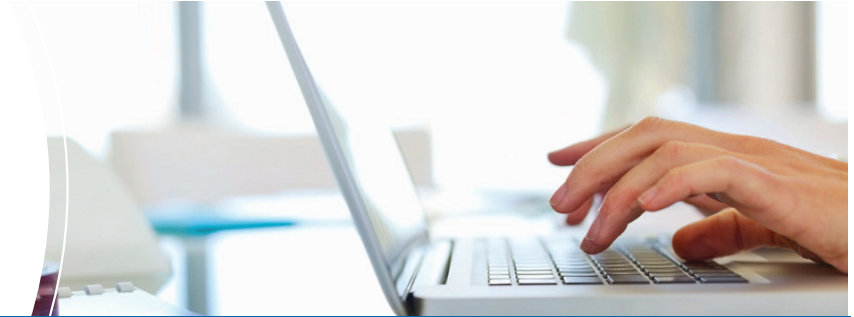


Access your  
BMO Nesbitt Burns  
statements online  
anywhere, anytime.



Enjoy peace of mind with electronic statements (eStatements.) Paper statements can put you at risk for identity theft if they are left in your mailbox or not properly shredded. eStatements are extremely convenient, and an example of our commitment to delivering in a safe and secure way documents relating to your account activity. That's why beginning with your March 2016 statement, you will no longer receive paper copies of your individual\* account statements in the mail. You will continue receiving them electronically through BMO Nesbitt Burns Gateway®, and we will continue to notify you via the Message Centre on Gateway's home page when your statements are ready for viewing. Going paperless requires no further action on your part, as you are already a Gateway user with access to online statements.

Please see the reverse page for complete details, and to review the Consent to Electronic Delivery.

If you would like to continue receiving paper statements, simply call your Investment Advisor to notify them of your preference.

#### Discover the ease and convenience with BMO Nesbitt Burns Gateway

Online statements contain identical information to paper statements – without the need to wait for them to arrive in the mail. Among the many benefits included, consider the following:



##### Eliminate the need to file

Your statement(s) are viewed in Gateway as a non-editable PDF file with print ability, and are held on file for seven years.



##### Protect your information

Left exposed or in your mailbox, paper-based statements with personal information can pose a security threat; whereas online statements are protected by username, password and various other security measures.



##### Access instant, up-to-date account information

Convenient access to your accounts 7 days a week, 24 hours a day, anywhere you have online access.

\*You will continue to receive paper copies of non-individual accounts (e.g. corporate, trust, estate)

## Consent to Electronic Delivery (for Clients only)

The following terms and conditions apply to you in relation to the electronic delivery of account statements (“eStatements”) as they become available. This means you have read, understood and consent to the electronic delivery of eStatements in accordance with these terms and conditions.

### Electronic Delivery

By selecting “eStatements Only” you consent to the electronic delivery of such documents and understand and agree that you will no longer receive such documents by mail, unless otherwise noted. If you choose to sign up for “eStatements Only”, such document(s) will be posted and made available to you online via BMO Nesbitt Burns’ Gateway site [<https://gateway.bmonesbittburns.com>]. We will notify you via the Message Centre on Gateway’s Home page when electronic account statements are available for viewing. You agree that it is your responsibility to monitor the Message Centre on Gateway’s Home page for notifications and to verify your BMO Nesbitt Burns account for eStatements on a regular basis.

Account statements will be available online for up to 7 years while your account is open and active. You will be able to retrieve account statements by logging into your BMO Nesbitt Burns Gateway account, under the “Account Info” tab, and selecting “Statements”. You may preserve a permanent copy of your statements by saving the document on your computer or printing a paper copy. You understand that it is not a requirement to consent to electronic delivery only. You may revert back to paper statements or revoke consent at any time by changing your statement options in Gateway or by contacting your Investment Advisor. You are solely responsible for retrieving and retaining your eStatements.

### Paper Delivery

You can change from electronic delivery to paper documents for any of your account(s) at any time by changing your statement options under the eServices tab in your BMO Nesbitt Burns Gateway account, although it may take up to three days for your change(s) to take effect. You acknowledge that you may receive from BMO Nesbitt Burns a paper copy of any statement delivered electronically at no cost if you contact your Investment Advisor. You understand that you will be provided with a paper copy of any documents delivered electronically if electronic delivery fails.

### Technical Requirements

You confirm that you are capable of viewing documents in PDF format or will download Adobe Acrobat software on your personal computer to view eServices documents in PDF format. No other special software is required to access, view or print these documents. You acknowledge that Gateway is a secure website and that you must be granted and maintain your access using a private user identification and password in order to view, download or print documents from your computer.

### Deemed Delivery

You agree that any eStatement delivered to you is deemed to be delivered on the day that the eStatement is made available, and not on the day that you actually review the document. BMO Nesbitt Burns is not liable for costs resulting from a failure to review statements.

### Amendments

We will notify you via the Message Centre on BMO Nesbitt Burns Gateway Homepage of a change to these terms and conditions. You agree that your use of BMO Nesbitt Burns Gateway account to access eStatements after we have posted the notice means that you agree to the terms and conditions as amended. If you do not agree to a change in the terms and conditions, you must immediately change your statement options under the eServices tab as described above under ‘Paper Delivery’ in order to receive paper copies of account statements.

### Contact Us

You should contact us at 1-877-873-7664 if you are having trouble accessing or retrieving your eStatements on your computer. You understand that neither BMO Nesbitt Burns nor its information provider shall be liable for any losses or damages resulting in any delay or interruption in the transmission of eStatements..