

**NEW/EXISTING ACCOUNT APPLICATION**  
**BMO DISABILITY SAVINGS PLAN (DSP)**

NAME	NUMBER	NAME	NUMBER	NAME	NUMBER
<b>Savings</b>		<b>Mutual Funds/Portfolios cont'd...</b>		<b>Mutual Funds/Portfolios cont'd...</b>	
Savings Account	91	<b>BMO LifeStage Plus Funds</b>		<b>Growth Funds cont'd...</b>	
<b>Term Investments</b>		LifeStage Plus 2017 Fund	414	Japanese Fund	720
<b>Cashable</b>		LifeStage Plus 2025 Fund	412	North American Dividend Fund	721
Cashable RateRiser GIC - Compound	51	LifeStage Plus 2030 Fund	413	Sustainable Climate Class	246
Cashable RateRiser GIC - Pay	52	<b>Aggressive Growth Funds</b>		Sustainable Opportunities Class	226
RateRiser Plus GIC - Compound	54	Emerging Markets Fund	718	<b>Income Funds</b>	
RateRiser Plus GIC - Pay	55	Global Energy Class	236	Bond Fund	143
Redeemable Short Term Investment (R-STIC)	62	Global Science & Technology Fund	725	Diversified Income Fund	149
<b>Non-Cashable</b>		Greater China Class	256	Global High Yield Bond Fund	736
Guaranteed Investment Certificate (GIC) - Compound	11	Precious Metals Fund	147	Global Monthly Income Fund	728
Guaranteed Investment Certificate (GIC) - Pay	07	Resource Fund	137	Income Trust Fund	150
RateRiser Max GIC - Compound	57	Special Equity Fund	136	Monthly Income Fund	148
RateRiser Max GIC - Pay	58	<b>Growth Funds</b>		Mortgage & Short-Term Income Fund	141
Short Term Investment Certificate (STIC)	61	Asset Allocation Fund	145	Short-Term Income Class	291
<b>Mutual Funds/Portfolios</b>		Canadian Equity Class	221	U.S. High Yield Bond Fund	737
<b>BMO FundSelect® Portfolios</b>		Dividend Class	241	World Bond Fund	716
FundSelect Security	475	Dividend Fund	146	<b>Security Funds</b>	
FundSelect Balanced	476	Equity Fund	135	Money Market Fund	142
FundSelect Growth	477	Equity Index Fund	144	T-Bill Fund	319
FundSelect Aggressive Growth	478	European Fund	719		
<b>BMO SelectClass Portfolios (Series A)</b>		Global Dividend Class	211		
SelectClass Security Portfolio	480	Global Equity Class	231		
SelectClass Balanced Portfolio	481	International Equity Fund	714		
SelectClass Growth Portfolio	482	International Index Fund	727		
SelectClass Aggressive Growth Portfolio	483	International Value Class	266		

[www.bmo.com/mutualfunds](http://www.bmo.com/mutualfunds)  
[www.bmo.com/gic](http://www.bmo.com/gic)

**BMO Investment Centre**  
**1-800-665-7700**

NEW/EXISTING ACCOUNT APPLICATION **BMO DISABILITY SAVINGS PLAN (DSP)**

Specimen Plan Number RDSP 2-527-001

RISR

Transit

Account No.   
Mandatory

Account Effective Date

Accountholder Last Name

Accountholder First Name

**1 ACCOUNT TYPE**

- New  Existing  Transfer from another RDSP account

**2 ACCOUNTHOLDER(S) DETAILS (COMPLETE FOR NEW ACCOUNT ONLY)**

Contributions cannot be made after the calendar year in which the Beneficiary turns 59 years of age.

**Accountholder 1 Details:**  Mr.  Mrs.  Miss  Ms.  Dr.  Other \_\_\_\_\_ Gender:  Male  Female

Last Name

First Name

Or

Public Department, Agency or Institution (if applicable)

Contact name of the Public Department, Agency or Institution (if applicable)

Accountholder Primary Address

City

Province

Postal Code

Telephone Number (Residence)

Telephone Number (Business)

Accountholder Mailing Address (if applicable)

City

Province

Postal Code

Country (if not Canada)

Birth Date\*

S.I.N.

B.N. (if applicable)

Occupation

Source of Wealth (See Branch Instruction Sheet for details)

\*Mandatory for Accountholder who is not a Public Department, Agency of Institution.

**Accountholder 2 Details:**  Mr.  Mrs.  Miss  Ms.  Dr.  Other \_\_\_\_\_ Gender:  Male  Female

Last Name

First Name

Accountholder Primary Address

City

Province

Postal Code

Telephone Number (Residence)

Telephone Number (Business)

## 2 ACCOUNTHOLDER(S) DETAILS (CONT'D)

Accountholder Mailing Address (if applicable)

City  Province  Postal Code  Country (if not Canada)   
 Birth Date  S.I.N.  B.N. (if applicable)

Occupation

Source of Wealth (See Branch Instruction Sheet for details)

If not already captured on Customer Profile, obtain two pieces of identification for each person authorized to give instructions on this account.

### Accountholder 1

### Accountholder 2

ID Type <input type="text"/>	ID Type <input type="text"/>	ID Type <input type="text"/>	ID Type <input type="text"/>
ID No. <input type="text"/>	ID No. <input type="text"/>	ID No. <input type="text"/>	ID No. <input type="text"/>
Place of Issue <input type="text"/>	Place of Issue <input type="text"/>	Place of Issue <input type="text"/>	Place of Issue <input type="text"/>

Please attach additional pages in case of a third Accountholder.

Complete for Residents of Quebec Only (Reference Policy Statement Q9, Quebec Securities regulations)

Employer's Name <input type="text"/>	Type of Business <input type="text"/>
Employer's Address <input type="text"/>	Occupation <input type="text"/>
How did you hear of us? <input type="text"/>	Bank Account # <input type="text"/>

For Accountholders, other than the Beneficiary, please answer the following:

Are you a legal parent of the Beneficiary?

### Accountholder 1

Yes  No

### Accountholder 2

Yes  No

Are you a guardian, tutor, curator or other individual who is legally authorized to act on behalf of the Beneficiary?

Yes  No

Yes  No

Are you a public department, agency, or institution that is legally authorized to act on behalf of the Beneficiary?

Yes  No

Yes  No

## 3 BENEFICIARY DETAILS

Beneficiary First Name\*  Beneficiary Last Name\*

Beneficiary Address

City  Province  Postal Code

Telephone Number (Residence)  Telephone Number (Business)

Contact Person (if other than the Beneficiary)  Telephone Number (Contact Person)

Canadian Resident:  Yes  No (Mandatory)

Beneficiary Gender:  Male  Female

Beneficiary Language Preference:  English  French

Beneficiary S.I.N.  Beneficiary Birth Date

\*Must match name on S.I.N. Card

#### 4 PRIMARY CAREGIVER (PCG) (complete only if the Beneficiary is under age 18)

Mr.  Mrs.  Miss  Ms.  Dr.  Other \_\_\_\_\_ Gender:  Male  Female

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

Or

Public Department, Agency or Institution (if applicable)

\_\_\_\_\_  
PCG S.I.N.

\_\_\_\_\_  
PCG. B.N. (if applicable)

\_\_\_\_\_  
Telephone Number (Business)

#### Certification of Primary Caregiver

As the Primary Caregiver of the Beneficiary,

I, \_\_\_\_\_ certify that the information I have provided is, to the best of my knowledge, correct and complete.  
(Name of Primary Caregiver)

I agree that this information may be used by the Government of Canada to validate the Beneficiary's information and DTC-eligibility.

\_\_\_\_\_  
Signature of Primary Caregiver

\_\_\_\_\_  
Date

#### 5 YOUR INVESTMENT OBJECTIVES (COMPLETE FOR ALL PURCHASES)

This information will help us ensure that you (the Accountholder) have chosen an appropriate investment option for your needs. Provincial securities laws mandate that we obtain this information and keep it up-to-date for all purchasers of investment products. Accountholder confirms that the primary objectives stated below are for the account and agree with his/her own personal objectives.

Existing investment objectives still valid, as per previous DSP purchase (proceed to Section 6)

Primary Objectives*	High	Medium	Low	Time Horizon	Individual Income (000's)	Personal Net Worth (000's)		
Security of Capital	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<b>S</b> <input type="checkbox"/> Short Term (less than 2 years)	<b>A</b> <input type="checkbox"/> Under \$20	<b>A</b> <input type="checkbox"/> Under \$25		
Income/Balanced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<b>M</b> <input type="checkbox"/> Medium Term (2 - 10 years)	<b>B</b> <input type="checkbox"/> \$20 - \$49	<b>B</b> <input type="checkbox"/> \$25 - \$49		
Long Term Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<b>L</b> <input type="checkbox"/> Long Term (Over 10 years)	<b>C</b> <input type="checkbox"/> \$50 - \$100	<b>C</b> <input type="checkbox"/> \$50 - \$100		
Risk Tolerance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<b>D</b> <input type="checkbox"/> Over \$100	<b>D</b> <input type="checkbox"/> Over \$100		
Do you own other funds?	<input type="checkbox"/> Yes	<input type="checkbox"/> No						
If yes, describe type (eg. Equity, Fixed Income, Security) _____								
					<b>Investment Knowledge</b>			
					<b>N</b> <input type="checkbox"/> Nil	<b>F</b> <input type="checkbox"/> Fair	<b>G</b> <input type="checkbox"/> Good	<b>E</b> <input type="checkbox"/> Excellent

\*For complete details on your Primary Objectives and Risk Tolerance, refer to the Terms and Conditions.

#### 6 SOURCE OF FUNDS (SELECT ONE ONLY) (used for internal purposes)

Internal:  PRS  Everyday Banking Account  Term  Mutual Funds  Partner **Or** External:  Cheque  External Financial Institution

## 7 A: SOURCE OF INVESTMENT (FROM)

Check applicable box(es) below:

BMO Bank Account      CAD 

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0	0	1
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Cheque     Transfer-in\*

Transfer from existing BMO investment account(s)\*\* – complete details below

Mutual Fund/ IPS Account No.	Fund/Portfolio No. Or IPS Invs No. (Name is Optional)	Management Company (Optional for BMO Mutual Funds)	IPS Maturity/Effective Date	Balance of Investment	or Partial Amount								
1. _____	_____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y						
2. _____	_____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y						
3. _____	_____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y						
4. _____	_____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y						
5. _____	_____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y						
6. _____	_____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y						

CAD Total: \$ \_\_\_\_\_

Transfer within this existing DSP account\*\*\* (includes Term renewals) – complete details below

Fund/Portfolio No. (Name is Optional) or Certificate No.	Management Company (Optional for BMO Mutual Funds)	Maturity/Effective Date	Balance of Investment	or Partial Amount								
1. _____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y					
2. _____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y					
3. _____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y					
4. _____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y					
5. _____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y					
6. _____	_____	<table border="1"><tr><td>M</td><td>M</td><td>D</td><td>D</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	M	M	D	D	Y	Y	Y	Y	<input type="checkbox"/>	\$ _____
M	M	D	D	Y	Y	Y	Y					

CAD Total: \$ \_\_\_\_\_

**Loan Information:** Was a loan used to purchase these funds?  Yes

If yes, was the loan obtained through BMO Bank of Montreal?  Yes

\***External Transfer of Account to BMO Investments Inc.:** Please note that if you are transferring from an existing account at another institution, your investment choices as indicated in Section 7B and/or Section 7C will be implemented upon receipt of the transfer from the other institution. You acknowledge that transfers can take several weeks to complete, depending on the actions of the transferring institution, and that your investment choices will be implemented using the mutual fund unit values or term investment rates in effect at the time the funds are received.

\*\***Transfer from or within BMO investment account(s):** Please note that if you are transferring from or within an existing account at BMO, your investment choices as indicated below will be implemented when the funds are available. You acknowledge that transfers can take several days, depending on the nature of the investment from which the funds are being transferred, and that your investment choices will be implemented using the mutual fund unit values or term investment rates in effect at the time the funds are available to invest in this account.

## 7 B: PURCHASE - MUTUAL FUNDS (TO)

Fund/Portfolio No. (Name is Optional)	Management Company (Optional for BMO Mutual Funds)	Income* Option	Balance of Investment	or Amount
1. _____	_____	Reinvest	<input type="checkbox"/>	\$ _____
2. _____	_____	Reinvest	<input type="checkbox"/>	\$ _____
3. _____	_____	Reinvest	<input type="checkbox"/>	\$ _____
4. _____	_____	Reinvest	<input type="checkbox"/>	\$ _____
5. _____	_____	Reinvest	<input type="checkbox"/>	\$ _____
6. _____	_____	Reinvest	<input type="checkbox"/>	\$ _____
7. _____	_____	Reinvest	<input type="checkbox"/>	\$ _____
8. _____	_____	Reinvest	<input type="checkbox"/>	\$ _____

CAD Total: \$ \_\_\_\_\_

\*Reinvest is the only Income Option available.

# 7 C: PURCHASE - TERM INVESTMENTS AND SAVINGS (TO)

## Savings

	Rates (subject to change)		Balance of Investment	or Amount
	Tier - up to \$5000*	Tier - \$5000 and over*		
<input type="checkbox"/> Savings Account [91]	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>

\*Paid on the portion of the balance within each tier. Rates shown are calculated on a per annum basis. Rates are subject to change without notice.

## GICs

	Term	Rate	Issue Date	Balance of Investment	or Amount
<input type="checkbox"/> BMO Redeemable Short Term Investment Certificate (R-STIC) [62]	364 days	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> BMO Short Term Investment Certificate [61]	_____ days (30 to 364)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>

## BMO Guaranteed Investment Certificate

	Term	Rate	Issue Date	Balance of Investment	or Amount
<input type="checkbox"/> Annual Compound [11]	_____ months (12 to 120)	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> Annual Pay (to Savings) [07]					

## BMO Cashable RateRiser® GIC

	Term	Issue Date	Balance of Investment	or Amount
<input type="checkbox"/> Annual Compound [51]	3 years	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> Annual Pay (to Savings) [52]				
Rate:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	1st year	2nd year	3rd year	Blended

## BMO RateRiser® Plus GIC

	Term	Issue Date	Balance of Investment	or Amount
<input type="checkbox"/> Annual Compound [54]	_____ years (2, 3 or 5)	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> Annual Pay (to Savings) [55]				
Rate:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	1st year	2nd year	3rd year	4th year
				5th year
				Blended

## BMO RateRiser® Max GIC

	Term	Issue Date	Balance of Investment	or Amount
<input type="checkbox"/> Annual Compound [57]	_____ years (3 or 5)	<input type="text"/>	<input type="checkbox"/>	\$ <input type="text"/>
<input type="checkbox"/> Annual Pay (to Savings) [58]				
Rate:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	1st year	2nd year	3rd year	4th year
				5th year
				Blended

For internal use only

Authorization No. \_\_\_\_\_

## 8 BMO INVESTMENT CENTRE - TELEPHONE AND INTERNET ACCESS

Please set me up to access the BMO Investment Centre. Below is the Password that I will be using to access my account by phone and/or the Internet.

I agree to the provisions of the BMO Investment Centre Agreement stated in the Terms and Conditions.

Password   
(6 alphanumeric characters)

Account to be used to settle the transaction(s) placed by telephone or via the Internet:

CAD     
Transit No. Institution No. Account No.

If you do not have a bank account with BMO Bank of Montreal, please visit a local BMO Bank of Montreal branch in person with a void cheque from your bank account and two pieces of identification for each person authorized to transact on this DSP account.

If the bank account linked to telephone and Internet access is joint, ensure signature requirement on the bank account is either/or to sign.

Branch Stamp	
Name of Branch Representative. Please Print	
Telephone	

## 9 CONTINUOUS SAVINGS PLAN

CSP Details

(N,A,C)*	Investment Type	Amount
<input type="checkbox"/>	<i>Savings Account</i>	\$ _____

	Fund/Portfolio No.** (Name is Optional)	Management Company (Optional for BMO Mutual Funds)	Income Option***	Amount
<input type="checkbox"/>	1. _____	_____	Reinvest	\$ _____
<input type="checkbox"/>	2. _____	_____	Reinvest	\$ _____
<input type="checkbox"/>	3. _____	_____	Reinvest	\$ _____
<input type="checkbox"/>	4. _____	_____	Reinvest	\$ _____
<input type="checkbox"/>	5. _____	_____	Reinvest	\$ _____
<input type="checkbox"/>	6. _____	_____	Reinvest	\$ _____

Frequency: \_\_\_\_\_ (annually, semi-annually, quarterly, bi-monthly, monthly, bi-weekly or weekly).

Start Date:

End Date (if applicable):

Account to be Debited (Attach a void cheque if this CSP is being debited from a non-BMO Bank of Montreal account):

CAD     
Transit No. Institution No. Account No.

**Continuous Savings Plan Set Up (if applicable):** I waive pre-notification of the debit transactions. I warrant and guarantee that all persons whose signatures are required to sign on the financial institution account have signed below.

Bank Accountholder Signature \_\_\_\_\_

Joint Bank Accountholder Signature (if required) \_\_\_\_\_

\*CSP Details : N - New; A - Amend; C - Cancel.

\*\* Term Investments are not available for CSP.

\*\*\* Reinvest is the only Income Option available.

**10 PLEASE READ CAREFULLY AND SIGN BELOW**

**Certification of Accountholder**

As the Accountholder(s) of the disability savings plan,

I/We certify that the information given on this form is, to the best of my/our knowledge, correct and complete.

I/We certify that BMO Trust Company has been asked to submit the BMO Disability Savings Plan to the Government of Canada as a "registered disability savings plan" in accordance with section 146.4 of the Income Tax Act.

I/We understand that contributions can only be made to the registered disability savings plan by the Accountholder(s), unless the Accountholder(s) provides the Issuer with written consent authorizing another entity to contribute in accordance with paragraph 146.4(4)(h) of the Income Tax Act.

I/We agree to notify the Issuer in the event that the Beneficiary is residing outside of Canada.

I/We understand that the Accountholders are jointly liable with the Beneficiary (or the Beneficiary's estate) for taxes arising in connection with the deregistration of a non-compliant plan.

I/We understand that the information gathered on this form will be shared with both the Department of Human Resources and Skills Development Canada and the Canada Revenue Agency for the purposes of administering the registered disability savings plan program and the validation of Beneficiary and accountholder information.

I/We understand that the Canada Revenue Agency will use the information on this form to validate the Beneficiary's residency and disability tax credit eligibility and that these validations will be shared with the Issuer.

I acknowledge receipt of the Simplified Prospectus for the BMO Fund(s) to which my investment is directed. I also acknowledge having read, understood and agreed to all the Terms and Conditions on this form.

Registered salespersons of BMO Investments Inc. are also employees of Bank of Montreal and may offer products and services such as deposit, mortgage, loan and insurance on behalf of Bank of Montreal. Such products and services are the responsibility and business of Bank of Montreal and are not related to BMO Investments Inc.

**Third Party Interest:** I confirm that this account is not to be used by or on behalf of one or more third parties.

**Protecting Your Privacy:** You acknowledge that you have read and understood the Privacy Disclosure and Consent provisions stated in the Terms and Conditions. By ticking the box below, you agree that your personal information may only be shared in accordance with these provisions and our Privacy Code. For complete details on our commitment to privacy, please see Terms and Conditions and our Privacy Code called "BMO Privacy Code" available from your representative or online at [www.bmo.com/privacy](http://www.bmo.com/privacy).

I/We agree

**Nature of the Securities:** BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments and the use of an asset allocation service.

Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Fund units are not insured by a government deposit insurer and are not guaranteed by Bank of Montreal.

By ticking this box, I confirm that I have read the disclosure on the Nature of the Securities provided above.

**The following clause applies to the Province of Quebec only.**

It is the express wish of the parties that this agreement and any related documents be drawn up and executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.

\_\_\_\_\_  
Accountholder 1's Signature

M	M	D	D	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date

\_\_\_\_\_  
Accountholder 2's Signature

M	M	D	D	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date

\_\_\_\_\_  
Salesperson's Name

[ \_\_\_\_\_ ]  
Salesperson's Telephone

\_\_\_\_\_  
Salesperson's Signature  
(Accepted by BMO Investments Inc., on its own behalf or as agent for BMO Trust Company)

M	M	D	D	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date

Received after 4 pm ET for BMO Mutual Funds/Portfolios and/or 3 pm ET for CustomSelect/Non-Proprietary Funds.

\_\_\_\_\_  
Branch Compliance Officer's Signature (approved)

M	M	D	D	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date



# BMO DISABILITY SAVINGS PLAN - TRUST AGREEMENT

BMO Trust Company (the "Trustee") will act as trustee of an arrangement for a BMO Disability Savings Plan, under which contributions are to be made in trust to the Trustee to be invested, used or applied for the purpose of making payments to the Beneficiary, and where the Beneficiary is eligible for the disability tax credit in the taxation year the arrangement is entered into. In entering into the arrangement, the Trustee agrees to pay or cause to be paid Disability Assistance Payments to a Beneficiary.

The arrangement will be governed by the terms and conditions of this Trust Agreement, the attached application and Applicable Legislation. Under the ITA, an Accountholder is known as a "holder" and the Trustee is known as the "issuer". New Accountholders are named in the attached application.

The Trustee may delegate the performance of any of the Trustee's tasks, duties and responsibilities in respect of the Plan and the Plan Trust to BMO Investments Inc. (the "Agent"). The Trustee shall, however, remain ultimately responsible for the administration of the Plan and the Plan Trust, and shall ensure that the Plan and the Plan Trust are administered in compliance with the requirements of the Applicable Legislation.

The parties, being the Trustee and the Accountholder(s), agree as follows:

## 1. DEFINED TERMS

For the purposes of this arrangement the ensuing terms will have the following meanings:

"Accountholder" means:

- an entity that has entered into the Plan with the Trustee;
- an entity who receives rights as a successor or assignee of an entity who entered into the Plan with the Trustee; and
- the Beneficiary, if the Beneficiary has rights under the Plan to make decisions concerning the Plan, unless the Beneficiary's only right is to request that Disability Assistance Payments be made as detailed in section 10(b).

"Applicable Legislation" means the Income Tax Act (the "ITA"), the *Canada Disability Savings Act* (the "CDSA") and their Regulations that govern this Plan, the property in this Plan, and the parties involved in this arrangement.

"Assistance Holdback Amount" has the meaning assigned under the Canada Disability Savings Regulations.

"Beneficiary" means the individual designated in the application by the Accountholder(s) to whom, or on whose behalf, Lifetime Disability Assistance Payments and Disability Assistance Payments shall be paid.

"Disability Assistance Payment" means any payment from the Plan to the Beneficiary or to the Beneficiary's estate. For greater certainty, a Disability Assistance Payment may be, but need not be, a Lifetime Disability Assistance Payment.

"Disability Savings Plan" of a Beneficiary means an arrangement between the Trustee and one or more of the following:

- the Beneficiary,
- an entity who is a Qualifying Person in relation to the Beneficiary at the time the arrangement is entered into, and
- a legal parent of the Beneficiary who is not a Qualifying Person in relation to the Beneficiary at the time the arrangement is entered into but is an account holder of another Registered Disability Savings Plan of the Beneficiary,

under which one or more contributions are to be made in trust to the Trustee to be invested, used, or applied by the Trustee for the purpose of making payments to the Beneficiary and where the arrangement is entered into in a taxation year in respect of which the Beneficiary is eligible for the disability tax credit.

"DTC Eligible Individual" means an individual who would be eligible for the disability tax credit if subsection 118.3(1) of the ITA were read without reference to paragraph 118.3(1)(c) of the ITA.

"Government Funded Benefits" means the Canada Disability Savings Grant and/or the Canada Disability Savings Bond.

"Lifetime Disability Assistance Payments" means Disability Assistance Payments that, after they begin to be paid, are payable at least annually until the earlier of the day on which the Beneficiary dies and the day on which the Plan is terminated.

"Plan" means this arrangement established hereunder and known as the BMO Disability Savings Plan.

"Plan Trust" means the trust fund governed by the Plan.

"Qualifying Person" means:

If the Beneficiary has not reached the age of majority at or before the time the arrangement is entered into:

- a legal parent of the Beneficiary;
- a guardian, tutor, curator or other individual who is legally authorized to act on behalf of the Beneficiary; or
- a public department, agency, or institution that is legally authorized to act on behalf of the Beneficiary.

If the Beneficiary has reached the age of majority at or before the time the arrangement is entered into but is not contractually competent to enter into the arrangement, Qualifying Person will mean an entity as described in paragraphs (b) or (c) of this definition.

"Registered Disability Savings Plan" means a Disability Savings Plan that satisfies the conditions of section 146.4 of the ITA.

"Specified Minister" means the Minister of Human Resources and Skills Development Canada.

"Specified Year" means the particular calendar year in which a medical doctor, who is licensed to practice under the laws of a province (or the place where the Beneficiary resides), certifies in writing that, in their professional opinion, the Beneficiary is not likely to live more than five years, and each of the following five calendar years after the particular calendar year. The specified year will not include any calendar year that is prior to the calendar year in which the certification is provided to the Trustee.

## 2. PURPOSE OF THE PLAN

The Plan will be operated exclusively for the benefit of the Beneficiary under the Plan. The Beneficiary's designation is irrevocable and no right of the Beneficiary to receive payments from the Plan is capable of surrender or assignment.

## 3. REGISTRATION

The following conditions must be satisfied in order for the Plan to be considered registered:

- before the Plan is entered into, the Trustee must receive written notification from the Minister of National Revenue that provides approval of the specimen plan under which the arrangement is based;
- at or before the time the Plan is entered into, the Trustee must be provided with the social insurance numbers of the Beneficiary and every entity who enters into the Plan with the Trustee (in the case of an entity that is a business, their business number);
- at the time the Plan is entered into, the Beneficiary must be resident in Canada unless the Beneficiary is currently a Beneficiary under another Registered Disability Savings Plan; and
- the Beneficiary must be a DTC Eligible Individual in respect of the taxation year in which the Plan is opened for him/her.

The Plan will not be considered registered unless the Trustee notifies the Specified Minister of the Plan's existence in prescribed form containing prescribed information within 60 days after this arrangement is entered into.

The Plan will not be considered registered if the Beneficiary of the Plan is also the Beneficiary of another Registered Disability Savings Plan that has not been terminated within 120 days, or any later day that the Specified Minister considers reasonable in the circumstances, after the Plan is entered into.

## 4. CHANGES IN ACCOUNTHOLDER

An entity may only become a successor or assignee of an Accountholder if the entity is:

- the Beneficiary;
- the Beneficiary's estate;
- an Accountholder of the Plan at the time rights are acquired;
- a Qualifying Person in relation to the Beneficiary at the time rights under the Plan are acquired; or
- a legal parent of the Beneficiary who was previously an Accountholder of the Plan.

An entity may not exercise their rights as a successor or assignee of an Accountholder until the Trustee is advised that the entity has become an Accountholder of the Plan. Before an entity may exercise its rights as a successor or assignee of an Accountholder, the Trustee must be in receipt of the entity's social insurance number or business number, as the case may be.

If an Accountholder (other than a legal parent of the Beneficiary) ceases to be a Qualifying Person, he or she will also cease to be an Accountholder of the Plan. There must be at least one Accountholder of the Plan at all times and the Beneficiary or the Beneficiary's estate may automatically acquire rights as successor or assignee of an Accountholder in order to comply with this requirement.

## 5. WHO MAY BECOME A BENEFICIARY OF THE PLAN

An individual may only be designated as a Beneficiary of the Plan if the individual is resident in Canada when the designation is made, unless he or she was already a Beneficiary under another Registered Disability Savings Plan. The individual must also be a DTC Eligible Individual in respect of the taxation year in which the Plan is opened for him/her before designation as a Beneficiary of the Plan can take place.

An individual is not considered a Beneficiary of the Plan until the Accountholder designates the Beneficiary on the application by providing the Beneficiary's full name, address, social insurance number, gender, and date of birth.

## 6. CONTRIBUTIONS

Only the Accountholder may make contributions to the Plan unless the Accountholder has given written consent to allow another entity to make contributions into the Plan.

Contributions may not be made into the Plan if the Beneficiary is not a DTC Eligible Individual in respect of the taxation year in which the contribution is made.

Contributions may not be made into the Plan if the Beneficiary died before that time.

A contribution may not be made into the Plan, other than as a transfer in accordance with section 11, if:

## BMO DISABILITY SAVINGS PLAN - TRUST AGREEMENT CONTINUED

- a. the Beneficiary is not resident in Canada at that time;
- b. the Beneficiary turns 59 years of age before the calendar year that includes that time; or
- c. the total of the contribution and all other contributions made (other than as a transfer in accordance with section 11) at or before that time to the Plan or to any other plan of the Beneficiary would exceed \$200,000.

A contribution does not include Government Funded Benefits or a prescribed payment from the province in which the Beneficiary resides.

### 7. INVESTMENTS

The property of the Plan Trust shall be invested and reinvested by the Trustee exclusively on the instructions of the Accountholder (or of a person authorized by the Accountholder, in a form and manner satisfactory to the Trustee or the Agent, to manage the investments of the Account). The property may be invested in investments which require delegation, such as mutual funds, pooled funds and segregated funds. The property may be invested in investments which are issued by the Trustee, the Agent or any of their affiliates.

BMO Investments Inc. will be the mutual fund dealer for the Accountholder in connection with the Plan. In its capacity as the mutual fund dealer for the Accountholder in connection with the Plan, BMO Investments Inc. will be governed by the laws, rules and regulations applicable to mutual fund dealers. Neither the Trustee nor the Agent shall have any duty or responsibility, fiduciary or otherwise (including, for greater certainty, under any legislation regarding trustee investment duties and powers) to make or choose any investment, to decide whether to hold or dispose of any investment or to exercise any discretion with regard to any investment of the property of the Plan Trust, except as otherwise expressly provided in this Trust Agreement. Other than its duties with respect to the Plan or its property as expressly stated in this Trust Agreement, the Trustee shall not be required or expected to take any action with regard to an investment without prior instructions from the Accountholder.

### 8. RECORDKEEPING FOR THE ACCOUNT

The Trustee will record all contributions and transfers made to the Plan Trust, all investment transactions and investment earnings, gains and losses and all distributions and transfers made from the Plan Trust. The Agent will prepare periodic statements of account of the Plan Trust in accordance with the rules, regulations and practices applicable to mutual fund dealers.

### 9. PAYMENTS FROM THE PLAN

No payments will be made from the Plan other than:

- a. the payment of Disability Assistance Payments to or for a Beneficiary of the Plan;
- b. the transfer of an amount to another trust that irrevocably holds property under a Registered Disability Savings Plan of the Beneficiary, as detailed in section 11; and
- c. repayments of amounts under the CDSA and its Regulations.

A Disability Assistance Payment may not be made from the Plan if the fair market value of the property held by the Plan Trust, immediately after the payment is made, would be less than the Assistance Holdback Amount in relation to the Plan.

Lifetime Disability Assistance Payments will begin no later than the end of the calendar year in which the Beneficiary turns 60 years of age. In such a case where the Plan is established after the Beneficiary turns 60 years of age, Lifetime Disability Assistance Payments will begin in the calendar year immediately following the calendar year in which the Plan is established. Lifetime Disability Assistance Payments for a calendar year are limited to the amount determined by the formula described in paragraph 146.4(4)(l) of the ITA.

### 10. DISABILITY ASSISTANCE PAYMENTS

If the total amount of all Government Funded Benefits paid into this and any other Registered Disability Savings Plan of the Beneficiary before the beginning of the calendar year exceeds the total amount of contributions (other than as a transfer in accordance with section 11) paid into this and any other Registered Disability Savings Plan of the Beneficiary before the beginning of the calendar year, then the following conditions must be adhered to:

- a. If the calendar year is not a Specified Year for the Plan, the total amount of Disability Assistance Payments made in the year from the Plan will not exceed the amount determined by the formula in paragraph 146.4(4)(l) of the ITA in respect of the Plan for the calendar year. When calculating the total amount, a transfer as detailed in section 11 is to be disregarded if payments are made in lieu of those that should have been made under the prior plan of the Beneficiary as described in paragraph 146.4(8)(d) of the ITA. A transfer as detailed in section 11 is to be disregarded if the transfer is made in lieu of a payment that would have been permitted to be made from the other plan in the calendar year if the transfer had not occurred.
- b. If the Beneficiary has reached 27 years of age but not 59 years of age before the particular calendar year, the Beneficiary may direct that one or more Disability Assistance Payments be made from the Plan in the year provided that the total of all Disability Assistance Payments made from the plan in the year do not exceed the amount imposed by the constraints of paragraph a. of this section. These payments may not be made from the Plan if the fair market value of the property held by the Plan Trust, immediately after the payment is made, would be less than the Assistance Holdback Amount in relation to the Plan.

- c. If the Beneficiary has reached 59 years of age before the particular calendar year, the total of all Disability Assistance Payments made from the Plan in the year, will be equal to the amount determined by the formula in paragraph 146.4(4)(l) of the ITA. If the property in the Plan Trust is insufficient to make available the required amount, a lesser amount may be paid.

### 11. TRANSFERS

At the direction of the Accountholder(s) of the Plan, the Trustee will transfer all property held by the Plan Trust directly to another Registered Disability Savings Plan of the Beneficiary. The Trustee will provide the issuer of the new plan with all information in their possession that is necessary for the new issuer to comply with the requirements of the Applicable Legislation. The Trustee will terminate the Plan immediately following the transfer to the new Registered Disability Savings Plan and the transfer will be completed within 120 days of the effective date of the Beneficiary's new plan.

In addition to any other Disability Assistance Payments that are required to be paid to the Beneficiary in the year, if the Beneficiary is transferring an amount from another Registered Disability Savings Plan and the Beneficiary attained the age of 59 years before the calendar year in which the transfer occurs, the Plan will make one or more Disability Assistance Payments to the Beneficiary whose total will be equal to the amount by which

- a. the total amount of Disability Assistance Payments that would have been made from the prior plan in the year if the transfer had not occurred exceeds
- b. the total amount of Disability Assistance Payments made from the prior plan in the year.

### 12. TERMINATION OF THE PLAN

After taking into consideration the Assistance Holdback Amount, any remaining amount in the Plan will be paid to the Beneficiary or to his or her estate. This amount will be paid by the end of the calendar year following the earlier of:

- a. the calendar year in which the Beneficiary dies; and
- b. the first calendar year throughout which the Beneficiary has no severe and prolonged impairment as described in paragraph 118.3(1)(a.1) of the ITA.

The Plan must be terminated by the end of the calendar year following the earlier of:

- (i) the calendar year in which the Beneficiary dies; and
- (ii) the first calendar year throughout which the Beneficiary has no severe and prolonged impairment as described in paragraph 118.3(1)(a.1) of the ITA.

### 13. NON-COMPLIANCE OF THE PLAN

If either the Trustee, the Accountholder, or the Beneficiary of the Plan fails to comply with the requirements in respect of Registered Disability Savings Plans as set out in the Applicable Legislation or if the Plan is not administered in accordance with its terms, the Plan will be considered non-compliant and will cease to be a Registered Disability Savings Plan at that time.

At the time the Plan ceases to be registered, a Disability Assistance Payment will be deemed to have been made from the Plan to the Beneficiary or, if the Beneficiary is deceased, to their estate, that is equal to the amount by which the fair market value of the property held by the Plan Trust exceeds the Assistance Holdback Amount. If the Plan ceases to be registered because a Disability Assistance Payment is made that results in the fair market value of the property in the plan being less than the Assistance Holdback Amount, an additional Disability Assistance Payment will also be deemed to be made from the Plan to the Beneficiary at that time which is equal to:

- (i) the amount by which the lesser of the Assistance Holdback Amount in relation to the Plan and the fair market value of the property held by the Plan Trust at the time of payment exceeds
- (ii) the fair market value of the property held by the Plan Trust immediately after the payment.

The non-taxable portion of this payment will be deemed to be nil.

If the requirements of the Applicable Legislation are not met, the Plan will cease to be a Registered Disability Savings Plan unless the Minister of National Revenue waives such requirements.

### 14. OBLIGATIONS OF THE TRUSTEE

The Trustee will forward notification of any change in Accountholder under the Plan to the Specified Minister in prescribed form containing prescribed information on or before the day that is 60 days after the later of:

- (i) the day on which the Trustee is advised of the change in Accountholder; and
- (ii) the day on which the Trustee is provided with the social insurance number or business number of the new Accountholder.

The Minister of National Revenue must approve amendments to the specimen plan under which this Plan is based before the Trustee can amend the Plan terms and conditions. If the Trustee discovers that the Plan is or will likely become non-compliant, the Trustee will notify both the Minister of National Revenue and the Specified Minister of this fact within 30 days after the Trustee becomes aware of possible or factual non-compliance.

The Trustee will exercise the care, diligence and skill of a reasonably prudent person to minimize the possibility that an Accountholder of the Plan may become liable to pay tax under Part XI of the ITA in connection with the Plan.

If the Trustee fails to comply with these obligations, the Trustee is liable to penalties as set out in subsection 162(7) of the ITA.

## BMO DISABILITY SAVINGS PLAN - TRUST AGREEMENT CONTINUED

### 15. THIRD PARTY ORDERS OR DEMANDS – AND INDEMNITY

The Trustee shall be entitled to be indemnified out of the property of the Plan Trust in respect of any costs, expenses, charges or liabilities whatsoever that may arise out of the Trustee's good faith compliance with any law, regulation, judgment, seizure, execution, notice or similar order or demand which lawfully imposes on the Trustee a duty to take or refrain from taking any action concerning the Plan or part or all of the property of the Plan Trust, or to issue payment from the Plan Trust, with or without instructions from the Accountholder or in contradiction of instructions of the Accountholder. The Trustee may permit any duly authorized person to have access to and the right to examine and make copies of any records, documents, paper and books involving any transaction of the Plan or Plan Trust or related to them and shall similarly be entitled to indemnify out of the property of the Plan Trust for so doing. In the event the property of the Plan Trust shall be insufficient to indemnify the Trustee fully in any such regard, by establishing the Account the Accountholder agrees to indemnify and hold the Trustee harmless for any such costs, expenses, charges or liabilities.

### 16. OWNERSHIP AND VOTING RIGHTS

The Trustee may hold any property or investment of the Plan Trust in its own name, in the name of its nominee, in bearer form or in such other name as the Trustee may determine. The voting or other ownership rights attached to any investments held in the Plan Trust may be exercised by the Accountholder and the Accountholder is appointed as the Trustee's agent and attorney for this purpose, to execute and deliver proxies and/or other instruments, in accordance with applicable laws.

### 17. FEES, EXPENSES, TAXES, INTEREST AND PENALTIES

The Trustee and/or the Agent may charge administration and transaction fees, in such amounts and at such times as may be fixed by the Trustee and/or the Agent from time to time, provided that the Trustee and/or the Agent will give reasonable prior written notice to the Accountholder of a change in the amount of such fees. Such fees may be paid for out of, or recovered from, the property of the Plan Trust, to the extent that they are not paid when due by the Accountholder.

The Accountholder acknowledges that BMO Investments Inc. may charge fees, commissions and expenses to the property of the Plan Trust in its capacity as the mutual fund dealer for the Accountholder.

The Trustee and/or the Agent may charge expenses incurred by the Trustee and/or the Agent in the administration of the Plan and the Plan Trust. Such expenses may be paid out of, or recovered from, the property of the Plan Trust, to the extent that they are not paid on a timely basis by the Accountholder.

All taxes, penalties, and interest applicable to the Plan or the Plan Trust (but not, for greater certainty, applicable to the Accountholder) shall be charged to the Plan Trust. Such taxes, interest and penalties will be paid for out of, or recovered from, the property of the Plan Trust.

Provided however that the Trustee and/or the Agent may not charge or recover fees or expenses or taxes, penalties and interest to the extent that it would result in the fair market value of the property of the Plan Trust being less than the Assistance Holdback Amount.

Subject to the paragraph above, the Trustee may, without instructions from the Accountholder, apply any cash held in the Plan Trust for the payment of fees or expenses or taxes, penalties and interest charged to the Plan or the Plan Trust. Where there is insufficient cash in the Plan Trust at any time, the Trustee or the Agent shall make reasonable requests for instructions from the Accountholder regarding which investments of the Plan Trust to liquidate in order to realize sufficient cash to make the payment. If, after making reasonable requests from the Accountholder at the last address provided by the Accountholder, the Trustee or the Agent do not receive instructions satisfactory to it from the Accountholder within a reasonable time, the Trustee may, in its discretion, liquidate part or all of the property of the Plan Trust in order to realize sufficient cash to make the payment. Any such liquidation shall be made at such prices as the Trustee may in its discretion determine to be the fair market value of the property at the time.

### 18. INSTRUCTIONS

The Trustee and the Agent shall be entitled to rely upon instructions received from the Accountholder or from any person designated in writing, in accordance with applicable laws, by the Accountholder to give instructions on behalf of the Accountholder or from any person purporting to be the Accountholder or such designated person, as if they were from the Accountholder. The Trustee or the Agent may, without incurring any liability to the Accountholder, the Beneficiary or any other person, decline to act upon any instruction if the instruction is not given in a timely manner, is not in writing where the Trustee or Agent require it, is not in a form or format which the Trustee or Agent require, or in the opinion of the Trustee or Agent is not complete or does not otherwise comply with the Trustee's or Agent's other requirements at such time; or if any of them has any doubt that the instruction has been properly authorized or accurately transmitted.

### 19. LIMITATION OF LIABILITY AND INDEMNITY

Neither the Trustee nor the Agent shall be liable to the Accountholder or the Beneficiary (or to the spouse or common-law partner of the Accountholder or Beneficiary, or any beneficiary or legal personal representative of the Accountholder or Beneficiary) for any loss to or diminution of the property of the Plan Trust or for any other losses, expenses, taxes, interest and penalties, damages, claims or demands resulting from any of their acts or omissions, or for acting in accordance with instructions or failing to act in the absence of instructions, except to the extent that it is caused by their negligence, wilful misconduct or lack of good faith.

The Trustee and the Agent shall be entitled to be indemnified out of the property of the Plan Trust for all costs, expenses, taxes, interest or penalties, charges or liabilities of whatever nature or kind which may in any way arise out of or be connected with this Trust Agreement or the Plan or Plan Trust except to the extent that such costs, expenses, taxes, interest or penalties, charges or liabilities are directly caused by the negligence, wilful misconduct, lack of good faith or breach of Applicable Legislation on the part of the Trustee or the Agent. In the event the property of the Plan Trust shall be insufficient to indemnify the Trustee and the Agent fully in any such regard, by establishing the Plan the Accountholder agrees to indemnify and hold the Trustee and the Agent harmless for any such costs, expenses, charges or liabilities.

### 20. AMENDMENT

Subject to section 14, the Trustee may from time to time in its discretion amend this Trust Agreement or the attached application which comprise the Plan by giving 30 days prior notice to the Accountholder; provided however that any amendment shall not disqualify the Account as a Registered Disability Saving Plan acceptable for registration under the ITA or any applicable provincial legislation.

### 21. REPLACEMENT OF TRUSTEE

The Trustee may resign upon 60 days' prior written notice given to the Agent (or such shorter notice as the Agent may accept). The Agent may terminate the Trustee as trustee upon 60 days prior written notice given to the Trustee (or such shorter notice as the Trustee may accept). Upon the resignation or termination of the Trustee, the Trustee shall be released and discharged from all duties and liabilities under this Trust Agreement. Where the Trustee resigns or is terminated, the Agent shall appoint a successor trustee who is permitted to be the issuer of a Registered Disability Savings Plan under the ITA. The Agent shall give the Accountholder written notice of the successor trustee within 30 days of the appointment.

### 22. NOTICE

Any notice given by the Trustee to the Accountholder regarding the Plan or the Plan Trust (including this Trust Agreement) shall be sufficiently given if it is delivered to the Accountholder personally or if it is mailed, postage prepaid, to the Accountholder at the address set out in the attached application or the last address provided by the Accountholder. If mailed, any such notice shall be deemed to have been delivered by the tenth business day following the day of mailing.

### 23. BINDING

The terms of this Trust Agreement shall be binding upon the survivor, beneficiaries, heirs, executors and administrators of the Accountholder and upon the respective successors and assigns of the Trustee and the Agent. This Agreement may be assigned by the Trustee at any time to a person who is permitted to be the issuer of a Registered Disability Savings Plan under the ITA; however the Accountholder may not assign this Trust Agreement.

### 24. GOVERNING LAW

This Trust Agreement shall be governed by and interpreted in accordance with the laws of the jurisdiction in Canada in which the branch of the Agent (or an affiliate) is located where the Account is maintained.

## TERMS AND CONDITIONS

### BMO TERM INVESTMENTS AND SAVINGS ACCOUNT

The following sets out the terms and conditions of the investments referred to on the application form ("the Application"). "Plan" means the Registered Disability Savings Plan (RDSP) under which the investments are held, which Plan is governed by the BMO Disability Savings Plan Trust Agreement entered into between BMO Trust Company and the accountholder of the Plan (the "Accountholder"). "BMMC" refers to Bank of Montreal Mortgage Corporation and "Bank" refers to Bank of Montreal.

**Amendments.** The issuers of the investments may from time to time in their discretion amend these Terms and Conditions. The Accountholder agrees to amendments made when notice is given in the Bank's Canadian branches or any other manner which the issuers may determine from time to time.

**Payments.** A payment request regarding any investment is subject to processing time for the payment. All investments are payable in Canadian Dollars.

**Maturity Instructions.** If the Accountholder does not wish to have the proceeds of the investment reinvested in accordance with these Terms and Conditions, the Accountholder must advise the Bank in writing at least ten days prior to the Maturity Date of the particular investment.

**Statements.** An account statement will be forwarded semi-annually, unless otherwise requested. The statement will serve as confirmation of the interest rates for the investment(s).

#### RDSP SAVINGS ACCOUNT

An RDSP Savings Account is offered by the Bank. The initial minimum amount which may be deposited in an RDSP Savings Account is \$50 and thereafter the minimum deposit is \$25.

**1. Interest.** Interest is calculated on the daily closing balance and paid at the end of each month. Interest will be calculated on the entire balance at the interest rate for the applicable balance tier. The interest rates are subject to change.

**2. Redeemability.** An RDSP Savings Account is payable in whole or in part upon request.

#### BMO GUARANTEED INVESTMENT CERTIFICATE (GIC)

A BMO Guaranteed Investment Certificate (GIC) is issued by BMMC and guaranteed by the Bank. A BMO Guaranteed Investment Certificate (GIC) requires a minimum initial investment of \$1,000.

**1. Payment at Maturity.** BMMC promises to pay to BMO Trust Company for the account of the Accountholder, on the maturity date of the investment (the "Maturity Date"), the principal amount of the investment. Interest is payable on the principal from the issue date of the investment (the "Issue Date") to the Maturity Date, at the annual interest rate confirmed by BMMC. Interest is calculated on the daily closing principal, and will be compounded annually and paid at the Maturity Date or paid annually into an RDSP Savings Account in accordance with the interest payment method indicated on the Application.

**2. Guarantee.** Upon issue, the investment is a valid obligation of BMMC and the principal amount and interest payable are unconditionally guaranteed by the Bank. If the term of a BMO Guaranteed Investment Certificate (GIC) is longer than 60 months, the investment is not an insured deposit as defined by the Canada Deposit Insurance Corporation Act.

**3. Redeemability.** A BMO Guaranteed Investment Certificate (GIC) is not redeemable prior to the Maturity Date.

**4. Maturity Instructions.** If no maturity instructions have been received by the Bank in accordance with these Terms and Conditions, then at the Maturity Date the proceeds of a BMO Guaranteed Investment Certificate (GIC) will be reinvested in a new BMO Guaranteed Investment Certificate (GIC) having the same term and interest payment method as the matured investment.

#### BMO RATERISER GICS

A BMO RateRiser GIC, which may be a BMO *Cashable* RateRiser GIC, a BMO RateRiser *Plus* GIC or a BMO RateRiser *Max* GIC, is issued by BMMC and guaranteed by the Bank. A BMO RateRiser GIC requires a minimum initial investment of \$1,000.

**1. Payment at Maturity.** BMMC promises to pay to BMO Trust Company for the account of the Accountholder, on the maturity date of the investment (the "Maturity Date"), the principal amount of the investment. Interest is payable on the principal from the issue date of the investment (the "Issue Date") to the Maturity Date, at the annual interest rate confirmed by BMMC. Interest is calculated on the daily closing principal, and will be compounded annually and paid at the Maturity Date or paid annually into an RDSP Savings Account in accordance with the interest payment method indicated on the Application.

**2. Guarantee.** Upon issue, each investment is a valid obligation of BMMC and the principal amount and interest payable are unconditionally guaranteed by the Bank.

#### 3. Redeemability.

(i) A *Cashable* RateRiser is redeemable in full prior to maturity only on the fifteenth (15th) day of each month throughout the first year of investment and on the first and second anniversary of the Issue Date.

(ii) A RateRiser *Plus* is redeemable in full prior to maturity only on each anniversary of the Issue Date.

(iii) A RateRiser *Max* is not redeemable prior to maturity.

Proceeds of a BMO RateRiser GIC are redeemable in full as provided for above. The Accountholder agrees to provide the Bank with five (5) business days advance written notice of the redemption. The date of redemption will be deemed to be the Maturity Date of the investment. Interest will be paid up to but not including the date of redemption. A BMO RateRiser GIC is only redeemable to the extent permitted in this paragraph 3. As used herein with respect to the investment, "Proceeds" means the principal amount of the investment together with all interest accrued in respect of the investment.

**4. Reinvestment.** If no maturity instructions have been received by the Bank in accordance with these Terms and Conditions, then at the Maturity Date the Proceeds of the investment will be reinvested in a BMO Guaranteed Investment Certificate (GIC) with a 1-year term with the same interest payment method as the matured BMO RateRiser GIC. In these circumstances, the Accountholder agrees to be bound by the terms and interest rates then applicable to the new investment.

**5. Interest.** Interest is paid at the applicable confirmed interest rate for each year of investment. The 1st year of investment is the Issue Date to the first anniversary of the Issue Date. The 2nd year of investment is the first anniversary to the second anniversary of the Issue Date. Subsequent years of investment are measured by anniversaries in like manner. For example, the 4th year of investment is the 3rd anniversary to the fourth anniversary of the Issue Date.

#### BMO REDEEMABLE SHORT TERM INVESTMENT CERTIFICATE

A BMO Redeemable Short Term Investment Certificate is issued by BMMC and guaranteed by the Bank. A BMO Redeemable Short Term Investment Certificate requires a minimum initial investment of \$1,000.

**1. Payment at Maturity.** BMMC promises to pay to BMO Trust Company for the account of the Accountholder, the principal amount of the investment on the maturity date of the investment (the "Maturity Date") or upon the request of the Accountholder prior to the Maturity Date. BMMC also promises to pay interest on the principal amount at the annual interest rate confirmed by BMMC provided the investment is not redeemed within the first 30 days from the issue date ("Issue Date"). If the investment is redeemed after 30 days from the Issue Date but prior to the Maturity Date, BMMC promises to pay interest, on the date of redemption, calculated from the Issue Date to the day immediately prior to the date of redemption. Where the investment is not redeemed prior to the Maturity Date, BMMC promises to pay interest, on the Maturity Date, calculated from the Issue Date to the Maturity Date.

**2. Guarantee.** Upon issue, each investment is a valid obligation of BMMC and the principal amount and interest payable are unconditionally guaranteed by the Bank.

**3. Redeemability.** A BMO Redeemable Short Term Investment Certificate is redeemable prior to the Maturity Date.

**4. Reinvestment.** If no maturity instructions have been received by the Bank in accordance with these Terms and Conditions, then at the Maturity Date the Proceeds of a BMO Redeemable Short Term Investment Certificate will be reinvested in a new BMO Redeemable Short Term Investment Certificate.

#### BMO SHORT TERM INVESTMENT CERTIFICATE

A BMO Short Term Investment Certificate is issued by BMMC and guaranteed by the Bank. A BMO Short Term Investment Certificate requires a minimum initial investment of \$1,000.

**1. Payment at Maturity.** BMMC promises to pay to BMO Trust Company for the account of the Accountholder, on the maturity date of the investment (the "Maturity Date") the principal amount of the investment. At the Maturity Date, BMMC also promises to pay interest upon the principal amount at the annual interest rate from the issue date ("Issue Date") to the Maturity Date.

**2. Guarantee.** Upon issue, each investment is a valid obligation of BMMC and the principal amount and interest payable are unconditionally guaranteed by the Bank.

**3. Redeemability.** A BMO Short Term Investment Certificate is not redeemable prior to the Maturity Date.

**4. Reinvestment.** If no maturity instructions have been received by the Bank in accordance with these Terms and Conditions, then at the Maturity Date the proceeds of a BMO Short Term Investment Certificate will be reinvested in a new BMO Short Term Investment Certificate having the same term as the matured investment.

## TERMS AND CONDITIONS CONTINUED

### YOUR INVESTMENT OBJECTIVES

#### Security of Capital

Investors whose primary objective is Security desire stability and often hold a high concentration of fixed-income or money market investments to help protect their capital. These investors often desire minimal volatility. Typically, they are willing to accept lower returns as a trade-off for lower risk and may only be investing their money for the short-term.

#### Income/Balanced

Investors whose primary objective is income typically desire a portfolio which maintains a balance of both fixed-income and equity holdings, to help avoid excessive fluctuation while still providing the potential for moderate capital growth. Investors with a high need for income may rely on their investment to provide them with additional cash.

#### Growth

Investors whose primary objective is Long Term Growth desire a portfolio with a greater concentration of equity holdings that may fluctuate in value, but will provide the opportunity for higher long-term gains. Typically these investors are investing for the long term, and are prepared to accept a higher level of risk in order to maximize their return potential over the long run.

#### Risk Tolerance

For an investor with a **low risk tolerance**, we will recommend investments that generally display a lower volatility and risk profile. Returns generated by such products are generally lower, but often more predictable.

For an investor with a **medium risk tolerance**, in addition to lower risk products, we may also recommend investments that include securities that may display moderate volatility and a medium risk profile. Along with the increased volatility, the potential returns of such investments are also expected to be higher.

For an investor with a **high risk tolerance**, in addition to lower and medium risk products, we may also recommend certain investments that may be quite volatile and higher risk in nature. Such products may be less diversified than other mutual fund products and will generally be subject to a greater risk of loss along with higher potential returns.

### LOAN INFORMATION

#### Risks of Borrowing for Purchasing Investments:

Mutual fund units and other securities may be purchased using available cash, or a combination of cash and borrowed money. If cash is used to pay for the purchase in full, the percentage gain or loss will equal the percentage increase or decrease in the value of the securities. The purchase of securities using borrowed money magnifies the gain or loss on the cash invested. This effect is called leveraging. For example, if \$100,000 of mutual fund units are purchased and paid for with \$25,000 from available cash and \$75,000 from borrowings, and the value of the fund units declines by 10% to \$90,000, your equity interest (the difference between the value of the securities and the amount borrowed) has declined by 40%, i.e., from \$25,000 to \$15,000. It is important that an investor proposing to borrow for the purchase of securities be aware that a purchase with borrowed monies involves greater risk than a purchase using cash resources only. To what extent a purchase using borrowed monies involves undue risk is a determination to be made by each purchaser and will vary depending on the circumstances of the purchaser and the securities purchased.

#### Financial Resources Required for Investments

##### Purchased with Borrowed Funds:

It is also important that the investor be aware of the terms of a loan secured by securities. The lender may require that the amount outstanding on the loan not rise above an agreed percentage of the market value of the securities. Should this occur, the borrower must pay down the loan or sell the securities so as to return the loan to the agreed percentage relationship. In our example above, the lender may require that the loan not exceed 75% of the market value of the mutual fund units. On a decline in value of the units to \$90,000 the borrower must reduce the loan to \$67,500 (75% of \$90,000). If the borrower does not have cash available, the borrower must sell units at a loss to provide money to reduce the loan. Money is, of course, also required to pay interest on the loan. Under these circumstances, investors who use borrowed funds to purchase their investment are advised to have adequate financial resources available both to pay interest, and also to reduce the loan if borrowing arrangements require such a payment.

### PRIVACY DISCLOSURE & CONSENT

#### What is Personal Information?

Personal information is information that identifies you as an individual. It includes not only your name and address, age and gender, but also your personal financial records, identification numbers including your social insurance number (SIN), personal references and employment records.

#### Why Do We Ask You For Your Personal Information?

There are some purposes for using your personal information which are self-evident to you. Self-evident purposes should be clear, but if you have any questions, just ask us. In addition to those purposes which are self-evident, we ask you for your personal information for the following purposes:

- to verify your identity and protect against fraud,

- to understand your financial service requirements,
- to determine the suitability of products and services for you,
- to determine your eligibility for certain of our products and services and offer them to you,
- to set up and manage products and services you have requested, and
- to comply with laws and securities regulations.

#### Sharing Your Personal Information:

Your personal information is shared, to the extent permitted by law, within the BMO Financial Group (that is, the Bank and its subsidiaries and affiliates) which provide deposit, loan, investment, securities, brokerage, insurance, trust and other products and services. With this more comprehensive understanding, we are better able to meet your needs as they grow and change.

#### Your Choices:

If you would prefer not to receive our direct marketing service and/or not have your personal information shared, you can have your name deleted from our direct marketing and/or shared information lists. All you have to do is ask us. Please note that you cannot opt out of sharing your personal information where you have requested a product or service which is jointly offered by us and a member of the BMO Financial Group ("BMO"). Also, if you would prefer not to have us use your SIN for administrative purposes, just ask us. This option does not apply where we are required to use your SIN for income tax reporting purposes.

#### Your Privacy:

The provision of products and services under this Agreement is not conditional upon your consent to the use or sharing of your personal and financial information. You may revoke your consent to the use or sharing of your personal and financial information at any time by writing to BMO Investments Inc. If you revoke your consent, you may not receive information regarding certain products and services of the BMO Financial Group ("BMO"). If you wish to be extended credit from members of BMO, then these members may obtain information about you from financial institution(s) or credit bureaus, and you authorize those third parties to give BMO (including BMO Investments Inc.) such information. BMO Investments Inc. may also disclose information to other financial institutions and credit bureaus with whom you propose to have financial dealings.

#### Protection of Personal Information:

BMO Investments Inc. ("BMO Mutual Funds") has the right to establish client files and the object of such files will be the collection of information relating to the client's investments at BMO Mutual Funds. Client files will be kept on the premises of the branch where the clients' accounts are being held. Each client is entitled to access and to rectify the information maintained in his or her file by sending a written request to the attention of the client's branch manager. Within BMO, the following categories of persons shall have access to the client information: mutual fund representatives, the management of the branch where the client's files are held, members of the Operations, Compliance and Legal departments.

### CONTINUOUS SAVINGS PLAN AGREEMENT

I understand that this is only a request to set up a Continuous Savings Plan and that each transaction pursuant to this request is subject to acceptance by BMO Investments Inc. This Continuous Savings Plan will continue in effect until the End Date or until I provide notice to terminate this Continuous Savings Plan to BMO Investments Inc. on 10 business days prior written notice.

I acknowledge that a transaction confirmation will only be issued for the first transaction pursuant to this Continuous Savings Plan, although account statements will be issued at least semi-annually summarizing all transactions in my account.

I authorize BMO Investments Inc. to draw, by means of personal preauthorized debits, on my account at the financial institution noted to effect the Continuous Savings Plan. I authorize the applicable financial institution to process such debits against my account in accordance with the rules of the Canadian Payments Association ("CPA"). I acknowledge that a handling fee may be charged to me if there are not sufficient funds in the account when a debit is processed to make a purchase of BMO Mutual Funds according to the continuous Savings Plan. BMO Investments Inc. may reverse a Continuous Savings Plan purchase of mutual funds, or continue to hold me responsible for such purchases if there are not sufficient funds to effect the purchase or if the debit transaction is reversed by the paying financial institution. The financial institution processing these pre-authorized debits is not required to verify that BMO Mutual Funds were purchased in accordance with this agreement. I acknowledge that delivery of this agreement to BMO Investments Inc. by me constitutes delivery to my financial institution described and I consent to the disclosure of any personal information which may be contained in this authorization to such financial institution. I certify that all information provided with respect to the Account to be Debited is accurate and I agree to inform BMO Investments Inc. in writing of any change in the account information provided in this Agreement at least ten (10) business days prior to the next scheduled debit. In the event of any such change, this Agreement shall continue in respect of any new account to be used for pre-authorized debits. If for any reason a debit was not drawn in accordance with this agreement, such debit may be disputed by completing a declaration within 90 days at the financial institution that debit was drawn from. Applicable to the Province of Quebec only: It is the express wish of the parties that this Agreement and any related documents be drawn up and executed in English. Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.

## TERMS AND CONDITIONS CONTINUED

### **BMO INVESTMENT CENTRE AGREEMENT – TELEPHONE AND INTERNET ACCESS**

#### **Instructions:**

BMO Investments Inc. is authorized to accept instructions (“Instructions”) from me by telephone, facsimile, Internet or other electronic means:

- a) to deal with any BMO Mutual Fund or Bank of Montreal Mortgage Corporation (“BMMC”) GIC held in my name at BMO Investments Inc. Instructions may include, among others, trading transactions such as purchases, exchanges or redemptions, and changes to my investment objectives and other personal information;
- b) to transfer money to or from the bank account specified in Section 4 hereof by initiating electronic deposits to or withdrawals from such account.

I consent to the recording of my telephone calls with BMO Investments Inc.

#### **Acting on Instructions:**

I agree that all Instructions accepted and acted upon by BMO Investments Inc. will, in the absence of gross negligence or willful misconduct on the part of BMO Investments Inc., be considered to be valid, notwithstanding that, among other things, they did not come from me, or were different from any previous or later Instructions.

#### **Not Acting on Instructions:**

I acknowledge that BMO Investments Inc. may decide not to act upon my Instructions for any reason, including, if it doubts that they are accurate or are from me, or if they are not understood. BMO Investments Inc. reserves the right not to accept my request if they decide at their discretion that it is not appropriate to do so, based on the personal investment objectives and other information I have provided.

#### **Your Password:**

I acknowledge that I am responsible for maintaining the confidentiality and security of my password.

#### **Confirming Your Identity:**

I understand that BMO Investments Inc. may take steps to confirm my identity prior to acceptance of any request to transact for my account.

#### **Termination:**

I acknowledge that this authorization may be terminated by me by written notification to BMO Investments Inc. and the termination will be effective 5 days after delivery of such notification.

#### **Withdrawal and Service Interruption:**

I agree that BMO Investments Inc. may withdraw these services at any time and will not be liable for any damages, losses, costs or injury related to the use of these services or cancellation of any or all of these services, including for its inability to receive instructions because of problems or inadequacies involving telephone, facsimile, Internet or other electronic systems.

#### **Payments:**

I acknowledge that payment may not reach the account specified by me herein for up to 5 business days following the giving of Instructions by me.

### **DISCLOSURE OF RELATED REGISTRANTS**

Securities legislation requires a registrant to advise its clients if it has a principal shareholder, officer, partner or director that is also a principal shareholder, officer, partner or director of another registrant under such legislation and to describe the policies and procedures adopted to minimize the potential for conflicts resulting from these relationships. As used herein, “principal shareholder” means a person or company that is the direct or indirect registered or beneficial owner of more than 10 percent of any class or series of voting securities of the person or company.

In addition to being the principal shareholder of BMO Investments Inc., Bank of Montreal is the principal shareholder of the following registrants: BMO InvestorLine Inc., BMO Nesbitt Burns Inc., BMO Nesbitt Burns Ltee/Ltd., Jones Heward Investment Counsel Inc., Jones Heward Investment Management Inc., BMO Nesbitt Burns Corporation, BMO Harris Investment Management Inc., HIM Money, Inc. and Guardian Group of Funds Ltd.

Certain directors and officers of BMO Investments Inc. are also or may become directors and officers of Bank of Montreal, BMO Nesbitt Burns Inc., BMO Nesbitt Burns Ltee/Ltd., Jones Heward Investment Counsel Inc., Jones Heward Investment Management Inc., BMO Nesbitt Burns Corporation, BMO Harris Investment Management Inc., HIM Money, Inc. and Guardian Group of Funds Ltd. BMO Investments Inc. may obtain from or provide to Bank of Montreal, BMO Nesbitt Burns Inc., BMO Nesbitt Burns Ltee/Ltd., Jones Heward Investment Counsel Inc., Jones Heward Investment Management Inc., BMO Nesbitt Burns Corporation, BMO Harris Investment Management Inc., HIM Money, Inc. and Guardian Group of Funds Ltd. management, administrative, referral and/or other services in connection with its ongoing business activities or the ongoing activities of these other companies or transactions completed by it or these other companies.

These relationships are subject to certain legislative and industry regulatory requirements which impose restrictions on dealings between related registrants intended to minimize the potential for conflict of interest resulting from these relationships.

BMO Investments Inc. has also adopted internal policies and procedures which supplement these requirements, including policies on confidentiality of information.

### **MUTUAL FUND DEALERS ASSOCIATION OF CANADA - CLIENT COMPLAINT INFORMATION**

Clients of a mutual fund dealer who are not satisfied with a financial product or service have a right to make a complaint and to seek resolution of the problem. If you have a complaint, these are some of the steps you can take.

- Your complaint should first be explained to your financial advisor. The person who sold you the product or service will solve most problems quickly.
- Contact your mutual fund dealer. Member firms are responsible to you, the investor, for monitoring the actions of their representatives to ensure that they are in compliance with the legislation, rules and guidelines governing their activities.

Some problems are easily solved by a phone call. Some matters can be resolved through the Branch Manager. The dealer’s Compliance Department will investigate any complaint that you initiate in writing and respond back to you with the results of their investigation.

- Contact the Mutual Fund Dealers Association of Canada (MFDA), which is the self-regulatory organization in Canada to which your mutual fund dealer belongs. The MFDA investigates complaints about mutual fund dealers and their representatives, and takes enforcement action where appropriate. There is no cost to clients for referring a complaint to the MFDA. The MFDA can be contacted:
  - By telephone in Toronto at (416) 361-6332, or toll free at 1-888-466-6332,
  - By e-mail at [complaints@mfdca.ca](mailto:complaints@mfdca.ca), or
  - In writing, using the complaint form which is available on the MFDA website at [www.mfdca.ca](http://www.mfdca.ca)
- Contact the Ombudsman for Banking Services and Investments (OBSI), an organization independent of the MFDA, government, and the financial services industry. OBSI provides an independent and impartial process for the investigation and resolution of complaints about the provision of financial services to clients. OBSI will investigate your complaint only if you have first exhausted your firm’s internal complaint-handling processes. OBSI can make a non-binding recommendation that your firm compensate you (up to \$350,000) if it determines that you have been treated unfairly, taking into account the criteria of good financial services and business practice, relevant codes of practice or conduct, industry regulation and the law. The OBSI process is free of charge and is confidential. OBSI can be contacted:
  - By telephone in Toronto at (416) 287-2877, or toll free at 1-888-422-4519; or
  - By e-mail at [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)
  - Retaining a lawyer to assist with the complaint.

## BRANCH INSTRUCTION SHEET

### NEW /EXISTING ACCOUNT APPLICATION – DSP

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#### **Mailing Address**

This is where the Accountholder's statements, tax forms, etc., will be sent to if requested.

#### **Account Effective Date**

The date that the account was opened.

#### **Birth Date**

Mandatory. Accountholder must be age 18. Use extreme care recording birth date.

#### **BMO Investment Centre**

The BMO Investment Centre is where clients can perform various transactions on their accounts via telephone or internet. Transactions include purchases, exchanges, redemptions, personal information changes, etc. Call us at 1-800-665-7700, or visit us at [www.bmomutualfunds.com](http://www.bmomutualfunds.com)

#### **CSP First Due and Cancel Dates**

Allow one business day for BMO bank accounts and 3 business days for non-BMO bank accounts.

#### **CSP Minimums**

Fund payment breakdown;

\$25, semi-monthly.

\$50, monthly

\$150, quarterly.

#### **Identification**

Obtain from customer when not captured on Customer Connect Customer Profile.

#### **Investment Services (CDC) Fax Number**

1-866-597-7928 (use for contingency processing only) Fax all parts of the application as well as all attachments. Do not reduce page size when faxing.

#### **IPS**

Investment Product System

#### **Non-BMO Bank Account Holders**

Please obtain void cheque and two pieces of identification and place branch stamp as indicated. Create a Customer Profile for each person who will be authorized to trade on this DSP account. Ensure each profile includes two pieces of identification.

#### **Occupation**

Mandatory

#### **Purchase Minimums**

Savings Accounts - \$50

GICs - \$1000

Mutual Funds - \$500 initial (\$1000 if BMO FundSelect Portfolios)

(not applicable for Group Plans)

#### **SOURCE OF WEALTH (select all that apply)**

-Employment Income

-Gift

-Grants/Scholarships/Bursaries

-Insurance Claims/Payments

-Investment Income (Savings)

-Retirement/Pension Income

-Sale of Asset/Home/Business

-Self-Employment Income

-Social Assistance

-Support Payments

-Trust/Inheritance

-Windfall-Casino/Contest/Lottery Winnings