

Your Choices

Your choice in using your personal information is the only choice that matters. If you would like to confirm or change any of your preferences, you can do so at any time. If you have previously given us permission to share your personal information within BMO Financial Group and you would like to change that election or if you would prefer not to receive direct marketing, please let us know. You can also elect not to have your SIN used for administrative purposes. For any of these, your Investment Advisor can provide you with the necessary form to make your requested changes.

Please note that you cannot opt out of sharing your personal information where you have requested a product or service offered jointly by us and another member of BMO Financial Group. The use of your SIN for income tax reporting purposes is mandatory.

We take our responsibility for protecting the confidentiality of your personal information very seriously. If you have any other questions, please do not hesitate to ask your Investment Advisor.

For complete details on our commitment to protecting your privacy, please refer to our Privacy Code available at www.bmonesbittburns.com or by request from your Investment Advisor.

B M O N E S B I T T B U R N S

Protecting Your Privacy

® "BMO (M-bar roundel symbol)" is a registered trade-mark of Bank of Montreal, used under licence. "Nesbitt Burns" is a registered trade-mark of BMO Nesbitt Burns Corporation Limited, used under licence.



PR-PCD-0 12/03

BMO  **Nesbitt Burns®**

A member of BMO Financial Group

Protecting Your Privacy

At BMO Nesbitt Burns, we are committed to protecting all of the personal information that you share with us including the details of the advisory relationship that you have with your Investment Advisor.

As part of our ongoing commitment to you, we want to clarify why we ask for your personal information, how we use it, and provide you with choices related to its use. This communication contains a short summary of our Privacy Code, entitled *Your Privacy*, which is applicable to and required to be followed by all members of BMO Financial Group (BMO Nesbitt Burns, BMO Bank of Montreal and our subsidiaries and affiliates).

How Do We Define Personal Information?

The term "personal information" refers to information that specifically identifies you as an individual and is provided to or collected by us. It includes, for example, your name and address, age and gender, personal financial records, identification numbers, including your social insurance number (SIN), and your employment history.



Why Do We Ask for Your Personal Information?

This information is gathered, primarily through our detailed Client Account Application, to be used in servicing your account. Certain uses are likely not surprising to you, such as asking for current information about your finances - income, assets and liabilities - to help determine appropriate investment strategies for you and to understand your ability to bear risk. While examples like this may be clear, you should never hesitate to ask your Investment Advisor if you have any questions relating to the gathering and use of your personal information.

We also ask for personal information for a number of other reasons:

- To verify your identity and protect you against fraud
- To fully understand your needs and objectives
- To provide you with information about our products and services that may be a good fit with your objectives
- To help determine the suitability of our products and services for you
- To set up and manage products and services that you have requested
- To satisfy the regulatory obligations of our industry

Why Do We Ask for Your SIN?

We ask you for your SIN for:

- Income tax reporting purposes, to comply with the requirements under the federal Income Tax Act, and the Quebec Act respecting the Ministère du Revenu, and
- Administrative purposes, such as ensuring the accuracy and integrity of your personal information by using your SIN as an internal identification number for you.

Direct Marketing

A key part of helping you achieve your current and future objectives is to make you aware, on an ongoing basis, of the wide range of wealth management solutions available through your BMO Nesbitt Burns Investment Advisor. This type of communication is provided to you:

- On or enclosed with your monthly or quarterly statements
- Online on our web sites
- By your Investment Advisor

Occasionally you may also receive a direct communication from us about an opportunity appropriate to your objectives, by mail, phone or electronic means.

Sharing Your Personal Information

Your personal information can also be used to identify other services and products available throughout BMO Financial Group that may be appropriate for your needs. Only with your permission, however, is your personal information used within other companies that are part of BMO Financial Group. The more thorough our understanding of your goals and objectives, as well as your service preferences, the more effectively your Investment Advisor can work with you to help you meet your needs, goals and service expectations.