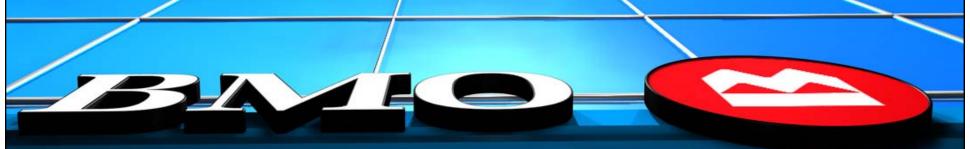


Investor Community Conference Call



Tuesday, December 6, 2011 2:00 p.m. EST

Call: 416-695-9753 (local), 1-888-789-0089 (toll free) (Please dial in between 1:45 p.m. – 2:00 p.m. EST)

Replay available until Monday, February 27, 2012 at 905-694-9451 or 1-800-408-3053, PIN 6850310#

Webcast: www.bmo.com/investorrelations