The maximum basic coverage that is available for all eligible deposits that are held in the name of a depositor at a single member institution is $100,000 (principal and interest combined). CDIC provides separate coverage (up to a maximum of $100,000, including principal and interest) for each of the following types of eligible deposits: those that are held jointly, in the name of two or more persons; those that are held in trust; those held in registered retirement savings plans (RRSPs); and those in registered retirement income funds (RRIFs).

For more information and a list of member institutions, visit the CDIC website http://www.cdic.ca or call 1-800-461-CDIC

Government Backed Securities

You may also purchase fixed income products through BMO Nesbitt Burns that are issued or backed by the Government of Canada. Investments in this category include Government of Canada bonds, Treasury Bills, NHA (National Home Association) Mortgage-Backed Securities, and government strip coupon bonds. In many instances, your principal and interest in these types of investments are backed by the Government of Canada.

If you have any more questions about the security of your assets at BMO Nesbitt Burns, please discuss with your Investment Advisor.

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* Brendan Wood International Survey. Institutional Equity Research, Sales and Trading Performance in Canada, 2010 Report.

Member-Canadian Investor Protection Fund

BMO NESBITT BURNS

The Security of Your Assets

BMO Nesbitt Burns®

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Introduction

As one of Canada's leading investment firms, BMO Nesbitt Burns has an established reputation within the financial services industry. Since its origins in 1912, the firm has been committed to helping clients meet their investment objectives and goals with the highest of standards.

Today, the Private Client Division of BMO Nesbitt Burns focuses on meeting the needs of individual investors through a customized approach to wealth management. Our Investment Advisors provide clients with personal advice and services, drawing upon some of the best knowledge and expertise in the industry including BMO Nesbitt Burns' top-ranked research.*

As a member of BMO Financial Group, the Private Client Division of BMO Nesbitt Burns provides clients with access to one of the broadest selections of wealth management solutions, products and services available today, both in Canada and the United States.

BMO Nesbitt Burns operates its business in strict adherence to the regulations, policies and bylaws dictated by the governing bodies of our industry. These regulations are in existence, first and foremost, for the protection of individual client assets.

Canadian investment dealers including BMO Nesbitt Burns are members of and/or are governed by a number of self-regulatory bodies, commonly referred to as SROs. These include:

- Investment Industry Regulatory Organization of Canada (IIROC)
- Toronto Stock Exchange (TSX)
- Bourse de Montréal (ME)
- TSX Venture Exchange (TSXVE)
- Winnipeg Commodity Exchange (WCE)
- Market Regulation Services Inc. (RS)

IIROC is responsible for member regulation, while the TSX, WCE, TSXVE, ME and RS are responsible for market regulation, which involves monitoring and regulating members' trading activities on the exchanges.

Each organization is in turn governed by the Provincial Securities Commissions or other securities regulatory authorities.

Making certain that your assets are as safe and secure as possible is obviously very important. To provide you with the level of security you require, your assets at BMO Nesbitt Burns are protected in a number of ways.

Asset Segregation

Fully paid for securities which are held by BMO Nesbitt Burns on a client's behalf are held separate from the firm's own securities.

Investment industry regulations require that all fully paid and excess margin securities held by BMO Nesbitt Burns on your behalf must be kept separate and easily identified (or segregated) from the total assets of the firm. This regulation exists to protect your assets in the highly unlikely event of BMO Nesbitt Burns becoming financially insolvent.

Complex segregation calculations are conducted at the conclusion of each business day and take into account all of the activity which takes place in each security as well as the change in market price of the securities. Because of this, segregation requirements cannot be anticipated beforehand. If these calculations indicate a segregation requirement, action is initiated to remedy the under-segregated position in accordance with IIROC regulations.

In addition to our daily segregation calculations and follow-up, we have detailed control and reporting procedures in place to ensure compliance with industry regulations and provincial securities laws which govern the segregation of securities. Compliance with these regulations and laws is mandatory; failure to comply could result in severe penalties to the firm. Finally, reviews by Internal Auditors (including Bank of Montreal's Audit Department), External Auditors and IIROC are conducted periodically to verify compliance.

Canadian Investor Protection Fund (CIPF)

Customers' accounts are protected by the Canadian Investor Protection Fund (CIPF) within specified limits. A brochure describing the nature and limits of coverage is available upon request.

Contact your BMO Nesbitt Burns Investment Advisor for a copy of the brochure. You can also visit the CIPF website at www.cipf.ca to learn more.

Canada Deposit Insurance Corporation (CDIC)

Your portfolio may include deposit products, such as Canadian dollar term deposits. The Canada Deposit Insurance Corporation (CDIC) insures eligible deposits at CDIC member institutions in case of the failure of a member institution. Eligible deposits at CDIC member institutions in case of the failure of a member institution. If a member institution should fail, CDIC will reimburse you for any insured deposits you have with the failed institution.

Subject to coverage limits, eligible deposits held with CDIC member institutions are automatically insured; you do not need to apply for deposit insurance.