



On September 5, 2017, the financial industry will shorten the settlement cycle process for a large portion of Equity and Fixed Income securities from three business days after trade date (T+3) to two business days after trade date (T+2). This will reduce a number of risks for the financial markets and for individual investors, including credit risk, market risk and liquidity risk.

Once this industry change is complete, you will receive payment faster after you sell a security and you will have the ability to trade a day earlier with funds from the sale of a security. You will also be required to provide funds to your broker more quickly after you buy a security.

If you have any questions about how this change will affect you specifically, please contact your Relationship Coordinator.

BMO Global Asset Management is the brand name for various affiliated entities of BMO Financial Group that provide investment management, and trust and custody services. Certain of the products and services offered under the brand name BMO Global Asset Management are designed specifically for various categories of investors in a number of different countries and regions and may not be available to all investors. Products and services are only offered to such investors in those countries and regions in accordance with applicable laws and regulations.

BMO Financial Group is a service mark of Bank of Montreal (BMO). BMO Global Asset Management is the brand name for BMO Investment Distributors, LLC. BMO Asset Management Corp. is the investment adviser to the BMO Funds.

BMO Investment Distributors, LLC is the distributor of the BMO Funds. Member FINRA/SIPC.

Investment products are: **NOT FDIC INSURED — NO BANK GUARANTEE — MAY LOSE VALUE.**

© 2017 BMO Financial Corp. (5957926, 7/17)