Architect Program[®]



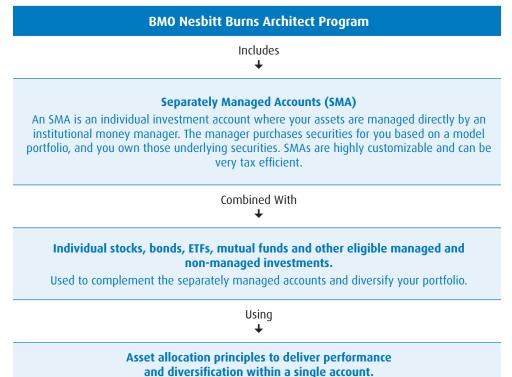
The BMO Nesbitt Burns Architect Program is designed to address the needs of sophisticated investors by combining the benefits of separately managed accounts with the best of traditional investing.

The Simplified Way to Build Wealth

The BMO Nesbitt Burns Architect Program (Architect) is a unified investment account that eliminates the need to maintain multiple accounts to achieve a diversified investment solution. With Architect, all your investments are consolidated into one account — with one fee and one performance statement.

Architect introduces you to a whole new level of diversification — one that reduces risk by offering diversification by investment manager, investment style and various investment vehicles such as individual stocks, bonds, mutual funds and Exchange Traded Funds (ETFs) — all within a single account.

How It Works



Advice, Monitoring and Oversight

After working with you to determine your financial needs, objectives and risk tolerance, your Investment Advisor will develop your Investment Policy Statement (IPS). Your IPS will then be used by your Investment Advisor to guide the selection of money managers and the individual investments within your account.



Your Investment Advisor, along with the BMO Nesbitt Burns Portfolio Management Advisory Group, provide rigorous, ongoing monitoring, oversight and portfolio management to ensure your investments continue to meet your objectives and remain focused on your goals.

In addition, Architect uses Placemark Investments, Inc., the leading provider of overlay portfolio management services in North America, to coordinate the activities between the individual investment vehicles in the managed portion of your account. Responsibilities include automatic rebalancing to return your portfolio to its strategic asset mix, intelligent cash management of contributions and withdrawals, enhanced tax management functions and coordinating the trading among your various investment managers.

Reporting

Your Architect statement provides everything you need to keep abreast of your portfolio, all within a single, quarterly report. The reporting package provides performance details, tax information and a full listing of all the securities that make up the account. In addition, your Investment Advisor can provide you with insightful quarterly investment manager commentaries as well as a comprehensive year-end summary documenting the activities that occurred within your account during the past year.

One Comprehensive Fee

Architect uses a tiered structure to determine the annual management fee for your account. The fee will vary depending on the amount invested and the type of assets held in your account. The comprehensive fee covers:

- Management of your portfolio
- Transaction costs
- Custodial fees
- Due diligence services
- Quarterly and annual reporting
- Administrative services

The management fee may be tax deductible for non-registered accounts. Clients are encouraged to seek independent advice on all tax matters.

Benefit From the Power of One

For all its complexity and sophistication, Architect presents you with a remarkably simple and easy-to-manage investment solution.

- One account to hold all your investments
- One Investment Policy Statement executed through one coordinated portfolio
- One all-inclusive quarterly statement
- One annual summary of activity
- One comprehensive fee

It all adds up to the most efficient and effective investment solution available.

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

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regarding an individual's particular tax position should be attained in respect of any person's specific circumstances.