

Ease and Access Redefined

At BMO Nesbitt Burns we're committed to providing you with a broad range of wealth management solutions to help address the complexities of managing your finances. The BMO Nesbitt Burns Preferred Plus Account (Preferred Plus) is designed to help simplify your finances by adding banking capabilities to your investment account. Preferred Plus seamlessly consolidates your BMO Nesbitt Burns investment account with a BMO Bank of Montreal® bank account; providing you with direct access to the cash held in your investment account – and a preferred rate on your cash balances.

With Preferred Plus you benefit from a wide range of wealth management solutions, industry leading research and the professional advice of your BMO Nesbitt Burns Investment Advisor. Your BMO Bank of Montreal bank account – available in both Canadian and U.S. dollars – ensures you always have convenient access to your money, while earning a higher rate of interest on any cash held within your account.

Preferred Plus is available for personal accounts, holding company and business investment accounts – making it easy to arrange for deposits and withdrawals to cover investment-related transactions.

Convenient Access to Your Cash

Your BMO Nesbitt Burns Debit Card (debit card) provides you with a range of convenient options to access the cash in your Preferred Plus account. Funds can be withdrawn or deposited in Canadian dollars at any BMO Bank of Montreal Instabank® automated banking machine. You can also use your debit card to withdraw money at any automated banking machine in Canada with the Interac®** symbol, and throughout

the world at any automated banking machine with the Cirrus®* or Maestro®# symbol¹. In Canada, your debit card may also be used for purchases at any merchant displaying the Interac Direct Payment symbol, and throughout the world on the Maestro network.

With BMO Bank of Montreal's online and telephone banking, you can make bill payments, review your transactions and obtain cash balances. Direct deposits and pre-authorized bill payments can easily be set up in your Preferred Plus account. You can arrange for electronic direct deposit of most employer paycheques, pension, annuity and other dividend payments, as well as setting up pre-authorized bill payments so that your designated bills are automatically paid from your Preferred Plus account on the due date.

The cost of most everyday banking transactions are complimentary, including debit purchases, withdrawals, cheques, bill payments, email money transfers, deposits and Canadian and U.S. money orders and bank drafts.

Preferred Plus can also give you access to a credit limit based on the margin available in your investment account. This credit limit functions like a line of credit, which you can access using your debit card through online and telephone banking or by writing a cheque.

Online Access to Your Preferred Plus Account

Using BMO Nesbitt Burns Gateway® you have online access to your Preferred Plus investment transactions and security positions. Details of your banking transactions are available via BMO online banking. Each month (quarterly if there is no activity in the account), your consolidated Preferred Plus account statement summarizes your security transactions, holdings and banking transactions.

Enjoy the Benefits of Preferred Plus Today

Preferred Plus makes your financial life simpler so that you and your Investment Advisor can focus on achieving your personal investment objectives and financial goals. The comprehensive suite of Preferred Plus benefits are provided free of charge to clients who have at least \$500,000 invested with BMO Nesbitt Burns; clients with less than \$500,000 invested at BMO Nesbitt Burns are charged a \$200 annual administration fee for Preferred Plus.

For more information about how you can benefit from Preferred Plus, please contact your BMO Nesbitt Burns Investment Advisor.



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¹ Fees may be charged by non BMO ABMs.

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Deposits in your Canadian dollar bank account with Bank of Montreal are insurable under the Canada Deposit Insurance Corporation Act. Deposits in U.S. dollar bank accounts are not insurable under that Act and are also not insured by the Canadian Investor Protection Fund. Your securities are protected under the Canadian Investor Protection Fund. Brochures describing the types and limits of coverage are available at your request. FT8/14

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