

ESP CO-SUBSCRIBER ACCOUNT INFORMATION

With the exception of accounts operating in the Province of Quebec, all BMO InvestorLine joint accounts are Joint With Rights of Survivorship. Please refer to the Client Agreements for details.

A TELL US ABOUT THE CO SUBSCRIBER

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 _____

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

☐ Retired (Please provide your last: occupation, employer's name, industry, city and prov.) ☐ Casual/Contract ☐ Seasonal

Occupation _____

Employer Name _____ Industry _____

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

City or Town _____ Prov. _____ Postal Code _____

Employer's Phone Number _____

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) _____

Are you, or any member of your immediate family, currently fulfilling, or have fulfilled, a Politically Exposed Person (PEP) position? Examples of PEP roles (list is not exhaustive): Government official, a high-ranked military officer, employed by an Embassy, the head of a government agency, president of a state-owned company or bank, a judge or a leader of a political party?

☐ No ☐ Yes (if yes, please complete the following information below)

☐ Domestic ☐ Foreign / International Organization Position / Title _____

B 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) _____

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 _____

Please provide your BMO Banking Information (if applicable).

BMO Transit Number _____ BMO Account Number _____

BMO Bank Address _____

Address Continued _____

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

CO-SUBSCRIBER'S INFORMATION

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 #1: _____

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

NATIONAL INSTRUMENT 54-101 – SHAREHOLDER COMMUNICATION INFORMATION

We are required by Canadian securities law to obtain instructions concerning the various matters below relating to your holding of securities in your account:

Part 1 – Disclosure of Beneficial Ownership of Information

Part 2 – Receiving Shareholder Materials

Part 3 – Preferred Language of Communication

Part 4 – Consent to Electronic Delivery

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. Please discuss your options with the beneficial owner(s) on the account(s) and provide your instructions on the Account Application Form.

Co-Subscriber's

Signature _____

Date

YY/MM/DD _____

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 Human Resources and Social Development Canada, the federal government department responsible for the Canada Revenue Agency for taxation purposes.

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.

Co-Subscriber'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.

Co-Subscriber's

Signature _____

Date

YY/MM/DD _____

I hereby apply for a BMO InvestorLine adviceDirect Education Savings Plan (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), 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 have read, understood, and agree to be bound by such Terms and Conditions as Co-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 the 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 in information.

D SIGNATURES (continued)

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/aD_ESP_CoSubscriber_FR.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.

Co-Subscriber's
Signature

Date
YY/MM/DD
