

Authorization to Transfer Account

Primary Applicant

Title	First Name	Last Name	SIN
			<input type="text"/>
Address			
City/Town	Province	Postal Code	Home Phone #

Transferring Institution: (You are required to fill out one form per transferring institution.)

Institution Name	Account #	
Address		
City/Town	Province	Postal Code

Account Type

- | | | | |
|----------------------------------|---------------------------------------|--|--------------------------------------|
| <input type="checkbox"/> Cash | <input type="checkbox"/> Short Margin | <input type="checkbox"/> RIF | <input type="checkbox"/> Spousal RIF |
| <input type="checkbox"/> Margin | <input type="checkbox"/> RSP | <input type="checkbox"/> Locked in RSP(LIRA) | <input type="checkbox"/> TFSA |
| <input type="checkbox"/> Options | <input type="checkbox"/> Spousal RSP | <input type="checkbox"/> LIF | <input type="checkbox"/> LRIF |

Receiving Institution

Institution Name BMO InvestorLine 250 Yonge Street, 8th floor Toronto, ON Canada M5B 2L7	Account or Application#												
Account Type													
<table border="0"> <tr> <td><input type="checkbox"/> Cash</td> <td><input type="checkbox"/> Short Margin</td> <td><input type="checkbox"/> RIF</td> <td><input type="checkbox"/> Spousal RIF</td> </tr> <tr> <td><input type="checkbox"/> Margin</td> <td><input type="checkbox"/> RSP</td> <td><input type="checkbox"/> Locked in RSP(LIRA)</td> <td><input type="checkbox"/> TFSA</td> </tr> <tr> <td><input type="checkbox"/> Options</td> <td><input type="checkbox"/> Spousal RSP</td> <td><input type="checkbox"/> LIF</td> <td><input type="checkbox"/> LRIF</td> </tr> </table>		<input type="checkbox"/> Cash	<input type="checkbox"/> Short Margin	<input type="checkbox"/> RIF	<input type="checkbox"/> Spousal RIF	<input type="checkbox"/> Margin	<input type="checkbox"/> RSP	<input type="checkbox"/> Locked in RSP(LIRA)	<input type="checkbox"/> TFSA	<input type="checkbox"/> Options	<input type="checkbox"/> Spousal RSP	<input type="checkbox"/> LIF	<input type="checkbox"/> LRIF
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Co-Applicant(s)

Title	First Name	Last Name	SIN
			<input type="text"/>
Title	First Name	Last Name	SIN
			<input type="text"/>
Title	First Name	Last Name	SIN
			<input type="text"/>

Authorization to Transfer Account

Transfer Details				
Method of transfer				
<input type="checkbox"/> Full Transfer <input type="checkbox"/> Partial Transfer				
Full Transfer				
<input type="checkbox"/> In-Cash: All listed securities will be liquidated by the delivering institution at market, on a best efforts basis, subsequent to the receipt of this transfer request. The sale of the securities may be subject to fees and/or penalties. Securities held in CAD or USD funds will be converted in the same Currency.				
<input type="checkbox"/> In-Kind				
<input type="checkbox"/> For securities non-transferable in kind, I authorize BMO InvestorLine to direct the delivering institution to sell the securities, and convert the proceeds to CAD. For currencies not supported within BMO InvestorLine (CAD/USD for non-registered accounts), any cash holdings will be converted to CAD, prior to the transfer.				
<input type="checkbox"/> For non-transferrable securities, I want to be contacted by the BMO InvestorLine Client Contact Center				
<input type="checkbox"/> Entire account Mixed				
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Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR
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Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR

Authorization to Transfer Account

<input type="checkbox"/> Cash balances:	
CDN Cash \$:	US Cash \$:
CDN Debit \$:	US Debit \$:

Partial Transfer

In-Cash: All listed securities will be liquidated by the delivering institution at market, on a best efforts basis, subsequent to the receipt of this transfer request. The sale of the securities may be subject to fees and/or penalties. Securities held in CAD or USD funds will be converted in the same Currency.

Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR
Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR
Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR
Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR
Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR	Symbol/Description

In-Kind

- For securities non-transferable in kind, I authorize BMO InvestorLine to direct the delivering institution to sell the securities, and convert the proceeds to CAD. For currencies not supported within BMO InvestorLine (CAD/USD for non-registered accounts), any cash holdings will be converted to CAD, prior to the transfer.
- For non-transferable securities, I want to be contacted by the BMO InvestorLine Client Contact Center.

Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR
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Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR
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Symbol/Description	Transfer All <input type="checkbox"/>	Units <input type="checkbox"/>	\$ <input type="checkbox"/>	CUR

Cash balances:

CDN Cash \$:	US Cash \$:
CDN Debit \$:	US Debit \$:

This transfer takes place:

<input type="checkbox"/> As soon as possible	<input type="checkbox"/> Select Date: _____ (YYYY/MM/DD)
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Authorization to Transfer Account

For all account(s): I/We authorize the transfer of my/our account and its investments as indicated above. I/We understand that an in-cash transfer will require all or part of my/our account to be liquidated by the transferring institution, and I/We authorize the liquidation of all or part of my investments. I/We will be responsible for any applicable fees to the transferring institution.

I/We acknowledge and agree that to comply with applicable regulatory requirements in effect June 1, 2022, under which mutual funds that pay trailing commissions (such as A and D series funds) cannot be purchased or held in self-directed accounts; trailer-paying mutual fund(s) transferred in-kind will be switched to the same (or similar) non-trailer paying classes or series of the same mutual fund(s) if available (a "switch"). I/We acknowledge the switch(es) will be completed within 45 days of June 30, 2023. A switch will not incur any fees or charges nor is expected to result in a taxable disposition (BMO InvestorLine does not provide legal, accounting or tax advice and this communication should not be relied upon in that regard. If legal, accounting, tax or other professional assistance is needed, the services of a competent professional should be obtained). Any client-directed transactions will however incur applicable fees, charges and taxes. Trade confirmation(s) will be provided following all switches; the switches can also be reviewed in the Transaction History tab when logged in to your account and on monthly account statement(s). These records can help identify the class or series of the non-trailer paying mutual fund(s) after the switch. You can find the relevant Fund Facts document(s) for the switched funds at www.sedar.com, or you may request that Fund Facts be delivered to you. **Please carefully consider the features of the switched mutual fund(s). All switches will result in you paying a lower management fee, but in limited cases, may differ in ways that are meaningful to you, for example the distribution amounts, frequency of distribution and/or reporting currency could change.**

I/We acknowledge and agree that if the same (or similar) non-trailer paying mutual fund classes or series of the same mutual fund(s) is/are not available to effect a switch, I/We may continue to hold the transferred-in trailer-paying mutual fund(s) in my/our Self-Directed account(s) for a period from the fund transfer-in date until the later of November 30, 2023, or any subsequent relief period provided by securities regulation (the "exception period").

I/We acknowledge that for the period from June 1, 2022 or the fund transfer-in date (whichever is later), until a switch takes place; or if no switch is available, for as long as the trailer-paying mutual funds remain in my/our Self-Directed account(s) during the exception period, I/we will receive trailer fee rebates that will be paid to my/our account(s) in the form of a Management Fee Rebate (MFR) from the relevant fund company; or if not available, a Dealer Rebate from BMO InvestorLine. The MFR or Dealer Rebate paid will equal the amount of the trailing commission that would have been paid by the relevant mutual fund company to BMO InvestorLine for the trailer-paying mutual fund(s), over the period the trailer-paying mutual fund(s) is/are held in my/our Self-Directed account(s) from June 1, 2022 or the applicable fund transfer-in date (whichever is later) until a switch takes place, the fund(s) are no longer held in the Self-Directed account or the exception period ends. MFRs and Dealer Rebates will be identified on my/our monthly account statement(s) as applicable. Dealer Rebates paid by BMO InvestorLine will be distributed at least quarterly in relation to eligible trailer-paying mutual fund holding(s), except for the first payment which will be made by January 1, 2023 retroactive to June 1, 2022 or the applicable fund transfer-in date (whichever is later). No fees will be charged in connection with either MFRs or Dealer Rebates.

You cannot purchase more of the trailer-paying fund(s) in your Self-Directed account. If a switch is not available, the choice(s) you make so that you will no longer hold your existing trailer-paying mutual fund(s) in your self-directed account(s) may have associated consequences such as higher fees (if transferring the fund(s) to a full service account), tax or other implications. You can consider your options respecting no longer holding the trailer-paying fund(s) transferred into your Self-Directed account, which may be by the transfer of the fund(s) to an eligible dealer (such as BMO InvestorLine adviceDirect).

Information about Dealer Rebates can also be found on BMO InvestorLine's website at bmoinvestorline.com and a BMO InvestorLine representative can be contacted Monday to Friday from 8 a.m. to 6 p.m. ET at 1-888-776-6886 to answer any questions.

I/We acknowledge that transfers can take several weeks to complete, depending on the actions of the other institution. Interest will commence in accordance with the terms of the investment chosen, upon receipt of the transfer from the other institution.

In-Cash Transfers:

For Self-Directed RSP/RIF Accounts, please return this form along with the cheque to BMO InvestorLine.

In-Kind Transfers:

For Self-Directed RSP/RIF Accounts, please register under our Transfer Agent, BMO Nesbitt Burns in Trust for < the BMO

InvestorLine Acct # >. Dealer #9185, rep # _____ FINS T009 / DTC 5043, CUID NTDT.

For Investment Accounts, please register under our Transfer Agent, BMO Nesbitt Burns, Dealer #9185, rep # _____
FINS T009 / DTC 5043, CUID NTDT.

Authorization to Transfer Account

Disclosure of Information

I/We hereby consent to the Delivering Institution providing information regarding this transfer to BMO InvestorLine and its agents.

Acknowledgement and Agreement

I/We certify that the information entered is true, correct and complete in every respect and understand that the transfer requested will be applied to my BMO InvestorLine account(s) specified above.

For self-directed RSP/RIF account(s) only:

If my account is a RIF, LIF or LRIF, I recognize that the minimum amount for the year of transfer must be paid to me by the transferring institution.

Applicant Signature: X	Date
Co-applicant Signature: X	Date

FAQ

▼ Where do I submit my forms?

Complete the form, print it and then submit it to **BMO InvestorLine** using one of the ways listed below along with the **most recent copy of your statement(s) from the transferring institution**. If you have any questions about the application, please contact us toll free at 1-888-776-6886 during our business hours from 8:00 a.m. - 6:00 p.m. ET, Monday to Friday.

Mail:
Attn: BMO InvestorLine
250 Yonge Street, 8th Floor
Toronto, ON Canada M5B 2L7

Drop off:
You may go to any BMO branch to drop off your completed form(s).

▼ Why do you need my SIN (Social Insurance Number) to process my transfer?

Industry regulations require your SIN and name match the information on file with the delivering and receiving institutions involved in your transfer.

▼ How long will it take for my transfer to be completed?

Depending on the delivering institution, the type of transfer and the positions being transferred, a transfer can take from 10 to 45 business days. To ensure that your transfer is processed in a timely manner, please make sure to complete all the information on this form and submit it to BMO InvestorLine along with the most recent copy of your statement(s) from the transferring institution.

▼ How can I follow up on the status of my transfer?

You can find out if your transfer is complete by logging into your account and visiting the *MyHoldings* page under *MyPortfolio*. You can also call us at 1-888-776-6886, Monday to Friday between 8:00 a.m. - 6:00 p.m. ET.

▼ Can I transfer my spousal RSP into my regular RSP at BMO InvestorLine?

No, spousal RSP accounts can only be transferred into a spousal RSP account.

▼ What is important to remember when I transfer a locked-in account?

Note that the locked-in jurisdiction on the BMO InvestorLine account must match the jurisdiction of the delivering institution.

▼ What is important to remember when I transfer a RRIF/LIF account?

You must make sure that you have enough liquidity to make the minimum/maximum payment to the delivering institution before the transfer is processed.

▼ If I transfer an account from another BMO division, will the transfer happen automatically?

No, BMO Nesbitt Burns, BMO Mutual Funds and BMO term investment are different divisions which process transfers under different industry regulations. Depending on the delivering institution, the type of transfers and the positions being transferred, a transfer from another BMO division can take from 5 to 21 business days. To ensure your transfer is processed within this timeframe, be sure to include all of your required information and documentation.

Authorization to Transfer Account

▼ Can I transfer A or D series mutual funds to my BMO InvestorLine Self-Directed account?

Yes, but please note that as of June 1, 2022, self-directed accounts cannot purchase mutual funds with trailing commissions (such as A and D series funds). You may continue to hold trailer-paying mutual fund(s) transferred-in to your Self-Directed account(s) from June 1, 2022 until November 30, 2023 or any subsequent relief period provided by securities regulation (the "exception period"). If it is confirmed that non-trailer-paying mutual fund(s) of the same (or similar) class or series of the same fund(s) is/are available, switches of your existing applicable trailer-paying mutual fund holdings will be conducted within 45 days after June 30, 2023. The switches will incur no fees or charges and are not expected to result in a taxable disposition. Any client-directed transactions will, however, be subject to applicable fees, charges and taxes. You will be provided with trade confirmation(s) following any switches. You will also be able to review the switches in the Transaction History tab when logged into your account and on your monthly statement. You can find the relevant Fund Facts document(s) for your transferred-in funds and funds they are switched into at www.sedar.com, or you may request that Fund Facts be delivered to you.

For the time you transfer-in trailer paying fund(s) within the exception period, trailer fee rebates will be paid to your Self-Directed account(s) in the form of:

- a Management Fee Rebate (MFR) from the relevant fund company; or if not available,
- a Dealer Rebate from BMO InvestorLine.

The MFR or Dealer Rebate paid will equal the amount of the trailing commission that would have been paid by the relevant mutual fund company to BMO InvestorLine, over the period you hold the trailer-paying mutual fund(s) in your Self-Directed account(s) as of June 1, 2022 or the transfer-in date (whichever is later). MFRs and Dealer Rebates will be identified on your monthly account statement(s) as applicable. No fees will be charged in connection with either MFRs or Dealer Rebates.

Dealer Rebates paid by BMO InvestorLine will be distributed at least quarterly in relation to your existing eligible trailer-paying mutual fund holding(s), except for the first payment which will be made by January 1, 2023 retroactive to June 1, 2022 or the applicable transfer-in date, whichever is later.