

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.

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 CIRO 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 Family ESP with Options Individual ESP Individual ESP with Options

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)

- 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

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)

"BMO (M-bar Roundel symbol)" is a registered trademark of Bank of Montreal, used under licence. BMO InvestorLine Inc. is a wholly owned subsidiary of Bank of Montreal.

Member - Canadian Investor Protection Fund and Member of the Canadian Investment Regulatory Organization.

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.

Please provide your BMO Banking Information (if applicable).

Annual Income 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)

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

- Are you, or your spouse/common-law partner:
 - 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):
 - 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):
 - 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):
- Do you have, or exercise authority over, any brokerage accounts with other financial institutions?

Yes Financial institution(s):

No Account Type: Account Type:
- Do you have, or exercise authority over, any accounts with BMO Investorline?

Yes

No Account #1: Account #2:
- 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
- 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
- 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 FOR OPTIONS account applications

1. Number of years trading in options:
2. How would you describe your options trading knowledge? Expert Knowledgeable Limited None
3. Experience with: None Long Calls or Puts Covered
4. Please indicate what type of options trading you would like to do: Covered Long Calls or Puts

I have received the Risk Disclosure Statement for Futures and Options (Section Four, Part G of the Client Agreements). I understand the special risks pertaining to trading in options and that BMO InvestorLine Inc. is not registered to trade in futures. I declare that I have adequate financial resources to sustain any such transaction in which I participate.

Subscriber's
Signature

Date
YY/MM/DD

H 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

I SIGNATURE for self-directed 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)

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)

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 (ESDC), the federal government department responsible to the Canada Revenue Agency for taxation purposes.

I hereby apply for a BMO InvestorLine Inc. 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/selfDirected/pdfs/ClientAgreements_SD_E.pdf), Conflicts of Interest Statement (https://www.bmoinvestorline.com/General_Info/ConflictsOfInterest.pdf), Relationship Disclosure document (<https://www.bmoinvestorline.com/selfDirected/pdfs/RelationshipDisclosure.pdf>), and Commission and Fee Schedule (https://www.bmoinvestorline.com/selfDirected/pdfs/SDFeeSchedule_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 Commission and Fee Schedule. 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.

I SIGNATURE for self-directed ESP account

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 français https://www.bmoinvestorline.com/selfDirected/pdfs/ESP_AccountApplication_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.

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

J SIGNATURE for self-directed ESP

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

ORDER EXECUTION ONLY ACCOUNT ACKNOWLEDGEMENT

I acknowledge that BMO InvestorLine Inc. does not give personal or client specific or tailored investment advice or recommendations to me and does not accept any responsibility to advise me on the suitability of any of my investment decisions or transactions, including, in particular, BMO InvestorLine Inc. has no responsibility to

consider my current financial situation, investment knowledge, investment objectives and time horizon, risk profile, investment portfolio composition and risk level, nor other similar factors. I acknowledge that I am responsible for any investment decisions as well as for any profits or losses that may result. In addition, I acknowledge that BMO InvestorLine Inc. will not be responsible for making a determination that the products and account types offered by BMO InvestorLine Inc. are appropriate for me. I further acknowledge that it is my obligation to comply with the requirements of the requirements of securities exchanges respecting entry and trading of orders and that BMO InvestorLine Inc. reserves the right to reject, change or remove any order which I may enter or to cancel any trade resulting from an order which I entered which is not in compliance with the requirements of the securities exchanges I acknowledge that BMO InvestorLine Inc. does not give personal or client specific or tailored investment advice or recommendations to me and does not accept any responsibility to advise me on the suitability of any of my investment decisions as well as for any profits or losses that may result. I further acknowledge that it is my obligation to comply with the requirements of the Toronto Stock Exchange respecting entry and trading of orders and that BMO InvestorLine Inc. reserves the right to reject, change or remove any order which I may enter or to cancel any trade resulting from an order which I entered which is not in compliance with the requirements of the Toronto Stock Exchange.

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.

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.

Subscriber'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 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.