

FACTS**WHAT DOES BMO DELAWARE TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and employment Information
- account transaction history
- credit history and investment experience

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BMO Delaware Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BMO Delaware Trust Company share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Please contact your account officer, email us at bmodelaware.trust@bmo.com or complete the attached mail-in form and send it to us.

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Please contact your account officer or email us at bmodelawaretrust@bmo.com.

What we do	
How does BMO Delaware Trust Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does BMO Delaware Trust Company collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account • seek advice about your investments • tell us about your investment or retirement earnings • enter into an investment advisory contract • give us your contact information <p>We also collect your personal information from affiliates and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you only unless you tell us otherwise.

Definitions

Affiliate	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies with a Bank of Montreal or BMO name.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>BMO Delaware Trust Company does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies.

Other important information

For California Residents We will not share information we collect about you with companies outside of the BMO family of companies except with your authorization or as permitted by California law, such as to service your account. In addition, we will limit the sharing of information about you within the BMO family of companies to the extent required by California law.

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.bmo.com/en-us/main/about-us/privacy or call 1-888-654-0063.

Nevada Residents: Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 1-888-654-0063. Nevada law also requires we provide the following contact information for questions about this notice: BMO Bank N.A., 320 South Canal Street, Chicago IL 60606, Your.Privacy@bmo.com, or call 1-888-654-0063. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101. Phone number: (702) 486-3132; email: AgInfo@ag.nv.gov.

Mail- in Form	
<p>Leave Blank</p> <p>Or</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my credit worthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not Allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
Name	
Address	
City, State, Zip	

Mail To:
 BMO Delaware Trust Company
 ATTN: _____ [Trust Administrator]
 Montchanin Road, Suite 240
 Greenville, DE 19807