

## Count on us for competitive commissions and fees

At BMO InvestorLine, we're serious about arming investors like you with the tools you need to achieve your investment goals. With access to in-depth planning tools and objective investment research you can make sound, informed decisions that empower you to invest confidently, and cost-effectively.

In short, BMO InvestorLine is committed to helping independent investors like you meet your financial goals at a competitive price.

### COMMISSIONS

Enjoy extra savings whenever you place trades electronically.

#### I. Trading Electronically

##### • Stocks

##### Canadian and American Exchanges

Up to 1,000 shares of any value:

- Market Order \$25
- Limit/special terms order \$29

Over 1,000 shares:

Stock Price	Commission
\$0 - \$2.00	1.5% of principal value
\$2.01 and over	\$0.03/share

Where the principal value of the trade is \$2,000 or less, the commission is \$25 for market orders, \$29 for limit/special terms orders. Stock trades are subject to a minimum commission of \$25 for market orders, \$29 for limit/special terms orders. The commission calculation is based on the original format of the order prior to any changes.

##### • Options

##### Canadian and American Exchanges

20% discount off our current options commission schedule.

Where the principal value of the trade is \$2,000 or less, the maximum commission is \$35 CDN, \$45 U.S. Option trades are subject to a minimum commission of \$35 CDN, \$35 U.S. Current stock commission schedule applies for assignments and exercises.

## II. Trading through a BMO InvestorLine Representative

##### • Stocks

##### Canadian Exchanges

Stock Price	Commission
\$0 - \$.245	2.5% of principal value
\$.25 - \$1	\$35 + 1/2¢/share
\$1.01 - \$2	\$35 + 2¢/share
\$2.01 - \$5	\$35 + 3¢/share
\$5.01 - \$10	\$35 + 4¢/share
\$10.01 - \$20	\$35 + 5¢/share
\$20.01 and over	\$35 + 6¢/share

##### American Exchanges

Stock Price	Commission
\$0 - \$.245	2.5% of principal value
\$.25 - \$1	\$35 + 2¢/share
\$1.01 - \$2	\$35 + 3¢/share
\$2.01 - \$5	\$35 + 4¢/share
\$5.01 - \$10	\$35 + 5¢/share
\$10.01 - \$20	\$35 + 6¢/share
\$20.01 - \$30	\$35 + 7¢/share
\$30.01 and over	\$35 + 8¢/share

Where the principal value of the trade is \$2,000 or less, the commission is \$40 CDN, \$40 U.S. Stock trades are subject to a minimum commission of \$40 CDN, \$40 U.S.

##### • Options

##### Canadian and American Exchanges

Option Price	Commission
\$0 - \$1	\$35 + \$1.00/contract
\$1.01 - \$2	\$35 + \$1.50/contract
\$2.01 - \$3	\$35 + \$2.00/contract
\$3.01 - \$4	\$35 + \$2.50/contract
\$4.01 - \$5	\$35 + \$3.00/contract
\$5.01 and over	\$35 + \$3.50/contract

Where the principal value of the trade is \$2,000 or less, the maximum commission is \$35 CDN, \$45 U.S. Option trades are subject to a minimum commission of \$35 CDN, \$35 U.S. Current stock commission schedule applies for assignments and exercises.

### BONDS, T-BILLS, GICS, STRIP COUPONS

Commissions, if any, are included in the quoted price. You may enjoy additional savings for online fixed income trades.

### MUTUAL FUND FEE SCHEDULE

#### I. Ordering Electronically

20% discount off our current mutual funds fee schedule

#### II. Ordering through a BMO InvestorLine Representative

##### • No Fee Funds

Buy	Sell	Switch
No Fee	No Fee	No Fee

Visit [bmoinvestorline.com/nofeeunds](http://bmoinvestorline.com/nofeeunds) for a complete list of fund families that are part of our No Fee Funds program.

Investment Policies and Minimums for No Fee Funds:

1. With the exception of Money Market and T-Bill funds, there is an initial purchase minimum of \$1,000 or the fund company's minimum, whichever is higher. A subsequent purchase minimum of \$500 applies.
2. Exempting Money Market and T-Bill funds and back load (DSC) funds, an early redemption fee of \$40 will be charged for funds held for less than 90 days. For DSC funds, a fund company deferred sales charge on redemption may apply. Switch orders are subject to same purchase minimums and early redemption fee.
3. For BMO Money Market and T-Bill funds and GGOF Money Market Funds, an initial purchase minimum of \$5,000 and a subsequent purchase minimum of \$500 applies. All units must be redeemed if your balance falls below \$5,000.
4. For all other Money Market and T-Bill funds, an initial purchase minimum of \$25,000 and a subsequent purchase minimum of \$500 applies. All units must be redeemed if your balance falls below \$25,000.

##### • Transaction Fee Funds

Buy	Sell	Switch
\$40	\$40	\$40

The following fund families are offered as Transaction Fee Funds:

Altamira	Mulvihill Capital
Beutel Goodman	Phillips, Hager & North
Capstone	Sceptre
Crystal Wealth Management	Opus 2 Direct
Mawer	Tradex
McLean Budden	

Investment Policies and Minimums for Transaction Fee Funds:

1. With the exception of Money Market and T-Bill funds, there is an initial purchase minimum of \$1,000 or the fund company's minimum, whichever is higher. A subsequent purchase minimum of \$500 applies.
2. For Money Market and T-Bill funds, an initial purchase minimum of \$25,000 and a subsequent purchase minimum of \$500 applies.
3. Switch orders are subject to same purchase minimums and transaction fees.
4. Some fund companies may also charge additional initial account set-up fee.

## BACK LOAD FUNDS

### Bonus Rebate

When you purchase a back load fund, you will receive a bonus of 3% if your order is placed online or 2.5% if your order is placed through a BMO InvestorLine Representative.

Bonus rebate on DSC funds does not apply to Labour Sponsored Investment Funds and Automatic Investment Plans. BMO InvestorLine does not charge a redemption fee on back load funds; however, a fund company deferred sales charge on redemption may apply. These charges decline over a series of years.

## FEES FOR REGISTERED ACCOUNTS

No fee RSPs including LIRAs (Locked-in Retirement Accounts) when you maintain a \$15,000 balance. An annual administration fee of \$100 is charged for accounts less than \$15,000. Fee is waived until December 31 in the year when account is opened.

No fee for RIFs, LIFs (Life Income Funds) or LRIFs (Locked-in Retirement Funds).

## MORE ON OUR COMMISSIONS AND FEES

- All transactions for one account in one security on one side of the market during one trading session are included in determining the principal value of the trade.
- Full commission charges apply for each partial fill except when transacted on the same business day.
- Prices on multiple fills transacted on same business day are averaged for commission purposes.
- Commissions on U.S. trades are charged in U.S. Dollars.
- Electronic trades are placed through the BMO InvestorLine web site or any other electronic channel.
- Commission calculation is based on the original format of the order. If you change an order through a BMO Investment Representative, the current commission schedule applies to the original order and any subsequent changes to that order.
- All rates apply as of September 30, 2002, and are subject to change without notice.

Please keep this brochure as a handy reference to BMO InvestorLine's commissions and fees.

## Commission & Fee Schedule

Effective September 30, 2002

**WE'RE  
CHANGING  
OUR  
RATES.  
  
READ  
ON FOR  
DETAILS...**

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(07/02)

