

**SCHEDULE 20**  
**InvestorLine Journeys Quotes and Research**

This Schedule is made pursuant to a Master Services Agreement made between the Bank of Montreal ( "BMO") and Markit On Demand Inc., formerly known as Wall Street On Demand, Inc. effective as of the 1st day of December, 2008 (the "Agreement" or "MSA"). This Schedule is entered into between BMO and Markit North America, Inc., with registered address at 620 Eighth Avenue, 35th Floor New York, 10018 USA ("Markit").

For the purpose of this Schedule and as per section 18.1 of the Agreement, BMO agrees that upon signature of this Schedule all rights and obligations of Markit On Demand, Inc. under the Agreement are assigned to Markit. Markit agrees to assume such rights and obligations and BMO acknowledges and consents to such assignment and assumption.

Unless otherwise set out, the terms and provisions of the Agreement are incorporated in this Schedule. This Schedule is effective as of the 30th day of September, 2020 (the "Effective Date").

**A. Term and Termination**

This Schedule shall commence on the Effective Date and remain in effect for two (2) years after launch date of the last phase. The Schedule will automatically renew for additional one (1) year periods unless Client or Markit gives written notice of termination at least sixty (60) days prior to the expiration of the then current term.

**B. Description of Services**

Description of Services and Deliverables.

Markit shall provide the following Development Services to BMO:

- Developing and provisioning custom APIs and web content delivery
- Responsive, web-based applications for use in both web and mobile platforms (Android and iOS compatibility); applications will be responsive across desktop, tablet and mobile based on the following responsive grid ranges: 320 Extra-Small, 768 Small, 1024 Medium, 1200 Large
- ADA compliance in accordance with WCAG 2.0 level A/AA as a minimum standard
- Implementing BMO provisioned designs / design guides; Supplier will develop content modules in compliance with BMO's provided style guide; Supplier will author CSS for each content application
- QA and defect remediation
- Requirements for each Deliverable shall be mutually agreed upon before Supplier commences development of the applicable Deliverable. Thereafter, any added requirements, including additional data sources, shall be subject to additional fees.
- Client will be responsible for licensing and providing all data, content and fonts required for this project. Markit can recommend and make introductions to appropriate providers, but Client will be responsible for all agreements with and payments to such providers.

**Design Phases**

- Creative brief and Design schedule
- InvestorLine platform research / review
- Define Personas
- Finalizing requirements/stories/
- Workflow diagrams
  - Watchlist, screener, alerts in particular
- Responsive framework
- Includes figuring out the customization framework/methodology and multiple sizes needed for modules (considering responsive and customization)
- Information architecture
- Planning for accessibility
- Wireframes
  - Avg. two iterations (one initial, one revision)
- Visual Design Exploration
  - Assumes that this platform will leverage current updated styles, but will need additional exploration around themes/color selection options
  - Avg. two iterations (one initial, one update)
- Ongoing Dev Support
  - Provide specs and assets for any new design patterns and/or styles

Development Features may include but are not limited to:

- Stock Experience
  - Symbol Search
  - Quote
  - News
  - Charts
  - Company profile Information
  - Press releases
  - Key ratios
  - Company financials
  - Options
  - Historical prices
  - Screener
- Mutual Funds Experience
  - Quote
  - Asset allocation
  - Fund rating
  - Growth of 10K
  - Chart
  - Fund details
  - Annual returns
  - Top holdings
  - Performance
  - Tax and Income
  - Portfolio
  - Risk & Ratings
  - Fees & Expenses
  - Screener
- ETF Experience
  - Quote
  - Chart
  - Fund details
  - Strategy
  - Average Annual Returns
  - Screener
- Markets and Calendar Experience
  - Monitor for upcoming earnings
  - Dividends
  - Corporate actions
  - Large moves
  - High volumes, etc.
- Personalization Experience
  - Relevant news and info based on user's holdings, watchlist and activity
  - Smarttext
- Research and News
  - CFRA and Morningstar research
  - Trading Central Value Analyzer, Ability to search, Recent ratings changes, News experience based on user's holdings, video

### C. Development Schedule

The following schedule outlines the estimated completion dates for guidance purposes only:

Event	Estimated Date of Completion	Owner
Project kick-off	9/30/2020	All
MVP Stock (design and dev)	12/31/2020	Client
Stock Experience (design and dev)	2/10/2021	Markit
MF Experience (design and dev)	Date	Markit
ETF Experience (design and dev)	Date	Client
Markets Experience (design and dev)	Date	Markit
Research and News Experience (design and dev)		
Personalization Experience (design and dev)		

### D. Information Security Requirements

See MSA

### E. Subcontractor who will assist in providing the Services

None

### F. Audit Rights and Attestations

See MSA

### G. Insurance Requirements

See MSA

### H. Contingency Planning and Disaster Recovery

See MSA

### I. Performance Measures and Service Levels

*Support Levels:*

The levels of severity for providing problem resolution are defined as follows:

(a) Severity 1: Emergency - an issue or problem that prevents MOD from being able to provide the charting service and that has significant adverse business impact to BMO IL and/or its clients.

(b) Severity 2: Limitation - an issue or problem: (i) rendering the charting service partially unavailable; and (ii) having significant adverse business impact on BMO IL's ability to provide services to its clients or MOD's ability to provide services to BMO IL.

(c) Severity 3: Minor Defect - an issue or problem in which charting services are generally available and functionality is not significantly affected, but in which a correction or modification is required to enable the normal function and operation of the services.

michael@justbuildit.com - Jul 29, 2024, 1:14:36 PM America/New\_York

## RESPONSIVENESS AND RESOLUTION

After a request for problem resolution is requested by BMO IL, MOD shall provide an initial response, acknowledging receipt of a request, obtaining an initial assessment as to the potential problem and arranging appropriate follow-up activity. Problem resolution requests will be resolved as follows:

Severity Level	Response Time (Service Level)	Problem Status Updates (Service Level)	Target Resolution Time (Service Level)
Severity 1: Emergency	15 Minutes	Hourly until MOD identifies the problem; once the problem is identified, MOD will provide estimated time of completion	2 hours during Business Hours 4 hours during Non- Business Hours or Holidays
Severity 2: Limitation	15 minutes	Twice daily	12 Business Hours 24 hours during Non-Business Hours or Holidays
Severity 3: Minor Defect	24 hours	Weekly	As mutually agreed

"Business Hours" means 8:00AM - 6:00 PM US EST on a Business Day.

"Non- Business Hours" means any hour other than a Business Hour.

### Service Levels:

Servers and Uptime. MOD shall make available the iOS Charts SDK on its servers. The Uptime for the charting service shall be 99.9% each calendar month. The "Uptime" percentage shall be calculated by subtracting the total minutes of Downtime during the month from the total minutes in the month, dividing the difference by the total minutes in the month, and then multiplying the result by 100, as shown in the following equation:

$$\text{Uptime percentage} = \frac{(\text{Total minutes in month} - \text{total minutes of Downtime in month})}{\text{Total minutes in month}}$$

"Downtime" means those periods of time during which the charting service is unavailable, except where unavailability is due to: (i) the unavailability of BMO IL's WebSite, (ii) the acts or omissions of BMO IL or its employees, agents or third-party contractors, (iii) the inability to correct failures where BMO IL's aid is necessary but BMO IL and/or its employees or agents are inaccessible; (iv) an Event of Force Majeure, (v) scheduled or emergency maintenance up to an accumulated time of 4 hours per calendar month, (vi) network outages or equipment failure outside of MOD's reasonable control, and (vii) cybercrime, such as denial of service attacks. MOD will make commercially reasonable efforts to schedule maintenance during non-peak hours and to provide BMO IL with at least 24 hours prior notice of any maintenance that will involve both Parties.

## Service Credits, Service Level Defaults and Service Level Termination Event

### Service Credits:

If the Uptime percentage falls below 99.9% in any calendar month, the following Service Credits shall apply, which, along with the Service Level Termination rights set forth below, will be BMO IL's sole remedy for Downtime:

Uptime Percentage	Service Credit*
Uptime of 99.9% or higher (Less than 43 minutes of Downtime)	No Credit
Uptime of 99.0% - 99.8% (Between 43 and 432 minutes of Downtime)	1%
Uptime of 98.0% - 98.9% (Between 432 and 864 minutes of Downtime)	2%
Uptime of 97.0% - 97.9% (Between 864 and 1296 minutes of Downtime)	4%
Uptime of 96.0% - 96.9% (Between 1296 and 1728 minutes of Downtime)	6%
Uptime of 95.0% - 95.9% (Between 1728 and 2160 minutes of Downtime)	10%
Uptime of 90.0% - 94.9% (Between 2160 and 4320 minutes of Downtime)	25%
Uptime of 75.0% - 89.9% (Between 4320 and 10,800 minutes of Downtime)	40%
Uptime of less than 75.0% (more than 10,800 minutes of Downtime)	50%

Services Credits will be a percentage of the applicable service fees owed by BMO IL pursuant to this Schedule.

### Service Level Termination Event

In addition to the applicable Service Credit, BMO IL may terminate this Schedule without liability to MOD if the Uptime percentage falls below 99.0% (a) during for any two (2) consecutive months, or (b) for any three (3) months within any nine (9) month period.

## J. Acceptance

Client shall conduct testing on the Customized Solution defined below within five (5) business days (the "Acceptance Period"). Within the Acceptance Period, Client shall provide written notice of acceptance or rejection. In the event Client rejects any part of the Customized Solution, client shall provide adequate explanation regarding the material defects. If Client fails to provide written notice of rejection within the Acceptance Period, Markit may deem the Customized Solution accepted. The date upon which the Client accepts the Customized Solution, or the Customized Solution has been deemed accepted, shall be referred to as the "Acceptance Date."

Notwithstanding the remainder of this section, Client's right to accept the Customized Solution is applicable solely to completion of listed project milestones and overall completion of development services. Hosting Services are not subject to Client's acceptance. Client agrees that the usage of hosting services by Client constitutes acceptance of the hosting services.

## K. Service Fees, Payments and Invoicing

The Service Fee for the work enumerated in this SOW shall consist of the fees below. Design fees are due on the completion of the design phase of each experience and monthly service fees commence upon launch and acceptance of each experience in a Production environment.

Phase	Example Content	One-time design fee	Monthly Service fee
MVP Stock + Search Experience	<ul style="list-style-type: none"><li>• Symbol search</li><li>• Quote</li><li>• News</li><li>• Company profile Information</li></ul>	20,000 USD	8,000 USD
Stock Experience	<ul style="list-style-type: none"><li>• Charts</li><li>• Press releases</li><li>• Key ratios</li><li>• Company financials</li><li>• Options</li><li>• Historical prices</li><li>• Screener</li></ul>	25,000 USD	10,000 USD
MF Experience	<ul style="list-style-type: none"><li>• Quote</li><li>• Asset allocation</li><li>• Fund rating</li><li>• Growth of 10K</li><li>• Chart</li><li>• Fund details</li><li>• Annual returns</li><li>• Top holdings</li><li>• Performance</li><li>• Tax and Income</li><li>• Portfolio</li><li>• Risk &amp; Ratings</li><li>• Fees &amp; Expenses</li><li>• Screener</li></ul>	45,000 USD	9,000 USD
ETF Experience	<ul style="list-style-type: none"><li>• Quote</li><li>• Chart</li><li>• Fund details</li><li>• Strategy</li><li>• Average Annual Returns</li><li>• Screener</li></ul>	40,000 USD	7,000 USD
Markets and Calendar Experience	<ul style="list-style-type: none"><li>• Monitor for upcoming earnings</li><li>• Dividends</li><li>• Corporate actions</li><li>• Large moves</li><li>• High volumes, etc.</li></ul>	45,000 USD	6,000 USD
Research and News Experience	<ul style="list-style-type: none"><li>• CFRA and Morningstar research</li><li>• Trading Central Value Analyzer, Ability to search, Recent ratings changes,</li></ul>	45,000 USD	6,000 USD

	News experience based on user's holdings, video		
Personalization Experience	<ul style="list-style-type: none"> <li>Relevant news and info based on user's holdings, watchlist and activity</li> <li>Smarttext</li> </ul>	20,000 USD	4,000 USD

All invoices for Markit services provided under this SOW shall be sent to the following representative of Client:

ATTN: Amritpal Mann  
Amritpal.Mann@bmo.com  
647 – 237 - 1313  
BMO InvestorLine  
Accounts Payable, PO Box 370  
Succursale St-Jacques  
Montreal, QC H3C 2T1  
Canada

**L. Reporting**

Markit will provide its standard reporting package when the Customized Solution is running in production.

**M. Governance**

See MSA

IN WITNESS WHEREOF the parties hereto have signed this Schedule 20, effective as of the date and year first written above.

**BANK OF MONTREAL**

Per:



(Signature)

Silvio Stroescu

(Name)

President, BMO InvestorLine

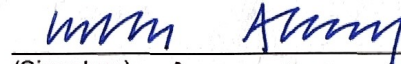
(Title)

Sept 15<sup>th</sup>, 2020

(Date)

**MARKIT NORTH AMERICA, INC.**

Per:



(Signature)

Catherine Allegra

(Name)

SVP

(Title)

9/16/2020

(Date)