

Two ways to invest in your financial success




BMO InvestorLine presents 2 unique solutions designed to help you take control of your investments.



Ask yourself

Do you...

- Like to be in control of your investments?
- Like to use online tools and technology?
- Want to make your own investment decisions?



If you answered 'yes' to any of these questions, you may want to consider investing online.

With BMO InvestorLine, you get to choose how you'd like to invest online.

Self-Directed

Gives you the tools to make independent decisions on how to invest.

advice**Direct**

Provides you with online advice and investment recommendations for your portfolio.

This guide explains the benefits of each service and can help you decide which one might be best for you.



Self-Directed

Why invest with BMO InvestorLine Self-Directed?

Selection

As a self-directed investor, you need the right tools to help select the best investments. Tools like our Advanced Stock Screener, Quick Picks and S&P Top Picks can help you easily select investments including fixed income, mutual funds, exchange traded funds, and stocks.

Savings

Put more money into your investments – not into fees – with no-fee fixed income, no-fee mutual fund purchases and no account management fee. Plus, buy and sell stocks for as little as \$9.95.

Service

BMO InvestorLine is with you every step of the way. Our Quickstart online demo and the Getting Started section of our website provide detailed instructions on how to set up your account. Dedicated representatives are available to walk you through our tools and your transactions. Stock and news alerts and personalized notifications about your holdings keep you in touch with your investments.



In their own words

“Investing online is exciting and very rewarding. I am in my accounts every day tracking and tweaking so I can stay on plan. There may be cheaper commissions on the street but none of those firms offer the value that InvestorLine does.

The tools are easy to use and they actually make decisions easier. Using S&P Top Picks gives me a better perspective on which stocks may perform well in the upcoming year. I can’t get enough of the Market Streamer – it’s great. We can watch the market in real time and that’s value you can’t put a price on.”

Peter, Ontario



The Self-Directed process: Educate, plan, select, monitor

Educate

Increase your knowledge of the markets and make smarter investment decisions.

Learn the basics with our Retirement, Mutual Fund, Fixed Income, TFSA, and Tax resources.

Expand your knowledge with seminars, webcasts, and newsletters. Become a better online investor with demos and tutorials.

Get your questions answered with our comprehensive FAQ section.

Plan

It can seem daunting, but making a plan can help you achieve your financial goals faster.

Retirement Planner helps you get started by answering the questions: How much will you need when you retire? Are you saving enough? Do you currently have the right mix in your portfolio? What's your tolerance for risk?

Asset Allocator helps you determine an asset allocation mix to meet your financial objectives, whether you are saving for a new house, a child's education or retirement.

Select

There's a whole world of investments out there – let us help you navigate it. Make the most of your time online with our research and screening tools.

Advanced Stock Screeners allow you to quickly narrow your search based on your investment criteria and are powered by GlobeinvestorGOLD.

Analyst Ratings give you a consolidated view of third-party analyst recommendations, ratings and target prices for Canadian and U.S. stocks from Standard & Poor's, GlobeinvestorGOLD, BayStreet.ca and Briefing.com.

Ford Equity Research provides quantitative reports for over 4,000 North American listed companies and **S&P** provides qualitative analysis for over 1,500 companies.

GlobeinvestorGOLD keeps you up to date on 9,000 North American companies.

ETF and Mutual Fund Model Portfolios make it easy for you to diversify your investments. We've partnered with Lipper – a Thomson Reuters Company - to give you portfolios that match four investor profiles: Income, Balanced, Growth, and Aggressive Growth.

ETF Screener and Comparison tools help you use a variety of criteria to find the best ETFs for you.

Fixed Income Online makes it easy to access some of the best rates available and to buy and redeem fixed income products online.

Morningstar provides you up-to-date mutual fund research including Quicktake Reports, Morningstar's Five Star Ratings as well as Morningstar's FundSelector tool.



The Self-Directed process: Educate, plan, select, monitor

Monitor

Stay on top of your investments. BMO InvestorLine offers you the peace of mind that comes with alerts and other tools that will keep you up-to-date and in touch.

Alerts and Watch Lists help you stay on top of the markets wherever you are, providing up-to-the-minute news and stock price changes.

Benchmark Comparisons let you track your portfolio's performance against nine key indexes in up to four different time frames.

Hard Stop, Trailing Stop and Sell on Stop Orders protect your profits and guard against downside risk.

Market Streamer helps you monitor the North American markets in real-time, so you never miss an investment opportunity.

Portfolio Rebalancing compares your current asset mix against your investment plan and highlights any changes you may want to make to stay on track.

Exceptional service and more value

5 Star Program® – the complete relationship

With the 5 Star Program, you'll receive premium features, like online tools and expert research, which can help you make more informed investment decisions and reduce your investment costs.

As a 5 Star client, you'll gain exclusive access to:

- Our dedicated 5 Star relationship team, available by phone
- Preferred interest rates on cash or margin balances
- Market streamer (all 5 Star levels)
- Access to BMO Capital Markets research on TSX 60 equities
- Access to BMO Market Pro, our next generation platform for streaming charts, quotes and news (Gold & Platinum Star levels only)

Become a 5 Star client

Depending on your net assets and the number of trades you make, you may qualify to become a Silver Star, Gold Star, or Platinum Star member of the 5 Star Program.

- **Silver Star** – minimum \$250,000 in net assets
- **Gold Star** – minimum \$500,000 in net assets or 30-149 trades per quarter
- **Platinum Star** – minimum \$10,000,000 in net assets or 150+ trades per quarter

TIP

You can combine all of your accounts under one User ID to reach the qualifying threshold, so you can manage your investments all in one place.



In their own words

“I manage accounts for my entire family so I love the convenience of having everything in one place – it allows me to spend more time taking care of what matters to me the most.

It feels great to have this much control over my accounts.

I’ve used two other online brokerages in the past, but I found InvestorLine is the easiest website to navigate and to complete transactions quickly.

As part of my 5 Star Program benefits, I save money on fees and have access to a team of dedicated agents. That level of personal service makes me feel like InvestorLine really cares about my financial success.”

Andre, Saskatchewan



adviceDirect™

Online investing with the benefit of professional support.

The only online investing service in Canada to give you advice.

You like to manage your investments online but you also want advice to guide you along the way - when you need it. With adviceDirect you have the best of both worlds.

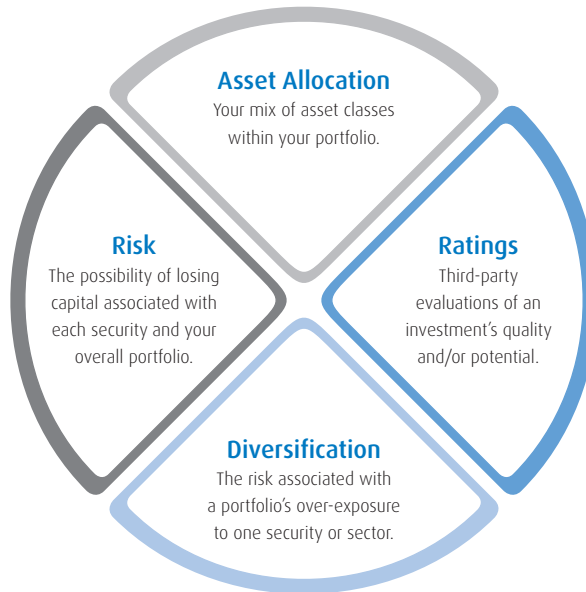
- Easy-to-follow recommendations and advice
- Continuous portfolio monitoring and proactive portfolio alerts
- Access to a dedicated team of adviceDirect investment specialists

How can an online service make investing recommendations that are right for you?

At the heart of adviceDirect is a powerful quantitative analysis engine that evaluates your portfolio to ensure it's aligned with your investor profile. It identifies and proactively alerts you if there are issues and gives you personalized investing recommendations.

During the account opening process, an adviceDirect investment specialist will recommend an investor profile to you that aligns with your goals, risk tolerance, time horizon, investment knowledge, and account objectives. This ensures that the advice you receive will be tailored to your needs.

adviceDirect uses your investor profile and four key criteria to monitor your portfolio and provide recommendations.





The adviceDirect process: Review, create, execute

Review your portfolio Get advice on your current holdings.	adviceDirect uses the information in your investor profile and performs a thorough analysis of your portfolio to: <ul style="list-style-type: none">• Ensure your holdings are suitable for you.• Highlight any issues across four key criteria: Asset Allocation, Rating, Risk, and Diversification.
Create your plan Select your trades from a list of specific recommendations.	adviceDirect takes the analysis of your current holdings and presents you with a list of buy and sell recommendations so that you have the best opportunity to reach your investment goals.
	You will have the opportunity to see the impact these recommendations have on your portfolio before you place any trades.
	You can select securities to create your plan from the list of recommendations, your current holdings, a watchlist or search results.
	Equities are rated by MarketGrader.com , an independent research provider that rates over 6,000 North American securities. Buy/sell/hold ratings are based on a system which analyses 24 fundamental aspects of determining a company's value.
	Mutual funds are rated by Lipper – a Thomson Reuters Company. Lipper identifies funds that have provided relatively superior consistency and risk-adjusted returns when compared to a group of similar funds.
Execute your plan Execute a portion of or your entire plan at once.	Fixed Income products will always be investment grade.
	When you're ready, you can trade an individual selection or use the multiple order entry feature to execute up to ten trades at once.
	If you're not ready to take action you can always save your plan and execute it at another time.
You can layer Limit Orders and Stop Orders onto your trades to protect your portfolio on the downside of the market, and lock in gains on the upside.	
Order status will help you manage and track pending orders.	

No other online brokerage company in Canada can provide you with this level of support.

See the impact of your trade with Trade Now

Once you select an investment, the Trade Now feature gives you the ability to assess your trade and inform you of:

- Individual ratings for stocks and mutual funds
- The impact of the trade on your portfolio
- Potential investment alternatives based on your investor profile

At some point you may want to buy or sell an investment that hasn't been recommended by adviceDirect. With Trade Now you can make sure that your selections are in line with your investor profile and place these trades with unparalleled confidence.

Monitoring and portfolio alerts

adviceDirect will work to keep you on track and ensure that your portfolio is always aligned with your investor profile.

- **Continuous portfolio monitoring** gives you peace of mind that your investments are being monitored even when you're not logged in.
- **Proactive portfolio alerts** will be sent to you to keep you up-to-date on changes in your portfolio and any time you need to take action.
- **Investment specialists** will provide additional support and will contact you if you don't act on portfolio alerts.

We're here to help.

Live help when you need it

With adviceDirect you'll get online advice and access to live help. adviceDirect investment specialists are registered representatives who will:

- Recommend an investor profile that is suitable for you
- Help clarify investment recommendations
- Discuss performance and help transfer assets
- Review portfolios and explain notifications
- Offer instruction on using adviceDirect tools

Complete service – one fee

When you sign up to use adviceDirect, you'll be paying one all-inclusive annual advisory fee. Here's what's included:

- Recommendation of your investor profile
- Assessment of your current portfolio and investment objectives
- Online advice and recommendations
- Continuous portfolio monitoring
- Proactive notifications alerting you of changes within your portfolio and any action required
- Access to third-party equity and mutual fund research
- Access to adviceDirect investment specialists
- A predetermined number of trades so you can keep your portfolio on track without incurring additional trading costs

So what will this cost you?

Fees for adviceDirect are determined as a percentage of billable assets and include a predetermined number of trades per year. The minimum investment required to open your first account is \$50,000, and adviceDirect accounts can be linked together to benefit from tiered pricing.

Annual advisory fee schedule²:

Billable assets	Fee
\$50,000.00 to \$100,000.00	\$ 750 flat fee
or \$100,000.01 to \$500,000.00	0.75% x billable assets
or \$500,000.01 and up	\$3,750 maximum fee
<small>The fees are charged quarterly in arrears and are based on billable assets in your account. Billable assets include equities, fixed income and mutual funds. Cash, money market funds and mutual funds that pay a trailer are not considered billable assets and are excluded from the fee calculation. Mutual Fund purchases will or may include trailer fees paid to BMO InvestorLine. Advisory fees may be tax-deductible in non-registered accounts.</small>	

Annual trade guide:

Total assets	# Trades included
\$50,000.00 to 150,000.00	30
\$150,000.01 to 200,000.00	45
\$200,000.01 to 250,000.00	55
\$250,000.01 to 300,000.00	65
\$300,000.01 to 400,000.00	80
\$400,000.01 to 500,000.00	100
\$500,000.01 to 750,000.00	130
\$750,000.01 to 1,000,000.00	160
Greater than \$1,000,000.00	185



Accounts and Services

Ready. Set. Invest.

Whether you're saving for a home renovation, planning for your retirement, or setting aside funds for your children's education, BMO InvestorLine offers a broad range of accounts to help you achieve your goals.

TIP

If you're an advanced investor, you may choose to make options a part of your trading strategy. For a period of time, you can secure the value of your holdings by purchasing an option contract that helps offset future market risk. If you're a more aggressive investor – one who's comfortable with anticipating future market movement – you can capitalize by purchasing an options contract that profits if and when your forecast is proved accurate. Options trading is available in Self-Directed accounts.

Self-Directed and adviceDirect account types

Cash	For individual or joint accounts, Cash accounts are non-registered, and can be used for saving for a specific goal, like renovating your home or buying a car.
Margin	Margin accounts provide a line of credit to qualified investors who want to purchase eligible securities without paying for them in full. Once you're approved, your credit limit is based on the market value of the securities held in your BMO InvestorLine account and fluctuates daily.
Tax-Free Savings*	A Tax-Free Savings Account (TFSA) allows you to save and invest tax-free.
Retirement Savings	<p>Allow you to save and invest for your retirement in tax-sheltered accounts, including:</p> <p>Self-directed RRSPs</p> <ul style="list-style-type: none"> • Retirement Savings Plans (RSP) • Spouse/Common-law partner RSPs <p>Locked-in Retirement Plans:</p> <ul style="list-style-type: none"> • Locked-in Retirement Accounts¹ (LIRA) • Locked-in Retirement Savings Plans² (LRSP) • Restricted Locked-in Retirement Savings Plans (RLSP)
Retirement Income	<p>Provides you with income from a tax-sheltered account during your retirement. Your RSP account can be converted to one of the appropriate options below:</p> <p>Registered Retirement Income Funds (RRIFs)</p> <ul style="list-style-type: none"> • Retirement Income Funds (RIF) • Spouse/Common-law partner RIFs • Life Income Funds (LIF) • Prescribed Retirement Income Funds³ (PRIF) <p>Locked-in Income Plans:</p> <ul style="list-style-type: none"> • Locked-in Retirement Income Funds (LRIF) • Restricted Locked-in Retirement Income Funds (RLIF)
Registered Education Savings Plan (RESP)*	<p>Choose from two general types of RESPs:</p> <p>Family plan</p> <p>You can name one or more children as beneficiaries. The children must be related to you and can be your children – including adopted children or grandchildren.</p> <p>Individual</p> <p>Set up a plan for one person who does not need to be related to you. There is no age limit, so you can even set up an RESP for yourself or another adult.</p>
Non-Personal	We offer accounts for Corporations, Sole Proprietorships, Partnerships, Investment Clubs, Societies or Churches, Trusts, and Estates.

*TFSA and RESP accounts are only offered as Self-Directed accounts and not as adviceDirect accounts.

Services that set us apart

AccountLink® – full banking privileges for your trading account

When you open a non-registered BMO InvestorLine account, you're automatically provided with AccountLink. It's the only feature of its kind available in the Canadian marketplace today, and it empowers your trading account with full, everyday banking functions: cheque privileges, deposits, ABM withdrawals and debit card purchases.

MyLink® – your secure personal inbox

MyLink is an industry-leading service that provides you with one-to-one customized, relevant and timely notifications to help you make more informed investing decisions. MyLink provides you with:

- A secure personal inbox
- Investment insights and information specific to your portfolio holdings
- Secure and prompt online communication with a BMO InvestorLine representative
- A direct link to tools and resources to help you make more informed investment decisions

Customized client learning – in person or online

Let us show you how easy it is to get the most out of investing online. Our representatives can meet with you in person or online to demonstrate and explain our tools and services. Whether you're a novice or a seasoned investor, your learning session will be customized to fit your needs. You do not have to be a client to take advantage of this complimentary service.

TIP

Getting started

Ask your BMO investment professional to show you how easy it is to begin investing online. Many account types can be opened immediately.

¹ LIRAs are used for funds legislated in: Alberta, Saskatchewan, Manitoba, Ontario, Quebec, New Brunswick, Newfoundland, Nova Scotia.

² LRSFs are used for funds legislated in: British Columbia, Nova Scotia, Prince Edward Island, Yukon, Northwest Territories, Federally (regardless of province).

³ PRIFs are Saskatchewan and Manitoba regulated. ⁴ For 5 Star Program Terms and Conditions, visit bmo.com/investorline.

⁵ Fee schedule and trade guide as of May 2014. When there are increases to our fees, clients will be notified 60 days in advance.

Commissions, trailing commissions management fees and expenses all may be associated with exchange traded funds/mutual fund investments. Please read the prospectus before investing. Exchange Traded Funds/Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

Options are not suitable for all investors. Investing in options carries substantial risk and tax consequences. Investors may realize losses on any investments made utilizing leverage. Future returns are not guaranteed, and use of leverage may magnify trading losses. adviceDirect is available only to residents of certain jurisdictions. Please call 1-888-776-6886 for information about the availability of adviceDirect in your jurisdiction.

An adviceDirect account is a non-discretionary fee based account which offers investment recommendations. adviceDirect does not provide portfolio management by a portfolio manager. The client makes their own investment decisions and manages their own investment portfolio. adviceDirect does not offer discretionary, managed accounts.

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Member – Canadian Investor Protection Fund and Member of the Investment Industry Regulatory Organization of Canada.

BMO Wealth Management is the brand name for a business group consisting of Bank of Montreal and certain of its affiliates, including BMO InvestorLine Inc., in providing wealth management products and services.



Talk to us
1-888-776-6886



Learn more
bmo.com/investorline

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