

## Investor Community Conference Call

Tuesday, December 4, 2012 | 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 25, 2013 at 905-694-9451 or 1-800-408-3053, PIN 6850310#

Webcast: www.bmo.com/investorrelations

