



You've been building your life in Canada for some time, and look forward to the great opportunities that lie ahead. We know that establishing a solid financial future for you, your family and future generations is important to you, and we can help make that happen.

Online Investing

If you are interested in taking control of your investments, you may want to consider opening an online investing account.

BMO InvestorLine® is an online investing service that provides you with two ways to invest online.

BMO InvestorLine Self-Directed provides tools to help investors make independent investing decisions.

BMO InvestorLine adviceDirect®, which is the first service of its kind in Canada, allows you to manage your own investments but offers 100% fact based, objective and unbiased investment recommendations to ensure your portfolio is always aligned to your investing profile.

BMO InvestorLine Self-Directed

With BMO InvestorLine's top ranked Self-Directed service, you'll benefit from:

- Extensive online research and screening tools such as our Advanced Stock Screen, Quick Picks and S&P Top Picks to help you select the investments.
- Online education resources that include newsletters, videos, live webinars, and demos to increase your knowledge and help you make more informed investment decisions.
- Account monitoring tools including detailed performance reporting, watchlists and email alerts to help you stay on top of your portfolio.
- Access to 5 Star and Active Trader programs that include low fee commissions, preferred interest rates, Real Time and Level II Quotes and many more benefits.

Named Top Bank-owned Online Broker by the Globe and Mail in 2011 & 2012

BMO InvestorLine's S&P research ranked #1 by the Wall Street Journal Best on the Street Analyst Survey, May 2011

BMO InvestorLine adviceDirect

With **BMO InvestorLine adviceDirect**, clients can invest online while benefiting from industry leading support and advice along the way. Details of this service include:

- Professional approach to online investment management that will ensure the advice you receive will be tailored to your needs.
- Continuous portfolio monitoring and proactive alerts give you peace of mind that your investments are always being monitored and will alert you any time you need to take action.
- Easy to follow portfolio recommendations & advice aligned with your investor profile.
- The ability to see the impact of your trade with Trade Now feature.
- Access to a team of dedicated investment specialists who will provide additional support and will contact you if you do not act on portfolio alerts.
- Online education resources that include videos, demos and more to increase your knowledge and help you make more informed investment decisions.

Winner of the 2012 Morningstar Award for Best Use of Technology

To open an account or learn more about BMO InvestorLine, visit bmoinvestorline.com or call 1-888-776-6886

Exchange Traded Funds

An Exchange Traded Fund (ETF) is a collection of investment products which may consist of stocks, bonds, or other assets such as commodities. It is listed and traded on a stock exchange, and can be bought or sold directly during trading hours, much like a stock. An ETF generally aims to track the performance of a specific market index. BMO Financial Group has a series of ETFs that cover most of the major global asset classes. ETFs offer many benefits to investors, including diversification, liquidity, low fees, flexibility, transparency and tax efficiency. Investors can access ETFs through an online investing service such as BMO InvestorLine or by working with an Investment Advisor from BMO Nesbitt Burns.

BMO ETFs has emerged as one of the leading ETF providers in Canada and led the Canadian ETF industry in new assets for 2011 and 2012.

To learn more about Exchange Traded Funds, visit bmo.com/etfs.

Member-Canadian Investor Protection Fund and IIROC.

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