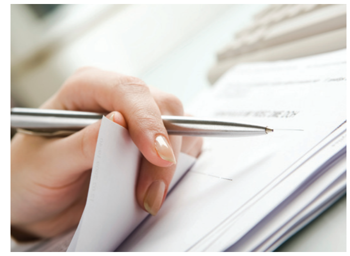
An investment checklist



There is a steady flow of information investors can tap: economic data, daily changes in the markets and investment values, corporate earnings reports, forecasts of where the economy is headed. Professional investors may welcome this flood of data, while others might find it to be overwhelming.

The good news is that you don't have to be a professional money manager or economist to manage your retirement account successfully. It is important, however, to understand how to choose investments that are most suitable for you. You can use this checklist as a guide.

Compare goals

Start with the basics: Identify the funds or portfolios your plan offers that have objectives that match your goals. If the investment's objectives don't match yours, keep looking.

Check performance

Past performance cannot predict how an investment will perform in the future. However, a fund or portfolio's performance history can provide helpful information by showing you how the investment fared in the past. The longer the history, the better the picture you'll have of its performance during different market conditions.

Check performance for a variety of time periods. To see how the fund or portfolio performed relative to the market, compare its performance with a comparable benchmark index for the same period. Pay special attention to performance during periods when the market declined.

Avoid duplication

Not all securities react in the same way when market conditions change, so diversifying the investments in your retirement account — investing in a variety of securities and types of securities — generally helps lower overall risk. Before you invest in a new fund or portfolio, make sure its holdings are different from your current investments to avoid duplication.

Check asset allocation

Asset allocation refers to how you divide up your retirement account between the different types of securities or asset classes (stocks, bonds and cash equivalents). The two primary factors that determine asset allocation are risk tolerance (how comfortable you are with risk) and time frame (how long it will be until you retire). Any time you're thinking of adding a new investment to your account, make sure it fits in with your asset allocation first.

For further information on retirement planning

We invite you to visit mybmoretirement.com or call the My BMO Retirement Line at **1-800-858-3829**.

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