

# Welcome to BMO InvestorLine BMO INVESTORLINE EDUCATION SAVINGS PLAN (ESP) APPLICATION

## A FOR QUICKER AND MORE EFFICIENT SERVICE (please complete all relevant sections)

Please note it will take us longer to process your paper requests. For a quicker turnaround, we recommend completing online forms. You can access online account applications at [bmo.com/self-directed](http://bmo.com/self-directed).

If you are applying for: ..... Please complete:

- ☐ A self-directed ESP account ..... All sections
- ☐ Updating my existing ESP account(s) ..... Only the relevant sections

Account Numbers: 1. 2.

Preferred Language: ☐ English ☐ French

Account characteristic(s): ☐ Pro\* ☐ BMO Staff ☐ Joint Subscriber

\*You are considered to be a Pro if you, or someone you live with, is employed with an CRO member firm or related company. Please provide a letter of confirmation from the member firm's Compliance department authorizing the opening of the account(s).

Choose a self-directed account: ☐ Family ESP ☐ Individual ESP

Are you transferring an ESP account(s)?

☐ No - Indicate initial contribution

☐ Yes (see notes below)

- Please complete our "Registered Education Savings Plan (RESP) Transfer" form. ([https://www.canada.ca/content/dam/canada/employment-social-development/migration/documents/assets/portfolio/docs/en/student\\_loans/resp/forms/SDE0100A\\_EN\\_May2023.pdf](https://www.canada.ca/content/dam/canada/employment-social-development/migration/documents/assets/portfolio/docs/en/student_loans/resp/forms/SDE0100A_EN_May2023.pdf))

- To ensure we comply with government rules regarding how long an RESP account may stay open (35 years), we require you to specify the date you opened the RESP you're transferring. If you do not have this date on file you can obtain it from the firm where you currently hold the RESP. Please enter the original contract date of the RESP you are transferring: (YY/MM/DD)

Contract Termination Date must be no later than the end of the 35th year after the year the Plan was entered into.

Contract Payment date must be no later than 31 years after the year the Plan was entered into.

40th year and 35 years, respectively, where an Individual RESP meets the definition of Specified Plan in 6.1 of the Terms and Conditions.

## B TELL US ABOUT YOURSELF subscriber information

For ESPs please refer to Section Two, Part C #4 or D #4 of the Client Agreements for more information on who can be a subscriber.

For joint subscriber ESPs, a completed Co-subscriber Account Information form must be included with this application.

**U.S. persons will need to complete a W-9 form. Please contact BMO Investorline or visit our website for this form.**

Citizenship

Country of Residence

Dual Citizenship (if applicable)

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

Title Last Name First Name

**Preferred Name (If other than your legal name) (Optional)**

Last Name First Name Middle Initial

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.

Fax No. Other Daytime Phone Email

Mailing Address if different from above Suite No.

City or Town Prov. Postal Code Marital Status

No. of Dependents Date of Birth (YY/MM/DD) SIN (required by the Canada Revenue Agency)

Employment Status ☐ Full-time (30 hours or more per week) ☐ Part-time (Less than 30 hours per week) ☐ Self employed ☐ Unemployed ☐ Retired ☐ Casual/Contract ☐ Seasonal

Occupation

Employer Name Industry

Employer's Address (number, street) Suite No.

City or Town Prov. Postal Code

Employer's Phone Number

**If opening a joint account, please complete the "ESP Co-subscriber Account Information" form.**

Are you currently employed by? ☐ BMO Financial Group ☐ BMO Nesbitt Burns ☐ BMO Investorline ☐ None of the above

If applicable, please provide Employee Identification Number (EIN)

**C SPOUSE or common-law partner information**

Please omit this section if the Subscribers' spouse or common-law partner is the Co-subscriber

Title	Last Name	First Name
Employer Name		Industry
Occupation		

**D 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:

**E FINANCIAL information**

Please round to the nearest dollar.

Annual Income  
from all sources**Net Liquid Assets (A)**  
(Cash & Securities less loans  
outstanding against securities)**Net fixed Assets (B)**  
(Fixed assets less liabilities  
outstanding against fixed assets)**Estimated Net worth (C)**  
(C=A+B)

Please provide your BMO Banking Information (if applicable).

BMO Transit  
NumberBMO Account  
Number

BMO Bank Address

Address Continued

Are you borrowing money for the purpose of investing? ☐ Yes ☐ No

Source of Annual Income	<input type="checkbox"/> Employment income	<input type="checkbox"/> Student loans/bursaries or RESP	<input type="checkbox"/> Unemployment benefits	<input type="checkbox"/> Social assistance	<input type="checkbox"/> Alimony (spousal support)
	<input type="checkbox"/> Retirement income	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Real estate investment	<input type="checkbox"/> Investment in securities	<input type="checkbox"/> Other
Funding Your Account	<input type="checkbox"/> Saving of employment income	<input type="checkbox"/> Real estate investment	<input type="checkbox"/> Inheritance		
	<input type="checkbox"/> Investment in securities	<input type="checkbox"/> Gifts	<input type="checkbox"/> Other		
Intended use of the Account	<input type="checkbox"/> Short Term Investment	<input type="checkbox"/> Long Term Investment	<input type="checkbox"/> Income Generation	<input type="checkbox"/> Savings	
	<input type="checkbox"/> Retirement Savings	<input type="checkbox"/> Education Savings	<input type="checkbox"/> Estate Planning	<input type="checkbox"/> Other	

**F 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:

If yes

% of Financial Interest

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., Joint Account Holder, Trading Agent, Power of Attorney and Trustee.

☐ Yes

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

☐ No

## 6. Do you want to add a trusted contact person?

If ever we think your account may be at risk for fraud, have concerns about your mental capacity, or need to confirm details about you or your legal representative, we may get in touch with your TCP. They'll have the authority to confirm details about you, but won't be able to make decisions or transact on your account.

- ☐ Yes If yes, please complete our "Trusted Contact Person" form.  
☐ No

## G 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 3 yrs.** - 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.

### What percentage of your total savings/investible assets will this investment account represent?

Why we're asking: The more of your total savings/investible 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/investible 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/investible 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/investible assets.  
☐ **75 - 100%** - I have very little saved or invested outside of my adviceDirect account and my account will hold all or nearly all of savings and 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.**

**H 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 is suited 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.

**I MANAGING RISK**

The following safeguards are designed to help you manage your account's exposure to risk and apply to adviceDirect investors age 70 and over:

The total allowable risk for your Investor profile is reduced by 20% for investors age 70 and over.

For Income investors, your risk limit is 8%

For Balanced investors, your risk limit is 16%

For Growth investors, your risk limit is 24%

For Aggressive investors, your risk limit is 80%

To waive these safeguards, check the box below.

☐ I do not wish to have these safeguards applied to my account and accept the associated risk in my portfolio.

**J ESP BENEFICIARY INFORMATION The following person is designated as a Beneficiary entitled to receive education assistance payments under this plan**

For more information on Beneficiaries, please refer to Section 4 of the Terms and Conditions. For Family Plans, if there are additional Beneficiaries, please complete and include a copy of this section for each Beneficiary

Citizenship

Country of Residence

Dual Citizenship (if applicable)

Last Name

Initials

First Name

Address: ☐ Same as Subscriber

☐ Different address (complete section below)

Primary residence address

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

Suite No.

City or Town

Prov.

Postal Code

Date of Birth (YY/MM/DD)

SIN (required by the Canada Revenue Agency)

Gender: ☐ Male ☐ Female ☐ Other gender

Relationship to Subscriber

If the Beneficiary is less than 19 years of age AND if the Subscriber is not the Custodial Parent, Legal Guardian or Public Primary

Caregiver: Name of Custodial Parent, Legal Guardian or Public Primary Caregiver:

Last Name

Initials

First Name

Address of Custodial Parent, Legal Guardian or Public Primary Caregiver:

Address: ☐ Same as Subscriber:

☐ Same as Beneficiary:

☐ Different address (complete section below)

Primary residence address

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

Suite No.

City or Town

Prov.

Postal Code

**K SIGNATURE for ESP Account****Education Savings Grants Application**

Do you wish the promoter to apply for any education grants on your behalf?

☐ Yes

☐ No

If there is more than one beneficiary in the receiving plan, are they all brothers or sisters?

☐ Yes

☐ No
**Canadian Education Savings Plan Grant (CESG)**

Is the Subscriber the Custodial parent, legal Guardian or the Primary Caregiver of the Beneficiary?

☐ Yes, then complete the "Canada Education Grant Application" - CESG form (#SDE0093)

([https://www.canada.ca/content/dam/canada/employment-social-development/migration/documents/assets/portfolio/docs/en/student\\_loans/resp/forms/SDE0093A\\_EN\\_May2023.pdf](https://www.canada.ca/content/dam/canada/employment-social-development/migration/documents/assets/portfolio/docs/en/student_loans/resp/forms/SDE0093A_EN_May2023.pdf))

☐ No, then complete the "Canada Education savings Grant Application" -CESG form (#SDE0093B)

([https://www.canada.ca/content/dam/canada/employment-social-development/migration/documents/assets/portfolio/docs/en/student\\_loans/resp/forms/SDE0093B\\_EN\\_May2023.pdf](https://www.canada.ca/content/dam/canada/employment-social-development/migration/documents/assets/portfolio/docs/en/student_loans/resp/forms/SDE0093B_EN_May2023.pdf))

**Quebec Education Savings Incentive (QESI)**

The promoter will automatically apply for and directly deposit the basic tax incentive for all eligible Registered Education Savings Plans (RESP) held with BMO Investorline. No application form is required.

**ESP INFORMATION REPORTING**

Information contained on this application, as well as amounts contributions and amounts of the plan, may be shared with the custodial parent. Information will also be provided to Employment and Social Development Canada, the federal government department responsible to the Canada Revenue Agency for taxation purposes.

I hereby apply for a BMO Investorline adviceDirect Education Savings Plan-Family Plan or Individual Plan, as the case may be (the Plan) in accordance with the Terms and Conditions set out in the Client Agreements (<https://www.bmoinvestorline.com/adviceDirect/pdfs/CustomerAgreementBooklet.pdf>), Conflicts of Interest Statement ([https://www.bmoinvestorline.com/General\\_Info/ConflictsOfInterest.pdf](https://www.bmoinvestorline.com/General_Info/ConflictsOfInterest.pdf)), Relationship Disclosure document (<https://www.bmoinvestorline.com/adviceDirect/pdfs/RelationshipDisclosure.pdf>), and advice Direct Fee Schedule & Trade Guide ([https://www.bmoinvestorline.com/adviceDirect/pdfs/ADFeeSchedule\\_E.pdf](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 have read, understood, and agree to be bound by such terms and Conditions as Subscriber. I request that the promoter applies to have the Plan registered under the provisions of the Income Tax Act (Canada) and any applicable provincial legislation in my province of residence set out above. I understand that contributions to the Plan are not tax deductible and that any amounts paid out of the Plan, other than refunds of contributions, may be subject to income tax. I am aware that a penalty tax may apply where contributions for a Beneficiary made to this Plan and to other RESPs, by myself and by others as Subscribers, exceed the "cumulative RESP limit" for the Beneficiary.

I certify that the information in this application is true and complete and I agree to the terms and conditions as outlined in the Client Agreements. I also agree to advise you immediately in writing of any material change to the information.

[https://www.bmoinvestorline.com/adviceDirect/pdfs/aD\\_ESP\\_AccountApplication\\_FR.pdf](https://www.bmoinvestorline.com/adviceDirect/pdfs/aD_ESP_AccountApplication_FR.pdf)

Subscriber's  
Signature

Date  
YY/MM/DD

**ACKNOWLEDGED BY BMO INVESTORLINE AS AGENT FOR BMO TRUST COMPANY.**

BMO Investorline  
Agent Signature

Date  
YY/MM/DD

**L SIGNATURE for ESP Account****NATIONAL INSTRUMENT 54-101 - SHAREHOLDER COMMUNICATION INFORMATION**

We are required under Canadian securities law 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.

Subscriber'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.

**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](http://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.

Subscriber's  
Signature

Date  
YY/MM/DD

**L SIGNATURE for ESP account (continued)****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.

Subscriber'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.

Subscriber's  
Signature

Date  
YY/MM/DD

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