank at Work Program. Your employment must be maintained to remain eligible for the 20% discount on your annual Advisory Fees. Should your employment be terminated, your account(s) or billing group will be automatically converted to the regular fee schedule available to accounts at that time.
3. By enrolling a new or existing adviceDirect account into this promotion, you hereby provide your consent to BMO and your employer to check the validity of your related employment at any time.
4. You can expect to see your adviceDirect discount reflected on your next quarterly adviceDirect statements.
5. The maximum discount per account (or billing group) is 20% and it relates solely to your adviceDirect annual Advisory Fees.
6. The Promotion Account must be in good standing throughout the Promotion Period in order to qualify for the Promotion. If during the Promotion Period the Promotion Account has: (a) been in a debit position, (b) had unfunded margin calls, or (c) had outstanding documentation or other items, the Promotion Account may be deemed ineligible, in BMO InvestorLine's sole discretion. No outstanding documentation or any other outstanding items should be pending on your Promotion Account during the Promotion Period.
7. BMO InvestorLine may, at its sole discretion, cancel, revise, or change the terms of the Promotion at any time.
8. You must maintain the **$10,000 minimum balance** in your Promotion Account for the duration of the Promotion Period. If the balance is not maintained due to **market fluctuations**, you will still be eligible for the Award.
9. You may combine this offer with any other adviceDirect promotional offer.
10. There may be tax implications to the Award. For registered accounts, no tax receipt will be issued for the Award. If you require tax advice, please contact your personal tax advisor.

An adviceDirect account is a non-discretionary, fee based account which offers investment recommendations. adviceDirect does not provide portfolio management by a portfolio manager. The client makes their own investment decisions and manages their own investment portfolio. adviceDirect does not offer discretionary, managed accounts.