

BMO Disability Savings Plan (Advisor)

Application Form

IMPORTANT INFORMATION

BENEFICIARY MUST BE DTC (DISABILITY TAX CREDIT) ELIGIBLE IN ORDER TO OPEN AN RDSP ACCOUNT.

In order for the Beneficiary to be eligible to receive Canada Disability Savings Grants (CDSG) and Canada Disability Savings Bonds (CDSB), information provided on the BMO Disability Savings Plan (Advisor) application form must be consistent with information on file with Employment and Social Development Canada (ESDC) and Canada Revenue Agency (CRA) for the Accountholder(s), Beneficiary and Primary Caregiver (if applicable).

Please complete the checklist to avoid delays in Grant and Bond payments (if applicable).

1. Name on form MUST match S.I.N. card (copy of S.I.N. card preferred) exactly for:

- Section 1: Accountholder(s) Information
- Section 2: Beneficiary Information
- Section 3: Primary Caregiver (PCG) (complete only if the Beneficiary is age 18 or under)

For example, if the S.I.N. card has the maiden name, please indicate the maiden name on the application form.

2. S.I.N., Date of Birth and Gender have been recorded correctly for:

- Section 1: Accountholder(s) Information
- Section 2: Beneficiary Information

3. PCG information provided for:

- Beneficiaries under the age of 18
- Beneficiaries turning 18 within the year of application

4. CDSB/CDSG Application Form

- Complete "Application for Canada Disability Savings Grant and/or Canada Disability Savings Bond" (BMO Advisor Form 2030) with beneficiary, accountholder(s) and/or Primary Caregiver(s) information (if applicable).

Canada Disability Savings Grant (CDSG) & Canada Disability Savings Bond (CDSB) Information:

- CDSG is credited to the customer account based on Beneficiary eligibility. Grant payments received will be allocated based on the original contribution transaction.
- CDSB is credited to the customer account based on beneficiary eligibility. Bond payments received will be allocated to a Fund as Instructed in section 4 or default fund BMO Money Market Fund (Advisor Series) Sales Charge Option only.



Mutual Funds

250 Yonge St., 9th Floor
Toronto, ON M5B 2M8
Tel: Toll-free: 1-800-668-7327
Fax: Toll-free: 1-800-200-2497
www.bmomutualfunds.com/advisor

BMO Disability Savings Plan (Advisor) Application Form

Specimen Plan Number RDSP 252-7002

Account #

Account Effective Date (YYYY/MM/DD)

1. ACCOUNTHOLDER(S) INFORMATION (Name must match name on S.I.N. card as required by CRA.)

Contributions to the DSP cannot be made after the calendar year in which the Beneficiary turns 59 years of age.

Accountholder 1 Details: Mr. Mrs. Miss Ms. Dr. Male Female English French

Last Name Or First Name Middle Name

Public Department, Agency or Institution (if applicable) Contact Name of the Public Department, Agency or Institution (if applicable)

Address Apt. No. City Province Postal Code

Residence Telephone Business Telephone Date of Birth* (YYYY/MM/DD) Social Insurance Number B.N. (if applicable)

Accountholder 2 Details: Mr. Mrs. Miss Ms. Dr. Male Female English French

Last Name Or First Name Middle Name

Public Department, Agency or Institution (if applicable) Contact Name of the Public Department, Agency or Institution (if applicable)

Address Apt. No. City Province Postal Code

Residence Telephone Business Telephone Date of Birth* (YYYY/MM/DD) Social Insurance Number B.N. (if applicable)

For Accountholders, other than the Beneficiary, please answer all of the following:

- Are you a legal parent of the Beneficiary?
Are you the spouse or common-law partner of the Beneficiary?
Are you a guardian, tutor, curator or other individual who is legally authorized to act on behalf of the Beneficiary?
Are you a public department, agency, or institution that is legally authorized to act on behalf of the Beneficiary?
Accountholder 1 Accountholder 2

Please attach additional pages in case of a third Accountholder.

*Mandatory for Accountholder who is not a Public Department, Agency or Institution.

2. BENEFICIARY INFORMATION

Beneficiary's name must match name on S.I.N. card as required by CRA.

Mr. Mrs. Miss Ms. Dr. Canadian Resident (Mandatory) Yes No Male Female English French

Last Name Or First Name Middle Name

Address Apt. No. City Province Postal Code

Residence Telephone Business Telephone Date of Birth* (YYYY/MM/DD) Social Insurance Number

Contact Person (if other than the Beneficiary) Telephone Number (Contact Person)

3. PRIMARY CAREGIVER (PCG) (complete only if the Beneficiary is age 18 or under)

Important information: Primary Caregiver (PCG) is the eligible individual who is receiving (or would be receiving if qualified) the Canada Child Tax Benefit at the time of the contribution or at the time of the request for the Canada Disability Savings Bond; or the Department, Agency or Institution that receives the allowance payable under the Children's Special Allowances Act.

PCG's name must match name on S.I.N. card as required by CRA.

Mr. Mrs. Miss Ms. Dr. English French

Last Name Or First Name Middle Name

Public Department, Agency or Institution (if applicable)

Address Apt. No. City Province Postal Code

Residence Telephone Business Telephone Date of Birth* (YYYY/MM/DD) Social Insurance Number B.N. (if applicable)

Certification of Primary Caregiver

As the Primary Caregiver of the Beneficiary,

I, (Name of Primary Caregiver) certify that the information I have provided is, to the best of my knowledge, correct and complete.

I agree that this information may be used by the Government of Canada to validate the Beneficiary's information and disability tax credit (DTC)-eligibility.

Signature of Primary Caregiver Date (YYYY/MM/DD)

4. INVESTMENT INSTRUCTIONS

Cheque – Amount \$ _____ Internal Transfer – Account # _____

Please make cheque payable to: **BMO Investments Inc.**

| FUND NAME | DEFERRED CHARGE OPTION ¹ | | SALES CHARGE OPTION ¹ | FUND NUMBER | AMOUNT (\$ OR %) ³ | WIRE ORDER NUMBER |
|--------------|--|---|----------------------------------|-------------|-------------------------------|-------------------|
| | STANDARD DEFERRED CHARGE OPTION (DSC) ² | SHORTENED DEFERRED CHARGE OPTION (S-DSC) ² | FRONT END % | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTAL | | | | | \$ | |

CDSG & CDSB Information:

- Canada Disability Savings Grant (CDSG) is credited to the customer account based on Beneficiary eligibility. Grant payments received will be allocated based on the original contribution transaction.
- Canada Disability Savings Bond (CDSB) is credited to the customer account based on beneficiary eligibility. Bond payments received will be deposited into:

_____ |_|_|_|_|_|
Fund Name **Fund Number**

or the BMO Money Market Fund (Advisor Series) Sales Charge Option only if no investment instructions provided.

¹Standard Deferred Charge will apply if no option is indicated ³Indicate the dollar amount or percentage of the total initial investment to be allocated to each fund
²Deferred sales charges may apply on withdrawals

Reinvest is the only income option available.

5. BMO MUTUAL FUNDS ALLOCATION AVERAGING PROGRAM / DOLLAR COST AVERAGING (DCA)

The minimum initial investment in a BMO Money Market Fund (Advisor Series) is \$5000 and the minimum transfer amount to any one Fund each time is \$50. Under this program, you can arrange for transfer to a maximum of five other Funds of your choice and each Fund must be of the same currency.

From: **Fund Name** _____ **Fund Number** _____

1. _____ |_|_|_|_|_|

To: **Fund Name** _____ **Fund Number** _____ Amount

1. _____ |_|_|_|_|_| \$ _____

2. _____ |_|_|_|_|_| \$ _____

3. _____ |_|_|_|_|_| \$ _____

4. _____ |_|_|_|_|_| \$ _____

5. _____ |_|_|_|_|_| \$ _____

Weekly Bi-Weekly Monthly Bi-Monthly Quarterly Semi-Annually Annually

|_|_|_|_|_|_|_| |_|_|_|_|_|_|_|_|
 Start Date* (YYYY/MM/DD) End Date (YYYY/MM/DD) (if applicable)

*If this information is not indicated, the plan will be established for the 20th business day of the following month on a monthly basis.
 Please note: 3 business days are required to set up or amend any systematic plans.

6. SPECIAL INSTRUCTIONS

7. BMO MUTUAL FUNDS ASSET BUILDER (CSP/PAC)

| Fund Name | Fund Number | Amount* | Start Date (YYYY/MM/DD)** |
|--|-------------|----------|---------------------------|
| 1. <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually | _____ | \$ _____ | _____ |
| 2. <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually | _____ | \$ _____ | _____ |
| 3. <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually | _____ | \$ _____ | _____ |
| 4. <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually | _____ | \$ _____ | _____ |

I/We hereby authorize BMO Investments Inc. to debit the following account as per the above instructions:

Name of Financial Institution _____

Branch Address _____

Transit No. _____ Institution No. _____ Account No. _____

Attach VOID CHEQUE here.

If this is for your own personal investment, your debit will be considered a Personal PAD by Canadian Payments Association definition. If this is for business purposes, it will be considered a Business PAD. Monies transferred between CPA members will be considered a Funds Transfer PAD where the Payee and Payor are the same.

My financial institution is authorized to treat each debit as if I/we had issued a cheque authorizing such payment and debit. I/We agree to sign such other documents that may be necessary to authorize these transactions. I/We warrant and guarantee that all persons whose signatures are required to sign on the financial institution account have signed below.

I/We understand may revoke our authorization at any time in writing subject to providing notice of 3 business days. For more information to cancel my CSP/PAC agreement, I/we may contact my/our financial advisor or call Client Services toll free number at 1-800-668-7327 or by email at clientservices.mutualfunds@bmo.com.

I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this CSP/PAC agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca.

I/We waive our rights as provided under Rule H1 to receive prior confirmation of this CSP/PAC agreement.

Bank Accountholder Signature _____ Joint Bank Accountholder Signature (if required) _____ Date (YYYY/MM/DD) _____

*CSP/PAC minimum may apply, please refer to the Fund Facts or Simplified Prospectus.

**If this information is not indicated, the plan will be established for the 2nd business day of the following month on a monthly basis.

Please note: 3 business days are required to set up or amend any systematic plans.

8. PLEASE READ CAREFULLY AND SIGN BELOW

Certification of Accountholder

As the Accountholder(s) of the disability savings plan, I/we certify that the information given on this form is, to the best of my/our knowledge, correct and complete. I/We certify that BMO Trust Company has been asked to submit the BMO Disability Savings Plan (Advisor) to the Government of Canada as a "registered disability savings plan" in accordance with section 146.4 of the Income Tax Act.

I/We understand that contributions can only be made to the registered disability savings plan by the Accountholder(s), unless the Accountholder(s) provides the Issuer with written consent authorizing another entity to contribute in accordance with paragraph 146.4(4)(h) of the Income Tax Act.

I/We agree to notify the Issuer in the event that the Beneficiary is residing outside of Canada.

I/We understand that the Accountholder(s) are jointly liable with the Beneficiary (or the Beneficiary's estate) for taxes arising in connection with the deregistration of a non-compliant plan.

I/We understand that the information gathered on this form will be shared with both the Department of Employment and Social Development Canada and the Canada Revenue Agency for the purposes of administering the registered disability savings plan program and the validation of Beneficiary and Accountholder(s) information.

I/We understand that in order for this disability savings plan to be registered with the Ministry of National Revenue under section 146.4 of the Income Tax Act, the beneficiary must have been formally approved for the disability tax credit by the Canada Revenue Agency.

I/We understand that in cases where the beneficiary has not been approved for the disability tax credit, BMO Trust Company will be unable to register this plan as a "registered disability savings plan" under section 146.4 of the Income Tax Act and that this plan will not be eligible for receipt of the Canada Disability Savings Grant (CDSG) nor the Canada Disability Savings Bond (CDSB).

I/We understand that the Canada Revenue Agency will use the information on this form to validate the Beneficiary's residency and disability tax credit eligibility and that these validations will be shared with the Issuer.

I/We understand that by law, if the beneficiary has reached the age of majority but is not contractually competent to enter into the arrangement, the Accountholder must be legally authorized to act on behalf of the Beneficiary, or be eligible to act as an accountholder under the definition of Qualified Family Member. Please read the BMO DSP (Advisor) Trust Agreement.

I/We acknowledge receipt of the Fund Facts or Simplified Prospectus for the BMO Mutual Fund(s) to which the investment is directed.

I/We understand that Grant deposits will be allocated based on my/our original contribution transaction.

I/We understand that Bond deposits will be allocated to a Fund instructed by me/us in Section 4 of this application or to the **BMO Money Market Fund (Advisor Series) (Sales Charge Option)** as default for no instructions.

I/We also acknowledge having read, understood and agreed to all the Terms and Conditions on or attached to this form.

Protecting Your Privacy: You acknowledge that you have read and understood the Privacy Disclosure and Consent as per the summary that is attached. Please note that your personal information may only be shared in accordance with these provisions and our Privacy Code. For complete details on our commitment to privacy, please see our Privacy Code called "BMO Privacy Code" available online at www.bmo.com/privacy or call client services toll-free at 1-800-668-7327. The information collected and under control of the CRA and ESDC will be administered in accordance with the Privacy Act, the Income Tax Act, Canada Disability Savings Act and the Department of Social Development Act.

Nature of the Securities: BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments and the use of an asset allocation service. Please read the fund facts or prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Fund units or shares are not insured by a government deposit insurer and are not guaranteed by Bank of Montreal.

The following clause applies to the Province of Quebec only. It is the express wish of the parties that this agreement and any related documents be drawn up and executed in English.

Les parties conviennent que la présente convention et tous les documents s'y rattachant soient rédigés et signés en anglais.

Accountholder 1 Signature _____

Accountholder 2 Signature (if applicable) _____

Representative Name (Please print) _____

Representative Signature
(Accepted by BMO Investments Inc., on its own behalf or as agent for BMO Trust Company)

Dealer _____ Representative _____

() _____
Representative's Telephone _____ Date (YYYY/MM/DD) _____

MUT25

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Form No. 2016 (09/15)

BMO
DISABILITY SAVINGS PLAN (ADVISOR)
TRUST AGREEMENT

BMO Trust Company (the "Trustee") will act as trustee of an arrangement for a BMO Disability Savings Plan (Advisor), under which contributions are to be made in trust to the Trustee to be invested, used or applied for the purpose of making payments to the Beneficiary, and where the Beneficiary is eligible for the disability tax credit in the taxation year the arrangement is entered into. In entering into the arrangement, the Trustee agrees to pay or cause to be paid Disability Assistance Payments to a Beneficiary.

The arrangement will be governed by the terms and conditions of this Trust Agreement, the attached application and Applicable Legislation. Under the ITA, an Accountholder is known as a "holder" and the Trustee is known as the "issuer". New Accountholders are named in the attached application.

The Trustee may delegate the performance of any of the Trustee's tasks, duties and responsibilities in respect of the Plan and the Plan Trust to BMO Investments Inc. (the "Agent"). The Trustee shall, however, remain ultimately responsible for the administration of the Plan and the Plan Trust, and shall ensure that the Plan and the Plan Trust are administered in compliance with the requirements of the Applicable Legislation.

The parties, being the Trustee and the Accountholder(s), agree as follows:

1. DEFINED TERMS

For the purposes of this arrangement the ensuing terms will have the following meanings:

"Accountholder" means one or more of the following:

- a) an entity that has entered into the Plan with the Trustee;
- b) an entity who receives rights as a successor or assignee of an entity who entered into the Plan with the Trustee; and
- c) the Beneficiary, if the Beneficiary has rights under the Plan to make decisions concerning the Plan, unless the Beneficiary's only right is to request that Disability Assistance Payments be made as detailed in section 10(b).

"Applicable Legislation" means the *Income Tax Act* (the "ITA"), the *Canada Disability Savings Act* (the "CDSA") and their Regulations that govern this Plan, the property in this Plan, and the parties involved in this arrangement.

"Assistance Holdback Amount" has the meaning assigned under the Canada Disability Savings Regulations.

"Beneficiary" means the individual designated in the application by the Accountholder(s) to whom, or on whose behalf, Lifetime Disability Assistance Payments and Disability Assistance Payments shall be paid.

"Designated Provincial Program" means a program that is established under the laws of a province and that supports savings in Registered Disability Savings Plans.

"Disability Assistance Payment" means any payment from the Plan to the Beneficiary or to the Beneficiary's estate. For greater certainty, a Disability Assistance Payment may be, but need not be, a Lifetime Disability Assistance Payment.

"Disability Savings Plan" of a Beneficiary means an arrangement between the Trustee and one or more of the following:

- a) the Beneficiary,
- b) (i) an entity that, at the time the arrangement is entered into, is a Qualifying Person as described under the definition of "Qualifying Person" in relation to the Beneficiary,
(ii) if the arrangement is entered into before 2017, a Qualifying Family Member in relation to the Beneficiary who, at the time the arrangement is entered into, is a Qualifying Person in relation to the Beneficiary,
(iii) a Qualifying Family Member in relation to the Beneficiary who, at the time the arrangement is entered into, is not a Qualifying Person in relation to the Beneficiary but is a holder of another arrangement that is a registered disability savings plan of the Beneficiary, and
- c) a legal parent of the Beneficiary who is not a Qualifying Person in relation to the Beneficiary at the time the arrangement is entered into but is an account holder of another Registered Disability Savings Plan of the Beneficiary, under which one or more contributions are to be made in trust to the Trustee to be invested, used, or applied by the Trustee for the purpose of making payments to the Beneficiary and where the arrangement is entered into in a taxation year in respect of which the Beneficiary is eligible for the disability tax credit.

"DTC-Election" means an election made by the Holder to keep the Plan open when the Beneficiary is not a DTC-Eligible Individual. A DTC-Election is valid until the earlier of the beginning of the first calendar year that the Beneficiary again becomes a DTC-Eligible Individual and the end of the fifth calendar year of continuous DTC-ineligibility.

"DTC Eligible Individual" means an individual who would be eligible for the disability tax credit if subsection 118.3(1) of the ITA were read without reference to paragraph 118.3(1)(c) of the ITA.

"Eligible Individual" means a child or grandchild of a deceased annuitant under a registered retirement savings plan or a registered retirement income fund, or of a deceased member of a pooled registered pension plan, a registered pension plan or a specified pension plan, who was financially

dependent on the deceased for support, at the time of the deceased's death, by reason of mental or physical infirmity.

"Eligible Proceeds" means an amount (other than an amount that was deducted under paragraph 60(l) in computing the Eligible Individual's income) received by an Eligible Individual as a consequence of the death after March 3, 2010 of a parent or grandparent of the Eligible Individual that is

- a) a refund of premiums (as defined in subsection 146(1));
- b) an eligible amount under subsection 146.3(6.11); or
- c) a payment (other than a payment that is part of a series of periodic payments or that relates to an actuarial surplus) out of or under a pooled registered pension plan, a registered pension plan or a specified pension plan.

"Government Funded Benefits" means the Canada Disability Savings Grant and/or the Canada Disability Savings Bond.

"Legislated Maximum Formula Result" means the result of the formula described in paragraph 146.4(4) of the ITA.

"Lifetime Disability Assistance Payments" means Disability Assistance Payments that, after they begin to be paid, are payable at least annually until the earlier of the day on which the Beneficiary dies and the day on which the Plan is terminated.

"Plan" means this arrangement established hereunder and known as the BMO Disability Savings Plan (Advisor).

"Plan Trust" means the trust governed by the Plan.

"Qualifying Family Member" in relation to a Beneficiary of a disability savings plan, at any time, means an individual who, at that time is

- a) a legal parent of the Beneficiary; or
- b) a spouse or common-law partner of the Beneficiary who is not living separate and apart from the Beneficiary by reason of a breakdown of their marriage or common-law partnership.

"Qualifying Person" means:

If the Beneficiary has not reached the age of majority at or before the time the arrangement is entered into:

- 1) a legal parent of the Beneficiary;
- 2) a guardian, tutor, curator or other individual who is legally authorized to act on behalf of the Beneficiary; or
- 3) a public department, agency, or institution that is legally authorized to act on behalf of the Beneficiary.

If the Beneficiary has reached the age of majority at or before the time the arrangement is entered into but is not contractually competent to enter into the arrangement, Qualifying Person will mean an entity as described in paragraphs 2 or 3 of this definition.

Other than for the purpose of acquiring successor or assignee rights as described in section 4, an individual who is a Qualifying Family Member in relation to the Beneficiary is a Qualifying Person if the following conditions are met:

- a) The Qualifying Family Member opens the Plan for the Beneficiary before January 1, 2017;
- b) At the time the Plan is opened, the Beneficiary is not the Beneficiary of another RDSP;
- c) The Beneficiary attained the age of majority before the Plan was entered into;
- d) No entity that is legally authorized to act on behalf of the Beneficiary exist; and
- e) After reasonable inquiry, the Trustee determines that the Beneficiary is not contractually competent to enter into this Plan with the Trustee.

"Registered Disability Savings Plan" means a Disability Savings Plan that satisfies the conditions of section 146.4 of the ITA.

"Specified Maximum Amount" means the greater of the legislated maximum formula result and the sum of:

- 10% of the plan's fair market value; and
- all periodic payments from locked-in annuity contracts.

The fair market value does not include amounts held in locked-in annuity contracts. Also, if the plan disposes of a locked-in annuity contract during the calendar year, the periodic payment amount will contain a reasonable estimate of amounts that would have been paid from the annuity into the plan in that year.

"Specified Minister" means the Minister of Employment and Social Development Canada.

"Specified RDSP Payment" means a payment that is made to the Plan after June 2011 that is designated, in prescribed form, by the Holder and the Beneficiary as a Specified RDSP Payment at the time the payment is made. The payment is an amount that originated from the registered retirement savings plan, registered retirement income fund, specified pension plan, pooled registered pension plan or registered pension plan of the Beneficiary's deceased parent(s) or grandparent(s). The amount was paid as a refund of

premiums, an eligible amount, or a payment (with exception to a payment that is part of a series of periodic payments or payments that relate to an actuarial surplus) because of the parent(s) or grandparent(s) death and the Beneficiary was financially dependent on the parent or grandparent because of a mental or physical infirmity at the time of their death.

“Specified Year” means the particular calendar year in which a medical doctor licensed to practise under the laws of a province (or of the place where the Beneficiary resides) certifies in writing that the Beneficiary’s state of health is such that, in his or her professional opinion, the Beneficiary is not likely to survive more than five years and, if the Plan is a Specified Disability Savings Plan, each subsequent calendar year, or, in any other case, each of the five calendar years following the particular calendar year. For greater certainty, a Specified Year does not include any calendar year prior to the calendar year in which the certification is provided to the Trustee.

2. PURPOSE OF THE PLAN

The Plan will be operated exclusively for the benefit of the Beneficiary under the Plan. The Beneficiary’s designation is irrevocable and no right of the Beneficiary to receive payments from the Plan is capable of surrender or assignment.

3. REGISTRATION

The following conditions must be satisfied in order for the Plan to be considered registered:

- before the Plan is entered into, the Trustee must receive written notification from the Minister of National Revenue that provides approval of the specimen plan under which the arrangement is based;
- at or before the time the Plan is entered into, the Trustee must be provided with the name and the social insurance numbers of the Beneficiary and every entity who enters into the Plan with the Trustee (in the case of an entity that is a business, their business number);
- at the time the Plan is entered into, the Beneficiary must be resident in Canada unless the Beneficiary is currently a Beneficiary under another Registered Disability Savings Plan; and
- the Beneficiary must be a DTC Eligible Individual in respect of the taxation year in which the Plan is opened for him/her.

The Plan will not be considered registered unless the Trustee notifies the Specified Minister of the Plan’s existence without delay. The notification must be in prescribed form containing prescribed information.

The Plan will not be considered registered if the Beneficiary of the Plan is also the Beneficiary of another Registered Disability Savings Plan that has not been terminated Without delay.

The Beneficiary and/or Accountholder maintain the sole responsibility of determining eligibility for the Disability Tax Credit (DTC).

In the event that the Trustee/Agent receives notice that the Beneficiary is not/no longer DTC eligible, the Trustee will make reasonable efforts to contact the Accountholder/Beneficiary.

4. CHANGES IN ACCOUNTHOLDER

An entity may only become a successor or assignee of an Accountholder if the entity is:

- the Beneficiary;
- the Beneficiary’s estate;
- an Accountholder of the Plan at the time rights are acquired;
- a Qualifying Person in relation to the Beneficiary at the time rights under the Plan are acquired; or
- a legal parent of the Beneficiary who was previously an Accountholder of the Plan.

An entity may not exercise their rights as a successor or assignee of an Accountholder until the Trustee is advised that the entity has become an Accountholder of the Plan. Before an entity may exercise its rights as a successor or assignee of an Accountholder, the Trustee must be in receipt of the entity’s social insurance number or business number, as the case may be.

If an Accountholder (other than a legal parent of the Beneficiary) ceases to be a Qualifying Person, he or she will also cease to be an Accountholder of the Plan. There must be at least one Accountholder of the Plan at all times and the Beneficiary or the Beneficiary’s estate may automatically acquire rights as successor or assignee of an Accountholder in order to comply with this requirement.

A Qualifying Family Member (who is a Qualifying Person solely because of conditions a) to e) under the Qualifying Person definition) will cease to be Holder of the Plan if the Beneficiary notifies the Issuer that they wish to become the Holder and either the Issuer, after reasonable enquiry determines the beneficiary to be contractually competent, or a competent tribunal or other provincial authority has declared the Beneficiary to be contractually competent.

A Qualifying Family Member (who is a Qualifying Person solely because of conditions a) to e) under the Qualifying Person definition) will cease to be Holder of the Plan if an entity described in point 2 or 3 of the Qualifying Person definition is given legal authority to act on behalf of the Beneficiary. The entity will promptly notify the issuer of their appointment, at which time the entity will replace the Qualifying Family Member as Holder.

If there is a dispute over a Qualifying Family Member’s status as Holder, the Qualifying Family Member (who is a Qualifying Person solely because of conditions a) to e) under the Qualifying Person definition) must attempt to avoid a reduction in the fair market value of the Plan Trust’s property. The

Qualifying Family Member must apply this requirement until the dispute is settled or a new entity is named as Holder.

5. WHO MAY BECOME A BENEFICIARY OF THE PLAN

An individual may only be designated as a Beneficiary of the Plan if the individual is resident in Canada when the designation is made, unless he or she was already a Beneficiary under another Registered Disability Savings Plan. The individual must also be a DTC Eligible Individual in respect of the taxation year in which the Plan is opened for him/her before designation as a Beneficiary of the Plan can take place.

An individual is not considered a Beneficiary of the Plan until the Accountholder designates the Beneficiary on the application by providing the Beneficiary’s full name, address, social insurance number, gender, and date of birth.

6. CONTRIBUTIONS

Only the Accountholder may make contributions to the Plan unless the Accountholder has given written consent to allow another entity to make contributions into the Plan.

Contributions may not be made into the Plan if the Beneficiary is not a DTC Eligible Individual in respect of the taxation year in which the contribution is made.

A contribution may not be made into the Plan if:

- the Beneficiary is not resident in Canada at that time;
- the Beneficiary turns 59 years of age before the calendar year that includes that time; or
- the total of the contribution and all other contributions made (other than a as a transfer in accordance with section 11) at or before that time to the Plan or to any other plan of the Beneficiary would exceed \$200,000.

Contributions may not be made into the Plan if the Beneficiary died before that time.

A contribution does not include Government Funded Benefits, payments from Designated Provincial Programs or payments from programs similar to Designated Provincial Programs that are funded, directly or indirectly, by a province (other than an amount paid by an entity described in paragraph 3 of the definition of Qualifying Person in its capacity as holder of the plan).

Other than for the purposes of this section and for the purposes of section 10, a Specified RDSP Payment and an accumulated income payment from a registered education savings plan are not considered contributions to the Plan. These payments are not considered advantages in relation to the plan (they are not considered a benefit or a loan that is conditional in any way on the existence of the Plan).

Any dishonoured cheques or other amounts that cannot be processed will not be considered to be a contribution to the Account.

7. INVESTMENTS

The property of the Plan Trust shall be invested and reinvested by the Trustee exclusively on the instructions of the Accountholder (or of a person authorized by the Accountholder, in a form and manner satisfactory to the Trustee or the Agent, to manage the investments of the Account). The property may be invested in investments which require delegation, such as mutual funds, pooled funds and segregated funds. The property may be invested in investments which are issued by the Trustee, the Agent or any of their affiliates.

BMO Investments Inc. will be the mutual fund dealer for the Accountholder in connection with the Plan. In its capacity as the mutual fund dealer for the Accountholder in connection with the Plan, BMO Investments Inc. will be governed by the laws, rules and regulations applicable to mutual fund dealers.

Neither the Trustee nor the Agent shall have any duty or responsibility, fiduciary or otherwise (including, for greater certainty, under any legislation regarding trustee investment duties and powers) to make or choose any investment, to decide whether to hold or dispose of any investment or to exercise any discretion with regard to any investment of the property of the Plan Trust, except as otherwise expressly provided in this Trust Agreement. Other than its duties with respect to the Plan or its property as expressly stated in this Trust Agreement, the Trustee shall not be required or expected to take any action with regard to an investment without prior instructions from the Accountholder.

Neither the Trustee nor the Agent shall be responsible for determining whether any investment made on instructions is or remains a qualified investment for a registered disability savings plan under the ITA however, the Trustee shall exercise the care, diligence and skill of a reasonably prudent person to minimize the possibility that a trust governed by the RDSP holds a non-qualified investment.

8. RECORDKEEPING FOR THE ACCOUNT

The Trustee will record all contributions and transfers made to the Plan Trust, all investment transactions and investment earnings, gains and losses and all distributions and transfers made from the Plan Trust. The Agent will prepare periodic statements of account of the Plan Trust in accordance with the rules, regulations and practices applicable to mutual fund dealers.

9. PAYMENTS FROM THE PLAN

No payments will be made from the Plan other than:

- the payment of Disability Assistance Payments to a Beneficiary of the Plan;
- the transfer of an amount to another trust that irrevocably holds property under a Registered Disability Savings Plan of the Beneficiary, as detailed in section 11; and

- c) repayments of amounts under the CDSA and its Regulations or a Designated Provincial Program.

A Disability Assistance Payment may not be made from the Plan if the fair market value of the property held by the Plan Trust, immediately after the payment is made, would be less than the Assistance Holdback Amount in relation to the Plan.

Lifetime Disability Assistance Payments will begin no later than the end of the calendar year in which the Beneficiary turns 60 years of age. In such a case where the Plan is established after the Beneficiary turns 60 years of age, Lifetime Disability Assistance Payments will begin in the calendar year immediately following the calendar year in which the Plan is established.

If the Beneficiary reached 59 years of age before the current year, the total amount of all payments that are made from the Plan in the year must be at least equal to the **Legislated Maximum Formula Result**.

Lifetime Disability Assistance Payments for a calendar year are limited to the amount determined by the **Legislated Maximum Formula Result**.

10. DISABILITY ASSISTANCE PAYMENTS

If the total amount of all Government Funded Benefits paid into this and any other Registered Disability Savings Plan of the Beneficiary before the beginning of the calendar year exceeds the total amount of contributions paid into this and any other Registered Disability Savings Plan of the Beneficiary before the beginning of the calendar year, then the following conditions must be adhered to:

- a) If the calendar year is not a Specified Year for the Plan, the total amount of Disability Assistance Payments made in the year from the Plan will not exceed the Specified Maximum Amount. When calculating the total amount, a transfer as detailed in section 11 is to be disregarded if payments are made in lieu of those that should have been made under the prior plan of the Beneficiary as described in paragraph 146.4(8)(d) of the ITA. A transfer as detailed in section 11 is to be disregarded if the transfer is made in lieu of a payment that would have been permitted to be made from the other plan in the calendar year if the transfer had not occurred.
- b) If the Beneficiary has reached 27 years of age but not 59 years of age before the particular calendar year, the Beneficiary may direct that one or more Disability Assistance Payments be made from the Plan in the year provided that the total of all Disability Assistance Payments made from the plan in the year do not exceed the amount imposed by the constraints of paragraph a. of this section. These payments may not be made from the Plan if the fair market value of the property held by the Plan Trust, immediately after the payment is made, would be less than the Assistance Holdback Amount in relation to the Plan.
- c) If the Beneficiary has reached 59 years of age before the particular calendar year, the total of all Disability Assistance Payments made from the Plan in the year will not be less than the Legislated Maximum Formula Result. If the property in the Plan Trust is insufficient to make available the required amount, a lesser amount may be paid.

11. TRANSFERS

At the direction of the Accountholder(s) of the Plan, the Trustee may transfer (out) all property held by the Plan Trust directly into another Registered Disability Savings Plan of the Beneficiary. The Trustee will provide the issuer of the new plan with all information in their possession that is necessary for the new issuer to comply with the requirements of the Applicable Legislation. The Trustee will terminate the Plan immediately following the transfer into the new Registered Disability Savings Plan and the transfer will be completed without delay.

In addition to any other Disability Assistance Payments that are required to be paid to the Beneficiary in the year, if the Beneficiary is transferring an amount from another Registered Disability Savings Plan and the Beneficiary attained the age of 59 years before the calendar year in which the transfer occurs, the Plan will make one or more Disability Assistance Payments to the Beneficiary whose total will be equal to the amount by which:

- a) the total amount of Disability Assistance Payments that would have been made from the prior plan in the year if the transfer had not occurred exceeds;
- b) the total amount of Disability Assistance Payments made from the prior plan in the year.

Transfers of cash and other property acceptable to the Trustee may be made to the Plan by the Planholder. Acceptable transfers include, transfers from other RDSPs, transfers of amounts received as a beneficiary of an RESP, RSP, an RPP or a RIF. The assets of the Plan (in the aggregate, the "Fund") shall consist of such contributions and transfers, together with any income or gains earned or realized, and shall be held, invested and applied in accordance with this Trust Agreement.

12. TERMINATION OF THE PLAN

After taking into consideration the Assistance Holdback Amount and any repayments of amounts under the CDSA and its Regulations or a Designated Provincial Program, any remaining amount in the Plan will be paid to the Beneficiary or to his or her estate. This amount will be paid by the end of the calendar year following the earlier of:

- a) the calendar year in which the Beneficiary dies; and
- b) if the Plan remains open because of a DTC election, the first calendar year under which the DTC election ceases to be valid, and in any other

case, the first calendar year throughout which the Beneficiary has no severe and prolonged impairment as described in paragraph 118.3(1)(a.1) of the ITA.

The Plan must be terminated by the end of the calendar year following the earlier of:

- (i) the calendar year in which the Beneficiary dies; and
- (ii) if the Plan remains open because of a DTC election, the first calendar year under which the DTC election ceases to be valid, and in any other case, the first calendar year throughout which the Beneficiary has no severe and prolonged impairment as described in paragraph 118.3(1)(a.1) of the ITA.

13. NON-COMPLIANCE OF THE PLAN

If either the Trustee, the Accountholder, or the Beneficiary of the Plan fails to comply with the requirements in respect of Registered Disability Savings Plans as set out in the Applicable Legislation or if the Plan is not administered in accordance with its terms, the Plan will be considered non-compliant and will cease to be a Registered Disability Savings Plan at that time.

At the time the Plan ceases to be registered, a Disability Assistance Payment will be deemed to have been made from the Plan to the Beneficiary or, if the Beneficiary is deceased, to their estate, that is equal to the amount by which the fair market value of the property held by the Plan Trust exceeds the Assistance Holdback Amount.

If the Plan ceases to be registered because a Disability Assistance Payment is made that results in the fair market value of the property in the plan being less than the Assistance Holdback Amount, an additional Disability Assistance Payment will also be deemed to be made from the Plan to the Beneficiary at that time which is equal to:

- (i) the amount by which the lesser of the Assistance Holdback Amount in relation to the Plan and the fair market value of the property held by the Plan Trust at the time of payment exceeds;
- (ii) the fair market value of the property held by the Plan Trust immediately after the payment.

The non-taxable portion of this payment will be deemed to be nil.

If the requirements of the Applicable Legislation are not met, the Plan will cease to be a Registered Disability Savings Plan unless the Minister of National Revenue waives such requirements.

14. OBLIGATIONS OF THE TRUSTEE

The Trustee will forward notification of any change in Accountholder under the Plan to the Specified Minister in prescribed form containing prescribed information on or before the day that is 60 days after the later of:

- (i) the day on which the Trustee is advised of the change in Accountholder; and
- (ii) the day on which the Trustee is provided with the social insurance number or business number of the new Accountholder.

The Minister of National Revenue must approve amendments to the specimen plan under which this Plan is based before the Trustee can amend the Plan terms and conditions. If the Trustee discovers that the Plan is or will likely become non-compliant, the Trustee will notify both the Minister of National Revenue and the Specified Minister of this fact within 30 days after the Trustee becomes aware of possible or factual non-compliance.

If the Trustee enters into the Plan with a qualifying family member who is a Qualifying Person solely because of a-e under the definition of Qualifying Person, above, the Trustee will be required to:

- a) so notify the beneficiary under the Plan without delay in writing and include in the notification information setting out the circumstances in which the Accountholder of the Plan may be replaced under section 146.4(1.5) or 146.4(1.6) of the Income Tax Act (Canada) (ITA).
- b) collect and use any information provided by the holder that is relevant to the administration and operation of the Plan.

If the Trustee fails to comply with these obligations, the Trustee is liable to penalties as set out in subsection 162(7) of the ITA.

The Trustee will exercise the care, diligence and skill of a reasonably prudent person to minimize the possibility that an Accountholder of the Plan may become liable to pay tax under Part XI of the ITA in connection with the Plan.

15. THIRD PARTY ORDERS OR DEMANDS – AND INDEMNITY

The Trustee and/or the Agent shall be entitled to be indemnified by the Accountholder in respect of any costs, expenses, charges or liabilities whatsoever that may arise out of the Trustee's and/or the Agent's good faith compliance with any law, regulation, judgment, seizure, execution, notice or similar order or demand which lawfully imposes on the Trustee and/or the Agent a duty to take or refrain from taking any action concerning the Plan or part or all of the property of the Plan Trust, or to issue payment from the Plan Trust, with or without instructions from the Accountholder or in contradiction of instructions of the Accountholder. The Trustee and/or the Agent may permit any duly authorized person to have access to and the right to examine and make copies of any records, documents, paper and books involving any transaction of the Plan or Plan Trust or related to them and shall similarly be entitled to indemnity out of the property of the Plan Trust for so doing. In the event the property of the Plan Trust shall be insufficient to indemnify the Trustee and/or the Agent fully in any such regard, by establishing the Account the Accountholder agrees to indemnify and hold the Trustee and/or the Agent harmless for any such costs, expenses, charges or liabilities.

The Trustee/Agent retains the ability to restrict trading upon receipt of an order or demand. The Trustee/Agent will not be liable for any decreases in account value during the restriction period.

16. OWNERSHIP AND VOTING RIGHTS

The Trustee may hold any property or investment of the Plan Trust in its own name, in the name of its nominee, in bearer form or in such other name as the Trustee may determine. The voting or other ownership rights attached to any investments held in the Plan Trust may be exercised by the Accountholder and the Accountholder is appointed as the Trustee's agent and attorney for this purpose, to execute and deliver proxies and/or other instruments, in accordance with applicable laws.

17. FEES, EXPENSES, TAXES, INTEREST AND PENALTIES

The Trustee and/or the Agent may charge administration and transaction fees, in such amounts and at such times as may be fixed by the Trustee and/or the Agent from time to time, provided that the Trustee and/or the Agent will give reasonable prior written notice to the Accountholder of a change in the amount of such fees. Such fees may be paid for out of, or recovered from, the property of the Plan Trust, to the extent that they are not paid when due by the Accountholder.

The Accountholder acknowledges that BMO Investments Inc. may charge fees, commissions and expenses to the property of the Plan Trust in its capacity as the mutual fund dealer for the Accountholder.

The Trustee and/or the Agent may charge expenses incurred by the Trustee and/or the Agent in the administration of the Plan and the Plan Trust. Such expenses may be paid out of, or recovered from, the property of the Plan Trust, to the extent that they are not paid on a timely basis by the Accountholder.

All taxes, penalties, and interest applicable to the Plan, the Trustee, or the Plan Trust (but not, for greater certainty, applicable to the Accountholder) shall be charged to the Accountholder. Such taxes, interest and penalties will be paid by the Accountholder.

Provided however that the Trustee and/or the Agent may not charge or recover fees or expenses to the extent that it would result in the fair market value of the property of the Plan Trust being less than the Assistance Holdback Amount.

Subject to the paragraph above, the Trustee may, without instructions from the Accountholder, apply any cash held in the Plan Trust for the payment of fees or expenses charged to the Plan or the Plan Trust. Where there is insufficient cash in the Plan Trust at any time, the Trustee or the Agent shall make reasonable requests for instructions from the Accountholder regarding which investments of the Plan Trust to liquidate in order to realize sufficient cash to make the payment. If, after making reasonable requests from the Accountholder at the last address provided by the Accountholder, the Trustee or the Agent do not receive instructions satisfactory to it from the Accountholder within a reasonable time, the Trustee may, in its discretion, liquidate part or all of the property of the Plan Trust in order to realize sufficient cash to make the payment. Any such liquidation shall be made at such prices as the Trustee may in its discretion determine to be the fair market value of the property at the time.

18. INSTRUCTIONS

The Trustee and the Agent shall be entitled to rely upon instructions received from the Accountholder or from any person designated in writing, in accordance with applicable laws, by the Accountholder to give instructions on behalf of the Accountholder or from any person purporting to be the Accountholder or such designated person, as if they were from the Accountholder. The Trustee or the Agent may, without incurring any liability to the Accountholder, the Beneficiary or any other person, decline to act upon any instruction if the instruction is not given in a timely manner, is not in writing where the Trustee or Agent require it, is not in a form or format which the Trustee or Agent require, or in the opinion of the Trustee or Agent is not complete or does not otherwise comply with the Trustee's or Agent's other requirements at such time; or if any of them has any doubt that the instruction has been properly authorized or accurately transmitted.

19. LIMITATION OF LIABILITY AND INDEMNITY

Neither the Trustee nor the Agent shall be liable to the Accountholder or the Beneficiary (or to the spouse or common-law partner of the Accountholder or Beneficiary, or any beneficiary or legal personal representative of the Accountholder or Beneficiary) for any loss to or diminution of the property of the Plan Trust or for any other losses, expenses, taxes, interest and penalties, damages, claims or demands resulting from any of their acts or omissions, or for acting in accordance with instructions or failing to act in the absence of instructions, except to the extent that it is caused by their negligence, wilful misconduct or lack of good faith.

The Trustee and the Agent shall be entitled to be indemnified out of the property of the Plan Trust for all costs, expenses, charges or liabilities of whatever nature or kind which may in any way arise out of or be connected

with this Trust Agreement or the Plan or Plan Trust except to the extent that such costs, expenses, taxes, interest or penalties, charges or liabilities are directly caused by gross negligence, wilful misconduct, lack of good faith or breach of Applicable Legislation on the part of the Trustee or the Agent. In the event the property of the Plan Trust shall be insufficient to indemnify the Trustee and the Agent fully in any such regard, by establishing the Plan the Accountholder agrees to indemnify and hold the Trustee and the Agent harmless for any such costs, expenses, charges or liabilities.

If, after reasonable inquiry, the Trustee of a disability savings plan is of the opinion that an individual's contractual competence to enter into a disability savings plan is in doubt, no action lies against the Trustee and/or the Agent for entering into a plan, under which the individual is the Beneficiary, with a Qualifying Family Member who is a Qualifying Person solely because of paragraph (c) of the definition of "Qualifying Person", above.

If a dispute arises as a result of the Trustee's acceptance of a Qualifying Family Member who is a Qualified Person solely because of paragraph (c) of the definition of "Qualified Person", above, as an Accountholder of the Plan, from the time the dispute arises until the time that the dispute is resolved or an entity becomes the holder of the Plan under subsection 146.4(1.5) or 146.4(1.6) of the ITA, the Accountholder of the Plan shall use their best efforts to avoid any reduction in the fair market value of the property held by the plan trust, having regard to the reasonable needs of the Beneficiary under the Plan.

20. AMENDMENT

Subject to section 15, the Trustee may from time to time in its discretion amend this Trust Agreement or the attached application which comprise the Plan by giving 30 days prior notice to the Accountholder; provided however that any amendment shall not disqualify the Account as a Registered Disability Saving Plan acceptable for registration under the ITA or any applicable provincial legislation; and provided further that any amendment to ensure the Plan continues to comply with the ITA may take effect on a date prior to the date notice is given.

21. REPLACEMENT OF TRUSTEE

The Trustee may resign upon 60 days' prior written notice given to the Agent (or such shorter notice as the Agent may accept). The Agent may terminate the Trustee as trustee upon 60 days prior written notice given to the Trustee (or such shorter notice as the Trustee may accept). Upon the resignation or termination of the Trustee, the Trustee shall be released and discharged from all duties and liabilities under this Trust Agreement. Where the Trustee resigns or is terminated, the Agent shall appoint a successor trustee who is permitted to be the issuer of a Registered Disability Savings Plan under the ITA. The Agent shall give the Accountholder written notice of the successor trustee within 30 days of the appointment.

22. FAILING TO ATTAIN/LOSING REGISTERED STATUS

The Accountholder is solely responsible for ensuring that the information provided to the Trustee/Agent upon account opening is consistent with the information on file with the Canada Revenue Agency. The Accountholder is solely responsible for contacting the Canada Revenue Agency to rectify any inconsistencies in this information.

In the event that an account fails to attain registered status, or loses its registered status, the Trustee may treat the account in accordance with Section 13 Non-Compliance of the Plan, above.

23. NOTICE

You may give us instructions verbally, electronically, by personal delivery, by facsimile or by mail, postage pre-paid, addressed to us or the Agent or any other address that we designate, and shall be deemed to have been received, if mailed, on the third business day after mailing or, if sent electronically or by facsimile transmission, on the day sent. We may give you any notice, statement or receipt by personal delivery or mail, postage prepaid, at the address you gave on your Application. If you notified us or the Agent about your new address, any notice, statement or receipt from us or the Agent will be considered to have been given to you at the time of personal delivery, or if mailed, on the third business day after mailing.

24. BINDING

The terms of this Trust Agreement shall be binding upon the survivor, beneficiaries, heirs, executors and administrators of the Accountholder and upon the respective successors and assigns of the Trustee and the Agent. This Agreement may be assigned by the Trustee at any time to a person who is permitted to be the issuer of a Registered Disability Savings Plan under the ITA; however the Accountholder may not assign this Trust Agreement.

25. GOVERNING LAW

This Trust Agreement shall be governed by and interpreted in accordance with the laws of the jurisdiction in Canada in which the branch of the Agent (or an affiliate) is located where the Account is maintained. If any provision of legislation referred to in this Agreement is renumbered due to a change in law, then that reference is to be considered to be to the provision as renumbered.

PRIVACY DISCLOSURE AND CONSENT

Your Personal Information

What is Personal Information?

Personal Information is information that identifies you as an individual. It includes not only your name and address, age and gender, but can also include your personal financial records, identification numbers including your social insurance number (SIN).

Why Do We Ask You for Your Personal Information?

There are some purposes for using your personal information which are self-evident. Self-evident purposes should be clear, but if you have any questions, please contact us at 1-800-668-7327. We also ask you for your personal information for the following purposes:

- to verify your identity and protect against fraud,
- to set up and manage products you have requested, and
- to comply with legal and regulatory requirements.

Your personal information will not be used by us or any other member of BMO Financial Group for the purpose of marketing to you.

For complete details on BMO Financial Group's commitment to respect and protect the privacy and confidentiality of personal information of individuals, please refer to our Privacy Code, which is available at any branch of BMO Bank of Montreal or by visiting our website at www.bmo.com/privacy/.

