

# BMO Preferred Program for Investors

Designed to help you, and those  
who matter most to you, build  
and preserve wealth.



# BMO Preferred Program for Investors

Introducing the BMO Preferred Program for investors - our exclusive fee-based investor program that rewards you and your family with lower fees and financial guidance to help you keep more of your wealth over time.







## How it works.

- Invest on your own, or with your family, and benefit from lower fees with our “Series F” mutual funds.
- The more you invest, the greater the cost savings.
- Get access to personalized, ongoing advice and guidance from experienced Financial Planners.
- Receive exclusive offers on other BMO products and services.

# Why is the BMO Preferred Program for Investors the right option for you?

### You and the whole family\* can benefit

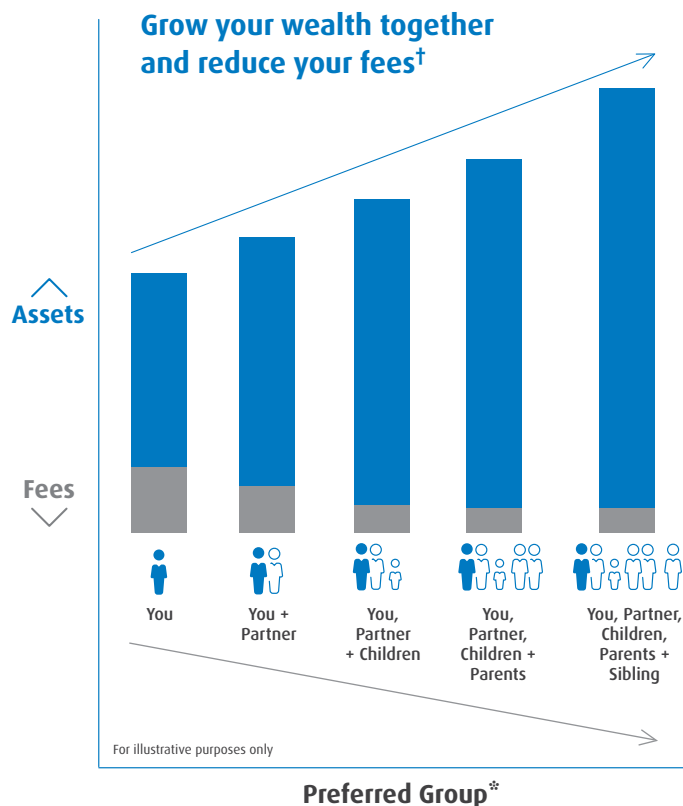
- ✓ You can combine your investable assets with your family and create a *Preferred Group* to lower your overall fees, while maintaining separate accounts.
- ✓ Your *Preferred Group* may include your spouse, partner, parents, children, grandchildren, grandparents, in-laws, siblings and eligible business accounts.

### Pay less† in fees, keep more of your money growing

- ✓ The more money you and your family invest, the greater the cost savings.
- ✓ Choose from over 100 professionally managed BMO Mutual Funds with lower fees.
- ✓ Save on taxes with tax deductible fees for certain account types.

### Achieve your financial goals with professional advice

- ✓ Benefit from working with a dedicated BMO investment professional to help you reach your goals.
- ✓ Receive customized financial guidance for growing and protecting your money via detailed financial planning.
- ✓ Plus, get access to special offers for all your banking needs!



# Let's connect



Speak with a BMO investment professional to learn how the BMO Preferred Program for Investors can help you reach your financial goals.



Or Visit our program site [bmo.com/preferredprogram](https://bmo.com/preferredprogram) for more information.

## BMO



### **BMO Preferred Program for Investors**

The BMO Preferred Program for Investors allows investors who hold at \$500,000 in assets with BMO Investments Inc. ("BMOII") (the "minimum asset threshold") to open fee-based accounts in which they may purchase F-series versions of A or T series funds managed by BMOII. Participation in the BMO Preferred Program for Investors is voluntary. Opting-in to the Program enables conversion of existing and eligible BMOII mutual fund accounts to fee-based accounts as well as the conversion of eligible mutual funds into F-series versions of those funds. Only A and T Series of BMOII mutual funds are eligible for conversion to F Series funds. G, M or R series funds are not eligible for conversion to F-series funds, however investments held in these funds are included in the calculation of the minimum asset threshold.

#### **\* Preferred Group**

BMOII clients are permitted to pool their BMOII mutual fund account assets with their family members, which may include their spouse, partner, parents, children, grandchildren, grandparents, in-laws, siblings and/or eligible business accounts, even in situations where none of the family members individually have assets meeting the minimum asset threshold. These family members' individual BMOII account assets may be collectively considered toward the calculation of the minimum asset threshold. Doing so, creates a Preferred Group. A lead investor is responsible for setting up/creating or dissolving a Preferred Group. Preferred Group members must explicitly authorize participation in the Preferred Group and may leave the Preferred Group at any time. If the lead investor of a Preferred Group leaves, then the Preferred Group will be dissolved but may be reconstituted with a new lead investor if the remaining family members meet the minimum asset threshold.

Fees associated with investments in Series F funds as part of the BMO Preferred Program for Investors enables investors to pay lower fees than those associated with investments in Series A and T funds held in non-fee-based accounts of BMOII.

Investment professional refers to Personal Bankers, Financial Planners, Investment and Retirement Planning and Investment Specialists that are representatives of BMO Investments Inc.

BMO Mutual Funds refers to certain mutual funds and/or series of mutual funds offered and managed by BMO Investments Inc. a mutual fund dealer and investment fund manager which is a separate legal entity from Bank of Montreal.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the mutual fund before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

#### **\* Reduced Fees**

The BMO Preferred Program for Investors (the "Preferred Program") is a fee-based investing program offered by BMOII that enables you to purchase Series F units of a BMO Mutual Fund if you invest at least \$500,000 in BMOII accounts (the "minimum required assets") and you consent to participate in the Preferred Program. All of your investments held in any of your BMOII accounts are eligible for inclusion in the calculation of the minimum required assets.