

Strengthening your relationship with your Investment Advisor

No commission charges

- You will receive the benefit of our time-tested expertise, recommendations and guidance without having to worry about charges.

No potential conflict of interest

- You can rest assured that you and your Investment Advisor are on the same side of the table when it comes to your investments. Decisions are based on advice, rather than on the cost of implementation.
- Confidence – from knowing your trusted advisor is overseeing all of your assets.

Keeping you well connected

Access to your investments

- You have unlimited access to BMO Nesbitt Burns Gateway[®] (Gateway), our leading-edge online client information centre. Through Gateway, the investment world is at your fingertips. You can access your account information, check prices for securities held in your account or access a wealth of research resources. All the information included in your regular monthly statements is updated daily and available on your screen.

Access to research resources

- With the BMO Nesbitt Burns Meridian Program[®], you can access real-time quotes on listed securities, BMO Nesbitt Burns Canadian Equity, proprietary mutual fund research, as well as third party U.S. and Global research*.

*Online research through Gateway is available to qualifying clients. Ask your BMO Nesbitt Burns Investment Advisor for further information.

Optional cash management services

- Cash management services allow you to seamlessly consolidate your Meridian account with a BMO Bank of Montreal[®] bank account, providing you with convenient access to your money, a credit limit based on the margin in your account and efficient deposit and withdrawal transactions. You will receive a BMO Nesbitt Burns debit card and most everyday banking transactions are free of charge including debit purchases, withdrawals, bill payments and Canadian and U.S. dollar money orders and bank drafts.

Cost effective

All-inclusive fee

- All these features and more are available to you for a comprehensive annual fee based on assets under management.
- Meridian gives you upfront knowledge of the costs of working with your Advisor, allowing you to consistently predict costs associated with your account.
- Consolidation – saving you money through a lower fee.

Ability to link unlimited number of accounts for calculating fee

- For billing purposes, several accounts may be linked to the main account for greater economies but one account must contain at least \$100,000 in assets.

Improved tax-efficiency

- Fees for non-registered accounts are potentially deductible against income.

Convenience

- All assets at one place.

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