

Welcome to BMO InvestorLine BMO INVESTORLINE Corporate, Trust, Estate and Non-Personal Account Application

A FOR QUICKER AND MORE EFFICIENT SERVICE, please complete all relevant sections

If you are applying for: Please complete:
 A new account All sections
 Updating an existing account Only the relevant sections

For account updates, a partially completed form will indicate there are no other material changes to the entity or the entity's investment profile.
 Account Number:
Preferred Language: English French
Application Type: Partnership Corporation Investment Club Estate Trust Charitable Organization Not for Profit Org.
Account Type Request: Account Cash Margin (All investment accounts operate in both U.S. and Canadian Dollars.)
Characteristic(s): Pro* BMO Staff

*You are considered to be a Pro if you, or someone you live with, is employed with an CIRO member firm or related company. Please provide a letter of confirmation from the member firm's Compliance department authorizing you to be the Authorized Trading Officer for this account.

B A FEW DETAILS about the entity

Legal (registered) name of Business or Organization
 Registered Trade Name (if different from above)

Industry

Legal Address (jurisdiction where registered) Suite No.

City or Town Prov. Postal Code Contact's position at the company

Contact's Title Last Name First Name

Send Mail to Suite No. City or Town
 Legal Address

Prov. Postal Code Business Phone (area code, no. ext.)

Place of Incorporation/Registration (Not Required for Estate or Trust) City Prov. Date of Incorporation/Registration (Not required for Estate or Trust) (YY/MM/DD)

Residency for Tax purposes (Check all that apply)

Canada (You must be a resident of Canada to open a BMO InvestorLine account) Business/Trust/CRA Registration Number Quebec NEQ Number

U.S. Tax Identification Number _____ (please provide a reason if Tax Identification Number is missing)

Other (please specify) Tax Identification Number _____ (please provide a reason if Tax Identification Number is missing)

Other (please specify) Tax Identification Number _____ (please provide a reason if Tax Identification Number is missing)

Reasons for missing Tax Identification Number (TIN):
 1. I have applied for a TIN but have not yet received one.
 2. My jurisdiction of tax residence does not issue TINs to its residents.
 3. Other (please provide details)

Please include a photocopy of the Corporate Profile for your business or organization.

C BENEFICIAL OWNERSHIP of business or organization (check the appropriate box)

Beneficial Ownership information IS NOT being provided for this entity (or affiliate) because it is:

A publicly traded company, or a publicly traded trust
 Security Symbol: Exchange:
 A Bank, Caisse Populaire, Credit Union, Insurance company, Investment Manager, Trustor Loan company, Mutual Fund, Mutual Fund Management company, Pension Fund, Securities Dealer or Broker, or similar financial entity subject to a satisfactory regime.
 Regulator Name:
 An Estate
 A Government-owned corporation, such as a Canadian government body (provincial, federal department or crown agency, incorporated municipal body) or a Canadian Public Hospital, or a subsidiary thereof where the financial statements are consolidated.
 A not-for-profit organization, church or union

Beneficial Ownership information is being provided for this entity (or affiliate) because it is:

The client is a Trust and the information is being provided in respect to the Settlor or Creator of the Trust AND any beneficiaries (regardless of their % of interest in the trust).
 Please indicate the number of individuals who are a settlor, creator or beneficiary of the trust:
 Please complete a "Beneficial Information" form for each individual identified above and proof of identity verification (where applicable).

An entity other than those listed above.
 Please indicate the number of individuals who own, or exercise direct or indirect control over, 25% or more interest of the entity:
 Please complete a "Beneficial Information" form for each individual identified above and proof of identity verification (where applicable).

D ENTITY operations

Does the entity (including parent company or subsidiaries, have, or intend to have, operations, or conduct business, outside of Canada or the U.S.? Yes No

If yes, please list all countries:

Business Operations include, but are not limited to: any physical presence in a foreign country as evidence by having a product or service facility, an office, a storefront, a sales force, etc.; an account or conduct of business with a foreign financial institution; dealings with a foreign government body or official.

E ENTITY activity

What is your **Primary Business Activity** of the business or organization listed above?

The **Primary Business Activities** – Please list and provide a brief description:

Does the business or organization listed above (or affiliate) conduct any of the following activities?

Operate as a:

Registered Charity Please provide your CRA Charity Registration Number

Not for Profit Organization Does our organization solicit financial donations from the public? Yes No

Operate a **Money Service Business**? Yes No

If yes, do you have an existing account with the BMO Financial Group? Yes No

If yes, please provide your account number:

Operate a **Cheque Cashing/Payday Lending/Short Term Lenders Business**? Yes No

Operate, lease or maintain a **White Label Banking Machine**? Yes No

Buy or sell or deal in Precious Metals and Stones (Cutters/Polishers/Refiners/Smelters/Intermediate Dealers & Brokers/Retailers)? Yes No

Operate as a Gambling service provider (Casinos/Sports Betting Operators/Animal Sporting Facilities/Bingo Halls, and establishments with Video Lottery Terminals)- including internet gambling? Yes No

Sell used cars, boats or airplanes? Yes No

Operate as an **Arms Manufacturer, Dealer or Intermediary**? Yes No

Operate as an exchange/exchanger of Virtual Currency (Users, Network Facilitators, Exchangers, Administrators, Custodians)? Yes No

Operate as a **Cannabis License Holder/Applicant or Parent Company/Holding Company/Subsidiary** of any license holder/applicant? Yes No

Operate a **Telemarketing / Direct Marketing** business (sell goods/services via telephone or the Internet)? Yes No

Operate a **Pawn broker service**? Yes No

Operate an account for a **Foreign Government** (e.g. Embassy or Consulate)? Yes No

Name of country:

Operate an account for any of the following formed outside of Canada or U.S.:

Trust, Private Investment Company, or Personal Holding Company? Yes No

Name of country:

Operate a **Correspondent Bank**? Yes No

Operate a **Shell Bank**? Yes No

Do you have the intention to issue or have you previously issued **physical Bearer Shares certificates**? Yes No

Operate as Third Party Payment Processors? Yes No

Operate in Adult Entertainment Industry? Yes No

Operate as Dealer and Intermediaries of High Value Goods (Art/Antiquities/Vintage Alcohol) &/or Auction Houses? Yes No

Operate Alternate Money Remittance Systems/Informal Value of Transfer Systems (e.g., Hawala, Hundi, Chitti, Fei Ch'ien, Poey Kuan)? Yes No

Operate as a Crowdfunding Service Provider? Yes No

Operate as a Financial Institution (e.g. A Bank, Central Bank, Credit Union, Insurance or Trust Company, Hedge or Private Equity Fund, Securities Broker Dealer, Mutual Funds or Pension Funds)? Yes No

Operate as a Mortgage Broker, Real Estate Developer/Agency/Brokerage? Yes No

Operate as a Non-Bank Financial Institution? Yes No

Operate as an Accounting Firm, Law Firm or British Columbia Notary? Yes No

Operate as a Ransomware Service Provider? Yes No

Operate as an unregulated Lender or Businesses involved in Leasing and Financing? Yes No

F ENTITY Status Self Certification

1. Is the entity a specified U.S. Entity (organized or incorporated in the U.S.)?

- No.
- Yes. If yes, please provide the U.S. Taxpayer Identification Number (TIN)

Please note: For more information on the Canada Revenue Agency (CRA) Enhanced Financial Account Information Reporting, the U.S. Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS) please refer to the CRA website or consult your legal or tax advisor.

2. Is the entity a Financial Institution (FI)?

- No. If no, please select the option that best describes the non-financial entity:
 - A corporation with shares that regularly trade on an established securities market.
 - A government, central bank or international organization (or an agency of one).
 - The entity is an active trade or business (less than 50% of its gross income is passive income and less than 50% of its assets produce passive income) or another type of active non-financial entity not listed.
 - Passive not-financial entity (more than 50% of income is passive or investment income, more than 50% of assets are used to generate passive or investment income)->
- Yes. If yes, please complete both section A and B below.

A. Select the option that best describes the financial Institution (FI):

- Reporting Canadian FI or Partner Jurisdiction FI Global Intermediary Identification Number (GIIN):
- Participating Foreign FI Global Intermediary Identification Number (GIIN):
- Registered Deemed Compliant FI Global Intermediary Identification Number (GIIN):
- Non-Reporting Canadian or Partner Jurisdiction FI
- Certified Deemed Compliant FI
- Non-Participating FI

B. Does the financial institution (FI) meet all of the following criteria? No Yes

1. It is a resident of a non-participating jurisdiction (for a list of participating jurisdiction visit www.cra.gc.ca)
2. At least 50% of its gross income is from investing or trading in financial assets.
3. It is managed another financial institution.

G FINANCIAL information of the business or organization

Please round to the nearest dollar.

Please provide your BMO Banking Information (if applicable).

Annual revenue from all sources

BMO Transit Number

BMO Account Number

Net Liquid Assets (A)
(Cash & Securities less loans outstanding against securities)

BMO Bank Address

Net fixed Assets (B)
(Fixed assets less liabilities outstanding against fixed assets)

Address Continued

Estimated Net Worth (C)
(C=A+B)

Are you borrowing money for the purpose of investing?

- Yes No

Funding Your Account

- Business income or revenue
- Working capital
- Real estate investments
- Investment in securities
- Royalties
- Other

Intended use of the Account

- Short Term Investment
- Long Term Investment
- Income Generation
- Savings
- Other

Do you have a Platinum Banking account with BMO Private Banking?

- Yes No

BMO Platinum Bank Transit & Account number same as above OR

Transit Number

Account Number

H WITH your security in mind

Please create a temporary password, which must be 6 letters and/or numbers. When you sign in to your account the first time through our automated systems, you will be asked to change this temporary password.

Password for your Account:

I TELL US ABOUT the authorized trading officer

If some other person will have authority over, or financial interest in, this account, please complete the following information. This includes Authorized Trading Officers, partners, executors and trustees. If there is an additional Authorized Trading Officer, please complete the "Additional Authorized Trading Officer" form. **There is a maximum of two Authorized Officers per account.** Please contact BMO InvestorLine or visit our website for additional forms.

Preferred Language:

English French

Citizenship

Pro BMO Staff

Country of Residence

Account Characteristic(s):
 You are completing this form as:

Authorized Trading Officer

Title Last Name

First Name

Please enter your name exactly as it appears on your government-issued photo ID.

Primary Residence Address

Suite No.

(No., street, P.O. Box address is not allowed)

City or Town

Prov.

Postal Code

Primary Phone (area code, no.)

Secondary Phone (area code, no.)

Ext.

Email

Mailing Address if different from above

Suite No.

City or Town

Prov.

Postal Code

Marital Status

Date of Birth (YY/MM/DD)

SIN

Employment Status Full-time (30 hours or more per week) Retired

Part-time (Less than 30 hours per week)

Self employed Casual/Contract

Unemployed Seasonal

Occupation

Employer Name

Employer's Phone Number

Employer's Address (number, street)

Suite No.

City or Town

Prov.

Postal Code

Industry

J FINANCIAL information

Please provide your personal BMO Banking Information (if applicable).

BMO Transit Number

BMO Account Number

BMO Bank Address

Address Continued

K PROTECTION of your privacy

You agree that, at the time you begin a relationship with us and during the course of our relationship, we may collect, use and disclose your information for the purpose of, but not limited to, the requirement to: identify you, provide ongoing service, understand your financial needs, protect us both from fraud and error, comply with legal and regulatory requirements, and market products and services to you.

Authorized Trading Officer's Signature

Date YY/MM/DD

L SIGNATURE for all investment accounts

By requesting the opening of either a cash investment account, or an account granted margin facility, I/we certify that the information in this application is true and complete and I have received the Client Agreements (<https://www.bmoinvestorline.com/adviceDirect/pdfs/CustomerAgreementBooklet.pdf>), Conflicts of Interest Statement (https://www.bmoinvestorline.com/General_Info/ConflictsOfInterest.pdf), Relationship Disclosure document (<https://www.bmoinvestorline.com/adviceDirect/pdfs/RelationshipDisclosure.pdf>), and adviceDirect Fee Schedule & Trade Guide (https://www.bmoinvestorline.com/adviceDirect/pdfs/ADFeeSchedule_E.pdf). In addition to having reviewed these documents, I agree to the terms and conditions outlined in the Client Agreements, Conflicts of Interest Statement, Relationship Disclosure document and adviceDirect Fee Schedule & Trade Guide. I/we concur that the AccountLink service is appropriate for my/our needs and financial circumstances. I/we consent to be enrolled in either the CAD Dollar AccountLink service or the USD Dollar AccountLink service.

Certification: I am an authorized signing officer of this entity and I certify that the tax information given on this form is correct and complete. I will notify BMO InvestorLine Inc. within 30 days of any change in circumstances that causes the information on this form to become inaccurate or incomplete.

For Quebec Clients Only: The client acknowledges receipt of the French version of this agreement. It is the express wish of the parties, who hereby accept, that this agreement and all related documents, notices and other communications be in English. Le client reconnaît avoir reçu la présente convention en https://www.bmoinvestorline.com/adviceDirect/pdfs/NonPersonalAccountApplication_F.pdf. Les parties aux présentes ont expressément exigé, et acceptent, que la présente convention, tous les documents qui y sont afférents et tous les avis et autres communications entre les parties soient rédigés en langue anglaise.

Authorized Trading Officer's Signature

Date YY/MM/DD

M SIGNATURE for margin accounts only

I/We hereby apply to be granted a margin facility with respect to the account(s) selected in this application as being a "Margin Account". I/We certify that: i) I am capable of evaluating and bearing the financial risks inherent in borrowing on and use of margin to finance the buying of securities; and (ii) I/We understand and agree to the terms and conditions governing the use of Margin.

Authorized Trading Officer's Signature

Date YY/MM/DD

N PLEASE PROVIDE DETAILS if you answer YES to the following questions

1. Are you, or your spouse/common-law partner:
 - a. An insider, director or senior officer (i.e. an officer or one of the five highest paid employees) of a publicly traded (exchange or over-the-counter) company or affiliate of such a company? Or Individually, or as part of a group, own more than 10% of the voting rights attached to all voting securities?

 Yes

 No Company Name(s):

If yes, are you a Reporting Insider under Canadian securities legislation?

 Yes

 No Company Name(s):
 - b. Separately or in combination with other persons, a holder of more than 20% of the outstanding voting securities of a publicly traded (exchange or over-the-counter) company or affiliate of such a company?

 Yes

 No Company Name(s):
 - c. Individually, or as part of a group, a member with controlling interest in a publicly traded (exchange or over-the-counter) company or affiliate of such a company?

 Yes

 No Company Name(s):
2. Do you have, or exercise authority over, any brokerage accounts with other financial institutions?

 Yes Financial institution(s):

 No Account Type: Account Type:
3. Do you have, or exercise authority over, any accounts with BMO InvestorLine?

 Yes

 No Account #1: Account #2:
4. Will any other person have authority over, or any financial interest in, your account(s)? If another person will have authority over your account(s), please complete our "Authorized Trading Agent or Power of Attorney" form

 Yes

 No Name:
5. Will anyone other than yourself use or direct transactions in this account? *This excludes those authorized to give instructions about the account, i.e., Authorized Trading Officer, Partner, Executor or Trustee.*

 Yes If yes, please complete the "Third Party Information" form. Please contact BMO InvestorLine for this form.

 No

O NOW TELL US about your spouse or common-law partner

Please omit this section if your spouse or common-law partner is an Authorized Trading Officer

Title	Last Name	First Name	Init.
Occupation		Employer Name	
Industry		Job Description	
Employer's Address		Employer's Phone Number	

P YOUR INVESTMENT KNOWLEDGE

Which of the following best describes your current knowledge of investing?

Why we're asking: The more experience you have with different types of investments and the more familiar you are with their risk/return trade-offs, the better understanding you'll have to navigate volatile markets.

- None** - I have no experience with investments and investment strategies.
- Limited** - I have some experience with investments and investment strategies. I've invested in GICs, fixed income and equity mutual funds, but no investments in individual bonds and stocks.
- Good** - I have moderate experience with investments and investment strategies. I've invested in a variety of securities, including individual bonds and stocks, and I've got a good understanding of their risk/return trade-offs.
- Excellent** - I have a thorough understanding of complex types of investments, their risk/return trade-offs and trading strategies related to these securities (including bonds, stocks and options).

Your investment experience

What types of investments have you had experience with in the past? (check all that apply)

- Bonds/GICs
- Short Sales
- Commodities
- Mutual Funds
- Options
- None
- Stocks
- Alternative investments (please specify below)

When would you be withdrawing a large amount of money from this account?

Why we're asking: The longer you keep your money invested the more flexibility you'll have when building your portfolio and managing risks.

- Less than 1 yr.** - I want to withdraw money very soon.
- 1 to less than 3yrs.** - I want to set aside money for a short amount of time and won't need this money for at least a year.
- 3 to less than 5 yrs.** - I want to grow my money for a few years and won't need it for some time.
- 5 to less than 10 yrs.** - I want to grow my money for a moderate amount of time and won't need to withdraw it for several years.
- 10 yrs. and more** - I want to grow my money for the long run and won't need to withdraw it.

Will you be using this account as a source of annual income or plan to use the balance often to cover your expenses or other financial obligations?

Why we're asking: The more you rely on an annual income or ongoing withdrawal amounts, the more carefully you should consider the level of risk to take on.

- No** - I won't be relying on an annual income from this account and/or I will rarely withdraw money from it.
- Yes** - I'll be using this account as a source of my annual income and/or will withdraw money regularly to cover expenses or other financial obligations.

P YOUR INVESTMENT KNOWLEDGE (continued)**What percentage of your total savings/investable assets will this investment account represent?**

Why we're asking: The more of your total savings/investable assets you invest in your new adviceDirect account, the more carefully you should consider the level of risk to take on.

- 0 - 25% - I have plenty of savings/investments outside of my adviceDirect account, and my account will hold a small percentage of my total savings/investable assets.
- 25 - 50% - I have a few savings/investments outside of my adviceDirect account and my account will hold a moderate percentage of my total savings/investable assets.
- 50 - 75% - I have a modest amount of savings/investments outside of my adviceDirect account and my account will hold a fairly large percentage of my total savings/investable assets.
- 75 - 100% - I have very little invested at other institutions and my adviceDirect account will hold all or nearly all my total savings/investable assets.

What would your initial reaction be if you lost 20% of your account equal to \$20,000 of a \$100,000 portfolio?

Why we're asking: We want to know your level of comfort both financially and emotionally when it comes to losses when the market fluctuates.

- That's a significant loss** - I can't believe I lost 20% of my account. That's a large amount and hard for me to accept it.
- I'm a little concerned** - I'm not too worried right now, but it does worry me a bit that my account dropped so much.
- That's fine** - I'm in this for the long haul. As long as my account has the potential to grow over the long term, I'm not too concerned about some fluctuations in the market that may affect my account.
- That's great, let's buy more** - This doesn't impact or concern me. I see it as an opportunity to invest and buy more.

How would you describe your ideal investment portfolio and return objective? Your portfolio and return objective should match what you selected as your willingness to accept risk and losses.

Why we're asking: Because risk and return are usually tied together, the more risk you're willing to take on generally means more opportunity for returns.

- Emphasis on lower risk** - I prefer an investment portfolio with a greater emphasis on lowering risk and limiting losses in the short-term, and in exchange, I am willing to sacrifice return potential.
- A balance between return and risk** - I prefer an investment portfolio that balances limiting short-term risk and losses with the potential for longer-term returns.
- More emphasis on returns** - I prefer an investment portfolio with more emphasis on the potential for longer-term returns as opposed to limiting short-term risk and losses.
- Mainly focused on returns** - I prefer an investment portfolio that primarily focuses on the potential for longer-term returns, with little importance placed on limiting short-term risk and losses.

Q YOUR INVESTOR PROFILE

Choose the profile that you believe suits you best:

- 1. Income**
This profile is suited to the security-conscious investor with some preference for capital preservation and limited growth. The typical Income investor is someone who depends on their investments for income. Emphasis is placed primarily on more secure asset types like cash, cash equivalents and fixed income investments, with only a limited exposure to higher yield equities. The Income investor may require cash from their investment account. They are uncomfortable with any significant fluctuation in their portfolio from year to year and are content with their portfolio keeping pace with inflation. The target asset allocation for this profile is 26% Equity and 74% Fixed income. This investor's risk tolerance varies from low to medium and they are willing to accept up to 10% of their account in riskier assets.
- 2. Balanced**
This profile is suited to the moderate investor seeking both income and long-term growth. The Balanced investor is seeking to balance risk and return. Emphasis is placed on achieving these objectives through a mix of fixed income and growth oriented investments. This investor may occasionally require cash from their investment account. They would like their portfolio to grow slightly faster than inflation and understand that the value of their portfolio may fluctuate and are comfortable with that. The target asset allocation for this profile is 53% Equity and 47% Fixed income. The Balanced investor's risk tolerance is best described as medium and they are willing to accept up to 20% of their account in riskier assets.
- 3. Growth**
This profile is suited to the patient investor. The Growth investor is seeking investments expected to grow at an above-average rate compared to its industry or the overall market. Emphasis is placed primarily on equity investments designed to achieve growth over a longer time horizon. Less emphasis is placed on cash, cash equivalents and fixed income investments. Growth investors rarely require cash from their investment account. They would like their portfolio to grow faster than inflation and understand that the value of their portfolio may fluctuate somewhat and are comfortable with that. The target asset allocation for this profile is 80% Equity and 20% Fixed income. The Growth investor's risk tolerance is best described as medium to high and they are willing to accept up to 30% of their account in riskier assets.
- 4. Aggressive Growth**
This profile is suited to the assertive investor. The Aggressive investor is attempting to achieve maximum returns by seeking investments that will grow at an above-average rate compared to its industry or the overall market and is willing to take on additional risk. Emphasis is placed primarily on investing in higher risk equity investments to allow for the potential of higher long-term growth. They do not require cash from their investment account. These investors would like to have their portfolio grow much faster than inflation and understand that the value of their portfolio may fluctuate significantly and are comfortable with that. The target asset allocation for this profile is 100% Equity and 0% Fixed income. The Aggressive investor's risk tolerance is best described as high and they are willing to accept up to 100% of their account in riskier securities.

R ACCOUNTLINK service

This service cannot be used as a commercial bank account.

BMO InvestorLine provides you with either a CAD or U.S. Dollar AccountLink Service AccountLink® service¹, which gives you the ability to use a BMO debit card to easily access the cash available in your BMO InvestorLine account. This service allows you to combine your investment and banking activities all in one account. If you do not have an existing relationship with BMO Bank of Montreal, an AccountLink card will be mailed to you.

If you have an existing relationship with BMO Bank of Montreal,² please provide us with the following information:

and connect the account as:

Card # Primary Chequing Primary Savings Other³

I also wish to have the U.S. Dollar AccountLink service to be able to bank in U.S. funds.

¹Refer to Section Three, Part F of your Client Agreements. ²FirstBank Card® or BMO Bank of Montreal MasterCard. ³If connected as an Other account, access is restricted to BMO Bank of Montreal Instabank machines. If Other, choose alpha reference or designate a number 1 through 9.

S SIGNATURES FOR ALL ACCOUNTS**NATIONAL INSTRUMENT 54-101 – SHAREHOLDER COMMUNICATION INFORMATION**

We are required under Canadian securities laws to obtain your instructions concerning the various matters below relating to your holding of securities in your account. Please read the National Instrument 54-101, Communication with Beneficial Owners of Securities of a Reporting Issuer, in Section Four, Part C of the Client Agreements.

Part 1 – Disclosure of Beneficial Ownership Information

For purposes of Canadian securities laws, you may disclose my name, address, email, securities holdings and preferred language of communication (English or French) to issuers of securities I hold with you and to other persons or companies in accordance with Canadian securities law.

Yes No

Note: if you answer “No”, you will be responsible for any costs associated with providing shareholder materials to you.

Part 2 – Receiving Securityholder Materials

For the purposes of Canadian securities laws, please mark the corresponding box to show what materials you want to receive. Securityholder materials sent to beneficial owners of securities consist of the following materials: a) proxy-related materials for annual and special meetings; b) annual reports and financial statements that are not part of proxy-related materials; and c) materials sent to securityholders that are not required by corporate or securities law to be sent.

I WANT to receive ALL securityholder materials sent to beneficial owners of securities.

I DECLINE to receive ALL securityholder materials sent to beneficial owners of securities. (Even if I decline to receive these types of materials, I understand that a reporting issuer or other person or company is entitled to send these materials to me at its expense).

I WANT to receive ONLY proxy-related materials that are sent in connection with a special meeting.

Important Note: These instructions do not apply to any specific request you give or may have given to a reporting issuer concerning the sending of interim financial statements of the reporting issuer. In addition, in some circumstances, the instructions you give in this application form will not apply to annual reports or financial statements of an investments fund that are not part of proxy-related materials. An investment fund is entitled to obtain specific instructions from you on whether you wish to receive its annual report or financial statements.

Part 3 – Preferred Language of Communication

I understand that the materials I receive will be in my preferred language of communication if the materials are available in that language.

Part 4 – Consent to Electronic Delivery

Canadian securities law permits us to deliver some documents by electronic means if we obtain your consent.

I CONSENT to receiving documents by electronic means and have provided my email in section A of the application.

I DO NOT CONSENT to receiving documents by electronic means.

On behalf of the beneficial owner(s) of the account(s) opened from this application, I have read and understand the explanation that you have provided me in connection with the National Instrument 54-101, Communication with Beneficial Owners of Securities of a Reporting Issuer. The choices I have indicated above apply to all of the securities held in the account(s).

A monthly \$2.00 fee per account, plus applicable taxes, will apply for mail delivery of paper statements.

Authorized Trading
Officer's Signature

Date
YY/MM/DD

PRIVACY DISCLOSURE AND CONSENT - YOUR PERSONAL INFORMATION

To learn more about how we collect, use, disclose and safeguard your Personal Information, your choices, and the rights you have, please see our Privacy Code (available at bmo.com/privacy, or from any of our branches).

What is Personal Information?

Your Personal Information is information about you that you provided to us or information we collected from other sources such as credit reporting agencies, and includes your name, address, age, financial data, Social Insurance Number, employment information, and other information that could be used to identify you

Why do we need your Personal Information?

We collect and use your Personal Information to:

- Verify your identity;
- Ensure we have accurate information about you;
- Understand your financial needs (including your eligibility for products and services you requested or accepted or were pre-approved for)
- To manage our relationship;
- Protect against fraud and manage other risks;
- Communicate with you regarding products and services that may be of interest;

- Understand our customers, including through analytics, and to develop and tailor our products and services;
- Comply with legal or regulatory requirements, or as permitted by law; and
- Respond to questions you may have.

We will also use your Personal Information to make decisions in real time by using tools to automate the processing of your Personal Information, for example, whether to approve or decline a trade. These decisions can affect the products, prices, services or features we may offer you and are also used to protect you from fraud.

If we use your Personal Information for a different purpose, we will identify that purpose.

Sharing your Personal Information

BMO Financial Group consists of Bank of Montreal and its affiliates. Your Personal Information, including information about your authorized representatives and beneficiaries, is shared within BMO Financial Group, to the extent permitted by law, to:

- Ensure we have accurate information about you, and your authorized representatives and beneficiaries;
- Manage our total relationship;
- Provide a better customer experience;
- Meet your needs as they change and grow; and
- Manage our business.

Your Choices

With your optional consent, BMO InvestorLine will also share account-specific information within BMO Financial Group for the purposes described above. This choice only applies to BMO InvestorLine and will apply to all of your BMO InvestorLine accounts unless you later opt out. You can opt out of sharing account-specific information by other BMO Financial Group entities. See our Privacy Code for a list of BMO Financial Group entities and for more information on how to opt-out.

Please check one option:

I consent I DO NOT consent

to BMO InvestorLine sharing information in relation to my account(s) within BMO Financial Group. I understand that I cannot opt out of sharing Personal Information between two or more BMO Financial Group affiliates that provide me with a jointly offered product or service.

BMO Financial Group direct marketing preferences

Direct Marketing is our communication with you such as mail, telemarketing or email using the contact information you have provided, to inform you about products and services that we think may be of interest and value to you. Your consent is not required for us to communicate with you regarding products or services that you currently have, including improved ways to use the products, or additional features of the products as well as transactional information.

Please check one option:

I consent I DO NOT consent

to receive direct marketing materials from BMO InvestorLine or other members of BMO Financial Group.

I acknowledge that BMO InvestorLine may pay to, or receive from, certain other members of BMO Financial Group a referral fee and that a schedule of these fees and related terms is available upon request and is also included in the Client Agreement. If you consent to sharing of information, we (or if BMO InvestorLine is not the Referring Entity) may disclose information about you to the Receiving Entity in order to make the referral and allow for the ongoing administration of the referral. The word “information” means financial and financially-related information about you, including information to identify you for products and services or information needed for regulatory requirements.

Authorized Trading
Officer's Signature

Date
YY/MM/DD

CARRYING BROKER INFORMATION

I acknowledge that I have been advised that BMO InvestorLine Inc. is an Introducing Broker and BMO Nesbitt Burns Inc. is a Carrying Broker for my account. BMO InvestorLine Inc. is responsible for all compliance requirements for my account. For accounting and regulatory purposes, I am considered a client of BMO Nesbitt Burns Inc. BMO Nesbitt Burns Inc. is responsible for trade execution and settlement, custody of securities and the preparation of confirmations and account statements. Client cash balances in non-registered accounts are held by BMO Bank of Montreal, and client cash balances in registered accounts are held by BMO Trust Company.

BMO SELF CERTIFICATION – W8 TREATY

I certify that:

- A. The Entity, a resident of Canada, meets all provisions of the Canada-U.S. Tax Convention that are necessary to claim a reduced rate of withholding, including any limitation on benefits provisions, and derives the income within the meaning of section 894 of the Internal Revenue Service Income Tax Code, and the regulations thereunder, as the beneficial owner.

Either B or C will apply to you. Please select one or the other:

S SIGNATURES FOR ALL ACCOUNTS (continued)

B. The "Entity" meets the requirements of the limitation on benefits provisions in the Canada-U.S. Tax Convention on the basis that one of the following categories applies (please check only one box below, not applicable to Investment Clubs and Partnerships):

- Company or trust (including small private companies and holding companies) that meet the ownership and base erosion test
- Estate resident in Canada
- Government
- Tax exempt pension trust or pension fund
- Other tax exempt organization
- Publicly traded corporation
- Subsidiary of a publicly traded corporation
- Company that meets the derivative benefits test
- Company with an item of income that meets active trade or business test
- Favorable discretionary determination by the U.S. competent authority received
- No LOB article in treaty
- Other (please specify Article and paragraph):

C. The beneficial owner is claiming treaty benefits for U.S. source dividends received from a foreign corporation or interest from a U.S. trade or business of a foreign corporation and meets qualified resident status.

Special rates and conditions:

The beneficial owner is claiming the provisions of Article _____ and paragraph _____ of the treaty identified in item A above to claim a _____ % rate of withholding on (specify type of income):

Explain the additional conditions in the Article the beneficial owner meets to be eligible for the rate of withholding:

Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete.

I further certify under penalties of perjury that:

- The entity identified on this form is the beneficial owner of all the income or proceeds to which this form relates, is using this form to certify its status for chapter 4 purposes, or is submitting this form for purposes of section 6050W or 6050Y;
- The entity identified on this form is not a U.S. person;
- This form relates to: (a) income not effectively connected with the conduct of a trade or business in the United States, (b) income effectively connected with the conduct of a trade or business in the United States but is not subject to tax under an income tax treaty, (c) the partner's share of a partnership's effectively connected taxable income, or (d) the partner's amount realized from the transfer of a partnership interest subject to withholding under section 1446(f); and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which the entity identified in this form is the beneficial owner or any withholding agent that can disburse or make payments of the income of which the entity identified in this form is the beneficial owner.

I agree that I will submit a new form within 30 days if any certification on this form is incorrect.

I certify that I have the capacity to sign for the entity identified under section B of this form.

Authorized Trading Officer's Signature _____

Date
YY/MM/DD _____

SHARED PREMISES DISCLOSURE

I/we acknowledge that, for my/our securities transactions, I/we am/will be dealing with BMO InvestorLine Inc., a Member of the Canadian Investment Regulatory Organization (CIRO) and Member of the Canadian Investor Protection Fund (CIPF). BMO InvestorLine Inc. may share office space with the following separate but affiliated entities:

- Bank of Montreal offering banking and financial services.
- BMO Investments Inc., a subsidiary of Bank of Montreal Holding Inc., offering mutual fund products by registered mutual fund representatives, and in Quebec, by registered financial planners.
- BMO Nesbitt Burns Inc., a wholly owned subsidiary of BMO Bank of Montreal offering full service advisory services.
- Nesbitt Burns Securities Limited, a wholly owned subsidiary of BMO Nesbitt Burns Inc., offering services to US residents as a US registered Broker-Dealer and Investment Adviser.
- BMO Estate Insurance Advisory Services Inc., a wholly owned subsidiary of BMO Nesbitt Burns offering insurance products by licensed life insurance agents, and in Quebec, by financial security advisors.
- BMO Private Investment Counsel Inc., a wholly owned subsidiary of BMO Nesbitt Burns Inc., offering trading and advising in securities and derivatives by registered individuals.
- BMO Trust Company, a wholly owned subsidiary of Bank of Montreal, offering estate, trust, planning and custodial services.

I/we acknowledge that I/we have read and understood the disclosure, and that I/we understand that these are shared premises.

Authorized Trading Officer's Signature _____

Date
YY/MM/DD _____

PERSONAL AND CREDIT INFORMATION AUTHORIZATION

I/We authorize BMO InvestorLine to obtain personal and credit information from a credit reporting company and within BMO Financial Group to verify my identity and prevent theft or fraud.

Authorized Trading Officer's Signature _____

Date
YY/MM/DD _____

Please provide a verified photocopy of 1 piece of Federal, Provincial or Territorial government issued photo ID.

T OFFICE USE ONLY

BRANCH INFORMATION

I have verified all and included a photocopy of a valid photo ID.

Name of Branch Representative (please print)

Phone
(include area code no., ext.)

BRANCH REFERRAL

FSM Name
(please print)

FSM
EIN #

Transit
Number

NBIA: Bank: Harris Private

IFS: