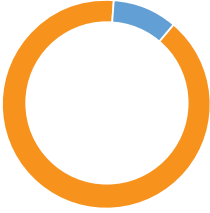
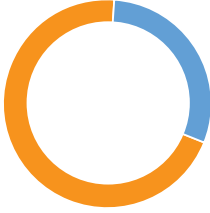

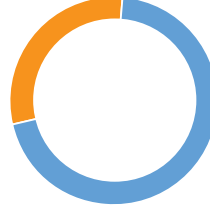
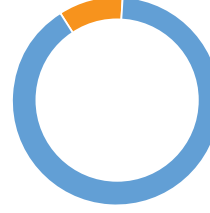


We will match you with one of these five ETF portfolios.

Capital Preservation	Income	Balanced	Long Term Growth	Equity Growth
Generally suitable if you have a low tolerance for risk and would like to receive income while looking to invest for the intermediate to long term.	Generally suitable if you have a low tolerance for risk, a need for regular income and are investing for the intermediate to long term.	Generally suitable if you have a medium tolerance for risk (ie. you are willing to accept some fluctuations in the market value of your investment), are investing for the intermediate to long term, and are looking for some income and long-term growth.	Generally suitable if you have a higher than average tolerance for risk, (ie. you are willing to accept fluctuations in the market value of your investment), would like some income and are looking to invest for long-term growth.	Generally suitable if you have a higher than average tolerance for risk, (ie. you are willing to accept fluctuations in the market value of your investment), would like to invest primarily in equities and are looking to invest for the long term.
 <p>● 10% Equities ● 90% Fixed Income</p>	 <p>● 30% Equities ● 70% Fixed Income</p>	 <p>● 50% Equities ● 50% Fixed Income</p>	 <p>● 70% Equities ● 30% Fixed Income</p>	 <p>● 90% Equities ● 10% Fixed Income</p>
Equities*				
10% Canadian Equity 5% U.S. Equity	17% Canadian Equity 9% U.S. Equity 4% International Equity	26% Canadian Equity 16% U.S. Equity 8% International Equity <1% Emerging Markets Equity	27% Canadian Equity 28% U.S. Equity 10% International Equity 5% Emerging Markets Equity	41% Canadian Equity 34% U.S. Equity 10% International Equity 8% Emerging Markets Equity
Fixed Income*				
27% Government Bonds 58% Corporate Bonds	18% Government Bonds 52% Corporate Bonds	8% Government Bonds 41% Corporate Bonds	10% Government Bonds 20% Corporate Bonds	7% Corporate Bonds

*The model ETF portfolio holdings and weights are current as of June 30, 2016. A certain percentage of each Model Portfolio may be invested in cash and cash equivalents at any one time. Holdings and asset class weights are subject to change at any time and without notice. These model ETF portfolios are provided for informational purposes only, are not advice to you, and cannot be used for any other purpose.



A product of BMO Nesbitt Burns

*Trademarks of Bank of Montreal, used under license. BMO Wealth Management is the brand name for a business group consisting of Bank of Montreal and certain of its affiliates, including BMO Nesbitt Burns Inc., in providing wealth management products and services. "BMO (M-design)", "BMO" and "BMO (M-design) Wealth Management" are registered trademarks of Bank of Montreal, used under license. "Nesbitt Burns" and "SmartFolio" are trademarks of BMO Nesbitt Burns Inc. BMO Nesbitt Burns Inc. is a wholly owned subsidiary of Bank of Montreal. BMO Nesbitt Burns Inc. is a Member-Canadian Investor Protection Fund. Member of the Investment Industry Regulatory Organization of Canada.