

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

Meridian Program[®]

Consider Yourself Connected



The Meridian Program

The Meridian Program offers you all of the benefits of full-service investing – face-to-face or electronically – along with the freedom to decide how involved you want to be in the investment process.

Over the years, this comprehensive, individualized approach has proven to offer all the essential elements for investment success.

a commitment to keeping you better connected

Independent, personalized advice, knowledge and guidance are the key benefits of working with a professional Investment Advisor. And, since 1912, we have been helping clients meet their investment objectives and goals with the highest standards of personal commitment and professionalism.

Now, you can have all the benefits of full-service investing – in person, over the telephone, or online. With BMO Nesbitt Burns Meridian Program™, you receive the benefit of our time-tested expertise, recommendations and guidance along with exceptional convenience and the flexibility of Internet access all for one all-inclusive fee based on assets under administration.

This innovative program provides you with instantaneous online access to a wealth of expertise and information – including details on your existing holdings, and on the investment opportunities identified by the top-ranked* BMO Nesbitt Burns Research Team – wherever and whenever you want. Should you wish, you also have the option of making equity, mutual fund, and option trades online.

The words “Full-Service” are truly all encompassing. Your Investment Advisor is always available to help – from guiding you in establishing and monitoring a personal investment strategy, to providing suitable investment ideas and executing trades, to giving you feedback on your own ideas, and more – all for one competitive fee.

Ultimately, the Meridian Program allows you to be more connected with your Investment Advisor, your portfolio, and the resources of BMO Nesbitt Burns. It also provides a truly collaborative approach to investing, with more freedom than ever before in deciding how much and how directly you want to be involved in building your financial future.

We invite you to speak with your Investment Advisor for more information – and to assess the full range of benefits and advantages offered by the Meridian Program – including cash management account services.

*Brendan Wood International Survey, Institutional Equity Research, Sales and Trading Performance in Canada, 2001 Report.

the evolution of the client advisor relationship

The Meridian Program is the latest evolution in the client advisor relationship – an advancement that maximizes your choices, giving you more freedom in how you achieve your financial goals.

With Meridian, you don't need to do anything by yourself if you don't want to. Your Investment Advisor remains your key resource, available to help establish an investment strategy and tactics, and to provide whatever support, counsel, advice and trading execution you require. It is up to you whether or not you take a more direct personal role in assessing your progress, researching investment ideas, and/or placing trades. The decision is yours, day or night.

With competitive fees based on the assets in your portfolio, the cost of a transaction is no longer a factor in investment decisions. You and your Investment Advisor can focus on achieving your financial objectives based solely on your needs and personal circumstances.

Meridian isn't designed to meet the needs of "aggressive traders" or speculators. It is ideal for investors who pursue a portfolio approach and who value the advice and assistance of a knowledgeable Investment Advisor, and also want the flexibility of Internet access.

We offer you enhanced communication with your BMO Nesbitt Burns Investment Advisor so you can leave messages whenever you want from anywhere in the world. But there's much more. For instance, you can use our online research capabilities to get background information at your leisure before contacting your Investment Advisor for in-depth advice. Or you may obtain ideas directly from your Investment Advisor and then utilize our research databases to further assess these opportunities before making buy and sell decisions.

In all cases, you are backed up by our exclusive electronic portfolio compatibility scan which automatically cross-references in advance any new investments against portfolio objectives and risk guidelines you establish with your Investment Advisor – helping to ensure that you stay on course toward meeting your financial goals.

M E • R I D • I • A N : A H I G H P O I N T



a gateway to more complete information and advice

An informed investor is a better investor.

This statement has been true throughout the history of investing. However, given the accelerating pace of change in economies, markets and technology, it is truer than ever today.

A long-term strategy based on sound principles is still the foundation of investment success. But you may also need to know where you stand at the moment – and where the best opportunities lie to achieve your long-term goals. You can access this information 24 hours a day, seven days a week, from anywhere in the world.

With Meridian you have automatic and unlimited access to BMO Nesbitt Burns Gateway[®], our leading-edge online client information centre.

Through Gateway, the investment world is literally at your fingertips. For example, you can access your account information and check prices for securities held in your account – or for “virtual” portfolios composed of securities you would like to follow before deciding to purchase them. All the information included in our regular monthly statements is updated daily and available on your screen. Or you can simply sign in and call up real-time quotes on securities in which you are interested.

You can also access all BMO Nesbitt Burns Canadian equity research as it is issued. This means you can select research reports on companies and view them at the same time that they are made available to your Investment Advisor, to pension and mutual fund managers, and to other institutional investors. What’s more, you can also review the latest BMO Nesbitt Burns mutual fund and expert third-party global equity research.

Finding information couldn’t be easier. You choose how you want to search the research database – by date published, by sector, by ranking, or a variety of other criteria – and how you want the information configured. Gateway’s intuitive interface does the rest, including notifying you when a new research report has been published, and providing a list of all the research that matches your request.

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Canadian Equity - Global Equity - Mutual Fund NOW SIGN OUT

Research

Canadian Equity Research

Comments/Reports Summary of Changes **Datascan**

Symbol: Covered Companies ?
Sector:
For period: **From:** **To:**
(YYYY/MM/DD) (YYYY/MM/DD)
 Comments and Reports **Comments Only** **Reports Only**

SUBMIT

Date	Symbol	Subject	File Size
04Mar2002	BCNDX	BMO Nesbitt Burns Small Cap Price Index Performance Breakdown for February	21KB
04Mar2002	TECHC	BMO Nesbitt Burns Canadian 100 Technology Index (Report)	350KB
04Mar2002	CAP10	CAP 5% and CAP 10% Index Report (Report)	399KB
04Mar2002	O&G	Oil & Gas Weekly - March 1, 2002 (Report)	475KB
04Mar2002	BNC	Q4/01 Results in Line With Expectations	48KB
04Mar2002	BVN	2001 Results	36KB
04Mar2002	INQ	Q4/01 Results and Year End Reserves	141KB
04Mar2002	FZR.UN	Full Year in Strong Financial Position, New Acquisition Announced	37KB
04Mar2002	BVN	Q4/01 Financial and Operating Results, Change in Capital Structure Proposed	47KB

CANADIAN EQUITY RESEARCH SCREEN

Use our equity research as your database. View a summary of every report for any period you specify, then simply select the research reports that interest you most.

BMO Nesbitt Burns Gateway Other Services/Accounts...

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NOW SIGN OUT

Trade

Order Status

Equity Order Mutual Fund Order Option Order **Order Status**


Account: **Account Type:** INDIVIDUAL
Buying Power: \$602,333.68CAD
Sort By:

The Order Status screen displays equity and option orders placed by you or your Investment Advisor. All open orders as well as orders with any activity today or on the previous business day are shown. Click on the order number to view Order Status Details.

Original Order Number	Symbol: Exch./ Description	Order Type	Original Order	Date Entered	Out - Standing Quantity	Last Activity Date	Status
Y019491	BCE : CDN BCE	Buy	1000,000	2002/03/04 9:47:17 AM	1000,000	2002/03/04 9:47:17 AM	Filled

ORDER STATUS SCREEN

Check the status of your trades. View a summary of trades placed by you and your Investment Advisor.



FOCUSED ON REALIZING YOUR
INVESTMENT OBJECTIVES

building better long-term working relationships

Our Investment Advisors have always made it their business to understand their clients' circumstances, objectives, preferences, and risk tolerance before recommending personalized strategies or individual securities.

With Meridian, the process of getting to know you, your preferences, and risk tolerances is now even easier. That's because, thanks to the availability of online communication, the dialogue between you and your Investment Advisor can be that much clearer, and the flexibility to shape the way you work together that much greater.

Your working relationship with your Investment Advisor is, after all, crucial to maximizing your investment returns. And optimizing the flow of information between you can only make for better and more timely decisions.

With Meridian, your investing costs are both predictable and easily understood. One fee covers a lengthy list of services and benefits, including expert consultation and advice, access to a wealth of investment research, the ability to execute traditional or online transactions, web-based account information, and cash management account services. With transaction costs no longer a factor in planning or implementation, you and your Investment Advisor can focus on realizing your objectives based solely on your needs and personal circumstances.

Across Canada, clients with long-standing relationships with BMO Nesbitt Burns Investment Advisors have come to realize that Meridian offers a way of investing ideally suited to their evolving needs and preferences.

On the following page we list many of the specific features and benefits of the Meridian Program. All are important, but one – an enhanced day-to-day relationship with your Investment Advisor – is paramount.

We invite you to further explore the Meridian Program at www.bmonesbitburns.com or, better still, by talking today with your BMO Nesbitt Burns Investment Advisor.

the Meridian Program: a wealth of advantages for you

The Big Picture

- the services of a BMO Nesbitt Burns Investment Advisor
- equity, mutual fund and option trading through your Investment Advisor or over the Internet
- real-time quotations on securities
- access to proprietary and third-party equity and proprietary mutual fund research
- cash management account services
- pre-authorized chequing services
- automatic withdrawal services
- electronic fund transfers into your account

Cash Management

As a Meridian Program client, you receive comprehensive banking features:

- a BMO Nesbitt Burns margin account
- a Bank of Montreal deposit account
- a BMO Nesbitt Burns FirstBank® card (ABM/Debit)
- free chequing (up to 15 cheques per month)
- free personalized cheques
- free telephone banking service
- free NetBanking through mbanx® Direct
- access to BMO Nesbitt Burns Service Centre
- consolidated monthly reporting

Minimum Account

\$100,000 in qualifying assets. Several accounts may be linked for billing purposes, but one account must contain at least \$100,000.

How to Open a Meridian Program Account

If you are a BMO Nesbitt Burns client, simply contact your Investment Advisor who will assist you with the process.

If you are not currently a client and would like a BMO Nesbitt Burns Investment Advisor to contact you, visit the Branch Locator in the Personal Investing section of our Web site at www.bmonesbittburns.com to find the BMO Nesbitt Burns office nearest you.

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