

Take Your Investing To The Next Level

The BMO Nesbitt Burns Quadrant Program (Quadrant) provides a professionally managed investment solution aligned to your financial goals and objectives. Responsibility for monitoring the markets and making the day-to-day investment decisions is designated to experienced investment professionals who bring a disciplined and comprehensive approach to managing your portfolio(s).

Through Quadrant, investors benefit from a diversified portfolio managed by SEI Investments, a world leader in portfolio construction and asset allocation. Respected for their disciplined and comprehensive approach to managing investments, SEI determines the ongoing optimal strategic asset allocations and then selects investment managers from around the globe to participate in the management of each Quadrant portfolio. The result is reduced risk and volatility, combined with the potential for enhanced returns.

The importance of diversifying your investments

Studies show that diversification — or more specifically proper asset allocation — is the primary factor in determining why different portfolios experience different rates of return. Since different asset classes will tend to rise or fall under different conditions, the right combination of equities, fixed income and cash management solutions can help smooth out the impact of market volatility.

Quadrant uses multiple levels of diversification within your portfolio. Your assets are strategically allocated by asset type, investment style, investment manager and geographic location. This process ensures your portfolio is well diversified and the major asset classes are carefully incorporated.

Our partnership With SEI Investments

BMO Nesbitt Burns' partnership with SEI Investments (SEI) is a key advantage of the Quadrant program. Since 1968, SEI has been a leader in the investment services industry, managing over C\$345 billion in assets.¹ As one of the largest "manager of managers," you can be confident that some of the most reputable and highly respected investment professionals in the industry will be making the investment selections within your Quadrant portfolio.

You will also benefit from SEI's expertise and strength in portfolio construction, research and asset allocation, ensuring your Quadrant portfolio is well-diversified, continuously monitored and maintains its stated investment objectives.

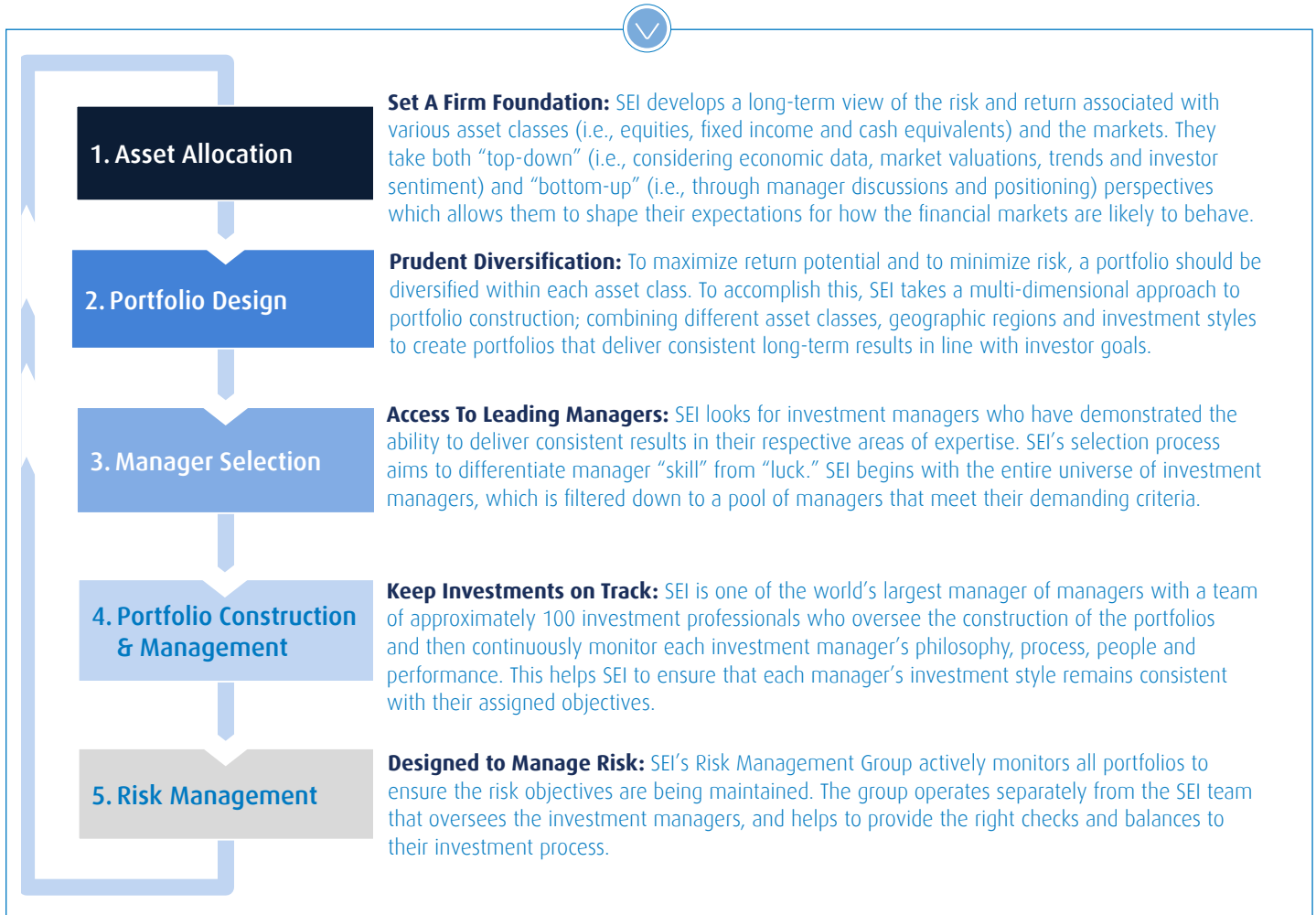
When conditions dictate, your portfolio is automatically rebalanced in order to avoid exposure to additional investment risk above and beyond your stated preferences; as defined in your Investment Policy Statement.

SEI continuously monitors the investment managers within your Quadrant portfolio to make sure they are working within defined investment parameters with respect to style, process and performance.

¹ SEI - As of March, 31 2016.

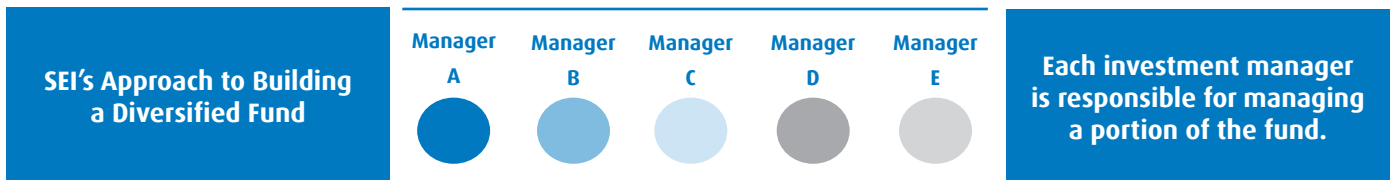
SEI's investment management approach

SEI has been at the forefront of portfolio management theory for decades and uses a dynamic five-step approach to managing your portfolio. This process is designed to maximize returns, limit volatility, manage investment risk and help you achieve your investment goals across all market conditions.



Constructing the Quadrant portfolios

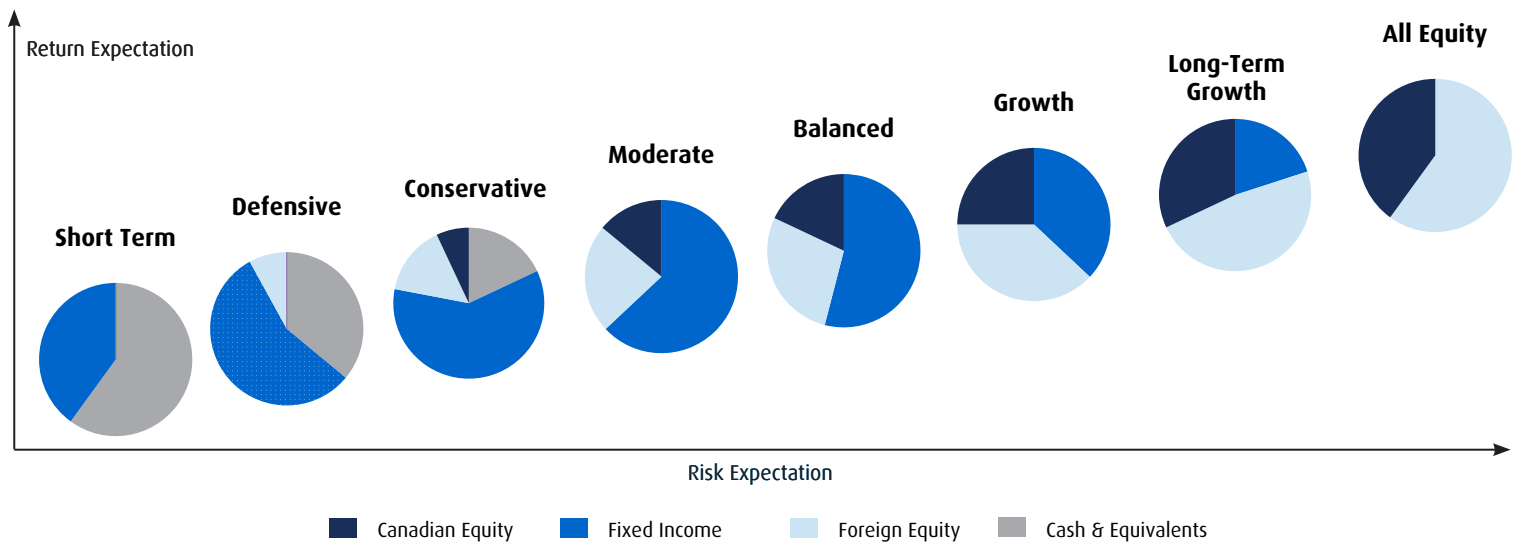
A manager of managers is a single asset management firm that is responsible for the portfolio structure and manager selection, evaluation, and replacement within an individual fund. Unlike a traditional mutual fund investment manager, who picks stocks and bonds, a manager of managers selects individual investment managers and gives them responsibility for managing a portion of the overall fund according to set specifications.



These multi-manager funds are then used to construct the individual Quadrant portfolios. The reality is that no single investment manager performs well all of the time, across all market conditions. Using managers with different investment styles can reduce volatility and investment styles can reduce volatility and potentially increase long-term returns. SEI's process provides a highly diversified investment solution while managing risk within your Quadrant portfolio.

Quadrant Program portfolios

The range of Quadrant portfolios are designed to meet a wide spectrum of investor goals — from preserving your capital to providing maximum growth of your assets. Ensuring you reach your investment goals is at the foundation of the Quadrant program.



Short Term Portfolio

- Investors with a short-term time horizon who are primarily interested in preserving their wealth.

Defensive Portfolio

- Investors who are primarily concerned about the risk of losing their capital.

Conservative Portfolio

- Investors seeking a balance between growth and risk control. Growth is viewed as a secondary objective to managing the risk of loss.

Moderate Portfolio

- Investors who are primarily focused on growth with a secondary objective of controlling risk.

Balanced Portfolio

- Investors who are primarily focused on growth while maintaining broad participation in financial markets.

Growth Portfolio

- Investors who are primarily focused on growth and want to maintain broad participation in financial markets.

Long-Term Growth Portfolio

- Investors who are seeking maximum growth of their assets over a long-term time horizon.

All Equity Portfolio

- Investors seeking long-term growth of capital.

Expertise of your Investment Advisor

Your BMO Nesbitt Burns Investment Advisor is committed to helping you reach your investment and financial goals. After gaining a complete understanding of your unique personal and financial situation, your Investment Advisor will develop an Investment Policy Statement that addresses your specific needs and then recommend the Quadrant portfolio that is best suited to your circumstances.

Once invested, your Investment Advisor monitors your portfolio regularly to ensure it continues to be appropriate, given your current situation. To keep you well informed about your Quadrant portfolio, your Investment Advisor can provide detailed information and reporting, including insightful quarterly investment manager commentary.



Are you ready to take your investing to the next level? Talk to your BMO Nesbitt Burns Investment Advisor to learn more about the Quadrant Program

Visit www.bmo.com/nesbittburns for more information about the products and services available through BMO Nesbitt Burns.



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