RightTrack™ Answers. Guidance. Solutions.



Distribution and Rollover Service



RightTrack is a distribution and rollover service that helps you consider all your retirement savings options and take action when you leave your employer. Whether you recently left your job, began a new one or are considering retirement, deciding what's next for your retirement savings is important.







Changing jobs? Ready to retire? Planning ahead?

Let us help keep your retirement plan savings on the right track. Log in to mybmoretirement.com and click on the RightTrack logo to link to the distribution/rollover site. Whether you're ready to take action now or just fact finding, you'll find useful tools and helpful information on the RightTrack home page. With all there is to consider, decision-making might seem overwhelming. That's why BMO is here to help you every step of the way — with answers to your questions, guidance when you need it and solutions that make sense. For personalized assistance with a Distribution and Retirement Planning Specialist, call 1-800-770-5741.

Log in to learn more about what you can do with your retirement savings.

Some options include:

- Rollover your account balance into an Individual Retirement Account (IRA) or annuity.
- Rollover your account balance into your new employer's plan (if allowed).
- Leave your account balance in your prior employer's plan (if permitted).
- Cash out your balance from the plan.
- Or, you may want to consider some combination of more than one option.

Know your options.

Log in at mybmoretirement.com and visit the RightTrack website.

RightTrack makes it easy to complete the process, with three easy steps:

Learn about your options

Visit the RightTrack Learning Center to find out more about the choices you have to reach your retirement savings goal. If you're interested in rolling over your retirement savings, you can learn more about IRAs, annuities and other options you may wish to consider.

Choose a strategy that's best for you

It's important to consider your personal financial circumstances, tax implications and retirement goals when deciding what's next for your retirement savings. If you need assistance in making your decision, contact a Distribution and Retirement Planning Specialist at 1-800-770-5741.

Whatever you decide to do, all required forms can be completed online. A Distribution Election Form is always required to authorize the transition of your savings out of

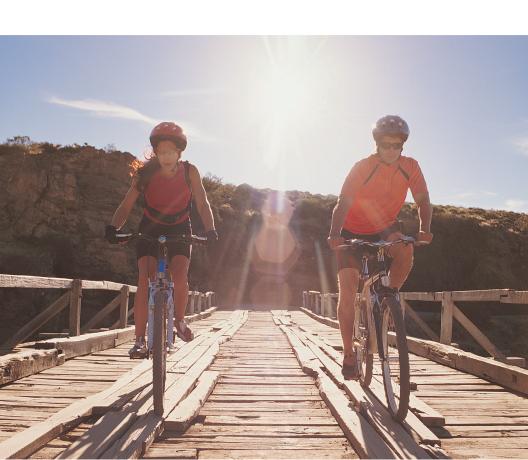
the plan. If rolling over to a new IRA, an Account Opening Application is also required.

Complete required forms online

Log in to mybmoretirement.com

RightTrack services include:

- Rollover Options
- Distribution Services
- Retirement Planning
- Income Services



We have answers to your questions.

Don't have an existing IRA? You've come to the right place.

You can choose from a variety of IRA providers, including BMO or other leading financial industry providers available through the RightTrack IRA Marketplace.

Already have an IRA? Get rolling!

RightTrack is built for Rollovers. It's easy to request a rollover to an existing IRA account from any provider.

Distribution paperwork? No problem.

RightTrack is all about making distributions easy, whether you are cashing out, rolling over or a little of both. This streamlined process guides you through each step and makes taking action simple and convenient.

Log in to mybmoretirement.com today.

BMO Retirement Services, is a part of BMO Global Asset Management and a division of the BMO Harris Bank N.A., offering products and services through various affiliates of BMO Financial Group.

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