

Quadrant Program[®]



As your investment needs become more sophisticated, the BMO Nesbitt Burns Quadrant Program provides you with a managed investment solution designed to help you build and protect your wealth.

With Quadrant, the responsibility for monitoring the markets and making the day-to-day investment decisions is delegated to experienced investment professionals who bring a disciplined and comprehensive approach to managing your investments.

The BMO Nesbitt Burns Quadrant Program (Quadrant) combines the knowledge and experience of your BMO Nesbitt Burns Investment Advisor, the expertise and leadership of SEI Investments and access to some of the leading investment managers from around the world, to deliver a managed investment solution designed to reduce volatility and provide the potential for above average returns.

Studies show that asset allocation is the primary factor in determining why different portfolios experience different rates of return. Since different asset classes will tend to rise or fall under different economic conditions, the right combination of equities, fixed income and cash management solutions can help smooth out the impact of market volatility.

Quadrant employs a highly diversified strategy; assets are strategically allocated by asset type, investment style, investment manager and geographic location. This process ensures your portfolio is well diversified and the major asset classes are carefully incorporated.

Our Partnership With SEI Investments

BMO Nesbitt Burns' partnership with SEI Investments (SEI) is a key advantage of the Quadrant program. SEI manages over \$200 billion in assets¹ and for over 40 years has been a leader in the investment services industry. With Quadrant you can be confident that some of the most reputable and highly respected investment professionals in the industry will be making the investment decisions within your portfolio.

You will also benefit from SEI's expertise and strength in portfolio construction, research and asset allocation, ensuring your Quadrant portfolio is well-diversified, continuously monitored and maintains its stated investment objectives.

Expertise of Your Investment Advisor

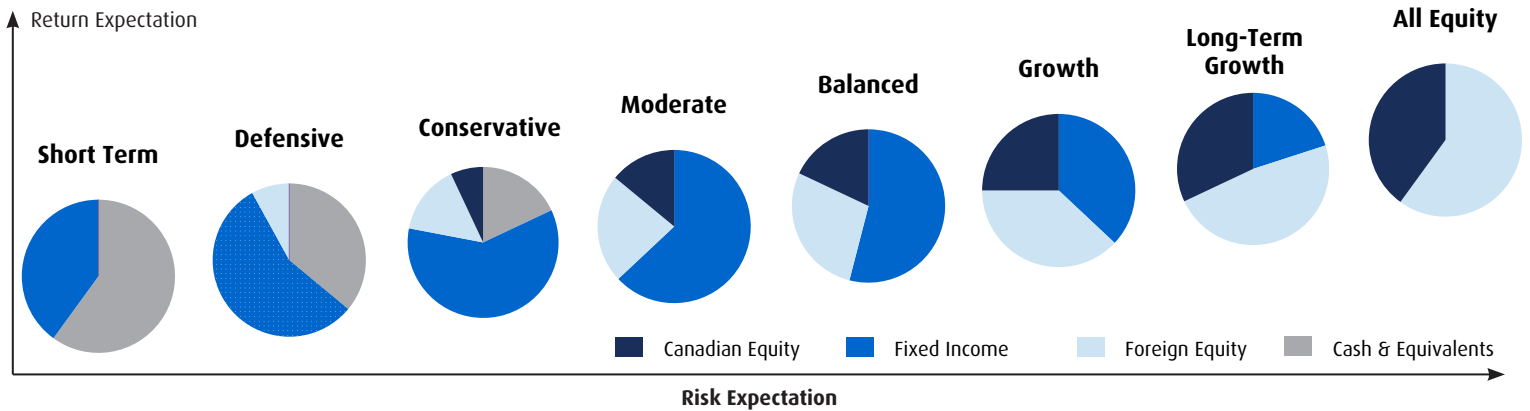
Your BMO Nesbitt Burns Investment Advisor is committed to helping you reach your investment and financial goals. After gaining a complete understanding of your unique personal and financial situation, your Investment Advisor will develop an Investment Policy Statement that addresses your specific needs and then recommend the Quadrant portfolio that is best suited to your circumstances.

Once invested, your Investment Advisor will keep you well informed and continue to monitor your Quadrant portfolio to ensure it continues to meet your current needs.

¹ As of December 31, 2012

Quadrant Portfolios

An important part of the investment process is the development of your Investment Policy Statement, which clearly defines your recommended asset mix, risk tolerance and investment goals. Your Investment Advisor will use your Investment Policy Statement to determine which of the Quadrant portfolios is right for you. The eight Quadrant portfolios are designed to meet a wide spectrum of investor goals — from preserving your capital to providing maximum growth of your assets.



Short Term Portfolio: Investors with a short-term time horizon who are primarily interested in preserving their wealth.

Defensive Portfolio: Investors who are primarily concerned about the risk of losing their capital.

Conservative Portfolio: Investors seeking a balance between growth and risk control. Growth is viewed as a secondary objective to managing the risk of loss.

Moderate Portfolio: Investors who are primarily focused on growth with a secondary objective of controlling risk.

Balanced Portfolio: Investors who are primarily focused on growth while maintaining broad participation in financial markets.

Growth Portfolio: Investors who are primarily focused on growth and want to maintain broad participation in financial markets.

Long-Term Growth Portfolio: Investors who are seeking maximum growth of their assets over a long-term time horizon.

All Equity Portfolio: Investors seeking long-term growth of capital.

Contact your BMO Nesbitt Burns Investment Advisor to learn how Quadrant can help you reach your financial goals. Visit www.bmo.com/nesbittburns for more information about the products and services available through BMO Nesbitt Burns.

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