

Your Investment Report

9 Your Year-to-Date Fees Summary

Fees you paid

	USD(\$)	CAD(\$)
Operating charges		
Annual administration fee	0.00	0.00
Other operating fees	N/A	402.24
Total operating charges	N/A	402.24
Transaction charges		
Commissions on equities	1187.48	1568.24
Commissions on fixed income	309.02	408.29
Transfer fees	155.00	204.79
Interest fees	0.00	0.00
Total transaction charges	1,851.50	2,446.29
Total fees you paid in 2015	2,155.94	2,848.53

Payments BMO received from third parties

	USD (\$)	CAD (\$)
Trailing commissions for mutual funds	2460.20	3228.3
Total payments BMO InvestorLine received from third parties in 2015	2460.20	3228.3

A mutual fund pays a management fee from the assets of the fund. Out of that fee, BMO InvestorLine receives a trailing commission for the service we provide to you. The amount of the trailing commission depends on the sales charge option you chose when you purchased the fund. Although you do not pay these trailing commissions directly, they reduce the fund's return to you. For more information about a mutual fund's fees, check the fund facts. For leading edge mutual fund tools and research, visit us at bmo.com/self-directed and sign in. Go to Research and select Mutual funds. To speak with a BMO InvestorLine representative call 1.888.776.6886 between 8:00 a.m. and 8:00 p.m. ET Monday to Friday.

9 Your Year-to-Date Fees Summary is a consolidated view of all fees and charges received from your account activity. This gives you a detailed breakdown of operating and transaction charges as well as payments BMO InvestorLine received from third parties. To learn more about performance, fees and charges to your account, please refer to the Performance Summary and Transaction History section on your BMO InvestorLine account.

We understand how important your account statement is for monitoring your investments. We hope that your statement gives you the information you need to achieve your long-term investment objectives.

For additional information or questions about your statement, please contact a BMO InvestorLine Investment Specialist at 1-888-776-6886 between 8 a.m. and 8 p.m. ET Monday to Friday.

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How to read your BMO InvestorLine Account Statement

We're here to help you understand how your investments are performing, what it costs to manage your assets and track your most recent transactions.

Your Investment Report

1 Account summary

Your investments	Opening Value Oct 1, 2015	Closing Value Oct 31, 2015	Balance on Oct 31, 2015 (CAD\$)
Canadian Dollar Investments			
Cash Account	510,000	520,000	520,000
US Dollar Investments			
Cash Account	61,000	62,000	80,000
1 USD = 1.3075 CAD			80,000
Grand Total (CAD\$)			600,000

AccountLink Service
Canadian Dollar BMO Account: 123-45678
US Dollar BMO Account: 123-45678

Last Statement: Sept 30, 2015 **588,500**

We're here to help

We're committed to helping you achieve your specific investing goals. Visit us at bmo.com/self-directed to access leading edge tools, research and education about investing. To speak with a BMO InvestorLine investment specialist call toll free: 1.888.776.6886 between 8:00 a.m. and 8:00 p.m. ET Monday to Friday.

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Behind the numbers

Your monthly statement begins with a basic snapshot in the form of an **Account summary** and gradually dives into specific **Investment details**, including:

- A list of all your investments/holdings and their value
- Account activity for this month;
- Fees you paid.

1 Account summary provides an overview of your investments. This includes your Canadian and U.S. investments, or any other foreign currency investments, opening and closing values and account balance for the monthly reporting period. All of your account balance figures are reported in Canadian dollars.

Your Investment Report

2 Your Performance Report

Changes to your account

Balances have been converted to Canadian dollars, see page 1 for exchange rates.

	This Year (2016)	Since Start Date Jan 1, 2016*
Opening Value	490,000	490,000
Deposited	*100,000	*100,000
Withdrawn	-20,000	-20,000
Net Invested	=80,000	=80,000
Change in Market Value	+30,000	+30,000
Closing value on Dec 31, 2015	600,000	600,000

3 Your rate of return

The table below details your personal total percentage return. Total percentage return includes the cumulative realized and unrealized capital gains and losses of an investment, plus income from the investment, over a specified period of time, expressed as a percentage. The total percentage return is provided on both a Money-Weighted and Time-Weighted basis as of December 31 of each year. All performance data is calculated based on the Canadian dollar value of your investments, net of all fees and charges, regardless of the currency of your account. Please contact your BMO InvestorLine Investment Specialist if you have any questions about the performance of your investments.

	1 year	3 years	5 years	10 years	Since Start Date	Start Date
Money-Weighted	6.24%	N/A	N/A	N/A	6.24%	Jan 1, 2016
Time-Weighted	6.13%	5.14%	6.82%	5.12%	5.76%	Feb 2, 2003

2 The Changes to your account section shows a summary of all deposits, withdrawals and the change in market value of your investments. Please note that for all accounts opened prior to January 1, 2016, the “since start” date for all accounts is January 1, 2016. The line graph is a visual representation of your account changes based on your net investment and the market value.

3 Your rate of return includes your Money-weighted and Time-weighted returns calculated annually and appearing on your statement at the end of the year. It gives you a measurement of how you’re tracking to your long-term financial goals. Please note that for all accounts opened prior to January 1, 2016, the “since start” date for all accounts is January 1, 2016.

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4 Individuals related to your account

Type	Name
Beneficiaries	JOHN DOE JANE DOE

Your RRIF payment instructions

Minimum required payment amount	\$4,284.03
You have elected to receive *	\$4,284.03
This year you have received	\$23,956.11
The total taxes withheld this year are	\$8,430.89
Your selected payment frequency is	Quarterly

5 Summary of your investments in Canadian dollars

Investment Category	Amount	Holdings %
Cash and Short-term Investments	4,932.84	2.84
Fixed Income	0.00	0.00
Equities	169,030.60	97.16
Total	173,963.44	100.00

4 Registered Accounts and TFSA displays information specific to these account types (i.e. contributions, beneficiaries listed on your account and, if applicable, RRIF payment details).

5 Summary of your investments in Canadian dollars provides information on the asset allocation of all investments held in your account. The pie chart depicts the breakdown of each asset class within your account.

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6 Your Canadian Dollar Investments

All amounts are reported in Canadian Dollars.

Income you received

Type of Income	Current Month	Year-to-Date (YTD)
Dividends	4,590.58	51,704.22
Total	4,590.58	51,704.22

Expenses you paid

Type of Expense	Current Month	Year-to-Date (YTD)
Non-resident tax	0.00	48.39
Total	0.00	48.39

7 Your investment details

	Quantity	Per Unit	Total	Market Value on December 31, 2017
Cash and Short-term Investments				
CASH			17,876.34	17,876.34
Subtotal			17,876.34	17,876.34
Equities				
Equities and Options				
BOMBARDIER INC-CL B SUB-VTG BDO B/CA	1,000	13.989	13,989.00	2,260.00
LUMENTUM HOLDINGS INC COM - LITE US (See Bulletin board)	3	30.776	92.33	67.777
NORTEL NETWORKS CORPORATION	222	73.889	16,403.44	0.000
ROYAL BANK OF CANADA - RY/CA	1,050	94.450	100,117.01	96.540
YAVI SOLUTIONS INC COM - YV/US (See Bulletin board)	15	15.455	231.82	11.797
Equities and Options Subtotal			130,833.60	104,972.69
Subtotal			130,833.60	104,972.69
Total Canadian Dollar Investments			148,709.94	122,849.03

6 Income you received provides a breakdown of all income sources to your account including interest and dividends on a current and year-to-date basis.

Expenses you paid tells you how much non-resident tax your investments have incurred for the current month and on year-to-date basis. It also displays Dividend and Interest expenses.

7 Your investment details section describes your investments specific to each of the holdings in your account. Details include the number of units for each holding, the average and total cost, as well as the market value of each holding on a per unit and total market value basis.

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Account activity for this month

Date	Activity	Description	Quantity	Unit Price	Commission	Amount
Dec 1, 2015		Opening Cash Balance				0.00
Dec 1, 2015	Dividend	CANADIAN NATURAL RESOURCES CASH DIV ON 127 SHS REC 09/11/15 PAY 10/01/15	127			29.21
Dec 1, 2015	Dividend	LOBLAW COMPANIES LTD CASH DIV ON 110 SHS REC 09/15/15 PAY 10/01/15	110			27.50
Dec 6, 2015	Foreign Exchange	BUY CS @ 1.3004 MVEST 0000680601				1,088.79
Dec 9, 2015	Payment	RRIF PAYMENT TO 360-02591-1-7				-1,392.68
Dec 9, 2015	Sold	BANK OF NOVA SCOTIA MVEST 000681801 000191008801	-1	59.19		59.19
Dec 9, 2015	Sold	CAE INC MVEST 000681501 000191008301	-2	14.33		28.66
Dec 9, 2015	Sold	CGI GROUP INC CL A SUB-VTG MVEST 000682301 000191009301	-1	47.88		47.88

8 Account activity for this month summarizes all transactions that took place. Each activity is outlined indicating if it is a dividend, foreign exchange, interest payment, securities sold or bought, among others.