



Welcome to BMO InvestorLine BMO INVESTORLINE TAX-FREE SAVINGS ACCOUNT 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 new TFSA All sections except G
A new TFSA with Options All sections
Updating my existing TFSA All sections
Updating my existing TFSA with Options All sections

Account Number:

- Preferred Language: English, French
Account Characteristic(s): Pro\*, BMO Staff, N/A

\*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).

- Are you transferring a TFSA?
Yes - Please complete our "Authorization to Transfer Account" form
No - Indicate initial contribution \$

B TELL US ABOUT YOURSELF you are the Account Holder and this account cannot be opened as a joint account.

U.S. persons will need to complete a W-9 form. Please contact BMO InvestorLine or visit our web site for this form.

Form fields for personal information including: Citizenship, Country of Residence, Title, Name, First Name, Preferred Name, Home Address, City or Town, Primary Phone, Secondary Phone, Fax No., Other Daytime Phone, Mailing Address, City or Town, No. of Dependents, Date of Birth, Employment Status, Occupation, Employer Name, Employer's Address, City or Town, Employer's Phone, Marital Status, Postal Code, Suite No., Email, and SIN.

C SPOUSE or common-law partner information

Form fields for spouse information including: Title, Last Name, First Name, Occupation, Employer Name, Industry.

## 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  Employment income  Student loans/bursaries or RESP  Unemployment benefits  Social assistance  Alimony (spousal support)  
 Retirement income  Inheritance  Real estate investment  Investment in securities  Other

Funding Your Account  Saving of employment income  Real estate investment  
 Investment in securities  Gifts  Other

Intended use of the Account  Short Term Investment  Long Term Investment  Income Generation  Savings  
 Retirement Savings  Education Savings  Estate Planning  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 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

Naked

4. Please indicate what type of options trading you would like to do:  Long Calls or Puts

Covered

I have received the Risk Disclosure Statement for Futures and Options (Section Four, Part G of the Client Agreement). 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.

Account Holder's  
Signature

Date  
YY/MM/DD

## H SIGNATURE for TFSA

- TFSA holder must be at least the age of majority in their province/territory and have a valid SIN according to BMO InvestorLine policy.
- Only an individual (not a corporation or trust) may open a TFSA. The TFSA must be opened for the individual who is the account holder; a TFSA cannot be opened by an individual for or on behalf of someone else.
- Only the account holder may contribute to the TFSA. No contribution receipts will be issued, and contributions are not deductible for income tax purposes. However, income earned in the TFSA is not subject to income tax, and withdrawals from the TFSA (of contributions and income) are not subject to income tax.
- The account holder is responsible for determining his/her contribution limit for TFSAs, and for ensuring that he/she does not exceed the contribution limit. If an account holder over contributes to TFSAs, he/she will be subject to a penalty tax of 1% per month on the "excess TFSA amount".
- Contributions should not be made while the account holder is a non-resident of Canada (for income tax purposes), since contributions made while the account holder is a non-resident are subject to a penalty tax of 1% per month.

I request BMO Trust Company to act as trustee of my BMO InvestorLine Tax Free Savings Account (TFSA) in accordance with the terms and conditions of the Trust Agreement found in the Client Agreements ([https://www.bmoinvestorline.com/selfDirected/pdfs/ClientAgreements\\_SD\\_E.pdf](https://www.bmoinvestorline.com/selfDirected/pdfs/ClientAgreements_SD_E.pdf)). I acknowledge having printed and read the Trust Agreement and agree to comply with it. I certify that the information in this application is true and complete and I have received the Client Agreements ([https://www.bmoinvestorline.com/selfDirected/pdfs/ClientAgreements\\_SD\\_E.pdf](https://www.bmoinvestorline.com/selfDirected/pdfs/ClientAgreements_SD_E.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/selfDirected/pdfs/RelationshipDisclosure.pdf>), and Commission and Fee Schedule ([https://www.bmoinvestorline.com/selfDirected/pdfs/SDFeeSchedule\\_E.pdf](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 also agree to advise you immediately in writing of any material change in information.

I agree that BMO Trust Company, as the "issuer" of the TFSA will file an election with the Minister of National Revenue to register this qualifying arrangement as a tax-free savings account (TFSA) under section 146.2 of the Income Tax Act.

**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](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.

ACKNOWLEDGED BY BMO INVESTORLINE AS AGENT FOR BMO TRUST COMPANY.

BMO InvestorLine  
Agent signature \_\_\_\_\_

Date  
YY/MM/DD \_\_\_\_\_

Account Holder's  
Signature \_\_\_\_\_

Date  
YY/MM/DD \_\_\_\_\_

Reminder: you still need to complete section I

## I SIGNATURE FOR ALL ACCOUNTS

### NATIONAL INSTRUMENT 54-101 - SHAREHOLDER COMMUNICATION INFORMATION

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

#### Part 1 - Disclosure of Beneficial Ownership Information

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

Yes  No

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

#### Part 2 - Receiving Securityholder Materials

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

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

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

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

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

#### Part 3 - Preferred Language of Communication

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

#### Part 4 - Consent to Electronic Delivery

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

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

I DO NOT CONSENT to receiving documents by electronic means.

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

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

Account Holder'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 or transactions. I acknowledge that I am responsible for any 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.

Account Holder'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.

**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.

Account Holder'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.

Account Holder'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](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.

Account Holder's  
Signature

Date  
YY/MM/DD

**K APPOINTMENT OF SPOUSE OR COMMON LAW PARTNER AS SUCCESSOR ACCOUNT HOLDER\***

I, the TFSA Account Holder, appoint my spouse or common-law partner (named below) to be the successor account holder of the TFSA upon my death. As the successor account holder, my spouse or common-law partner will acquire all of my rights as the account holder of the TFSA upon my death, and the TFSA will continue in his/her name. (The words "spouse" and "common-law partner" here have the meaning given to them under the Income Tax Act.)

I understand that this appointment will not be effective if the person named below is no longer my spouse or common-law partner at the time of my death (or if he/she dies before me). I understand that I may revoke or change this appointment at any time, and that it is my responsibility to make a new appointment if my marriage or common-law partnership breaks down (or the person named below dies before me) and I wish to appoint another person.

Spouse or Common-Law  
Partner's Last Name  
[Please Print]

First Name

Spouse or Common-Law  
Social Insurance Number

TFSA Account  
Holder Signature

Date  
YY/MM/DD

\* This appointment cannot be made in Quebec, because of differences under Quebec Law.