

Your Investment Report

MR BERNARD VANCE
101-321 RADIANT WAY
VICTORIA BC V9C 0N4

BMO InvestorLine Self-Directed
RRIF account #212-27255-14
Order execution only account
Trustee: BMO Trust Company

August 31, 2021

Last Statement July 31, 2021

Your Registered Retirement Income Fund Report

► Account Summary

Your Investments	Opening Value Aug 1, 2021	Closing Value Aug 31, 2021	Balance on Aug 31, 2021 (CAD\$)
Canadian Dollar Investments			
RRIF	509,479.76	515,965.26	515,965.26
	509,479.76	515,965.26	515,965.26
Grand Total (CAD\$)			515,965.26
		Last Statement Jul 31, 2021	509,479.76

► We're here to help

We're committed to helping you achieve your specific investing goals. Visit us at bmo.com/self-directed to access leading-edge tools, research and education about investing. To speak with a BMO InvestorLine representative call toll free: 1-888-776-6886 between 8:00 a.m. and 5:00 p.m. ET Monday to Friday.

BMO InvestorLine, Transit #3973, First Canadian Place, 100 King St. W., Floor B1, Toronto, Ontario M5X 1H3

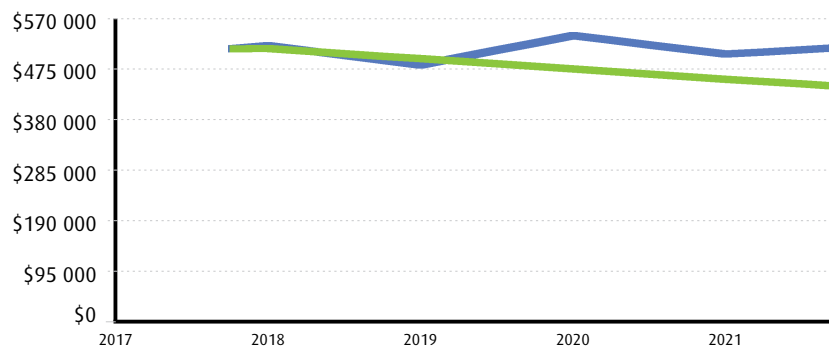
RRIF account #212-27255-14

August 31, 2021

► Changes to your account

	This Year (2021)	Since Start Date November 14, 2017
Opening Value	504,060.20	0.00
Deposited	+ 0.00	+ 514,565.87
Withdrawn	- 12,800.00	- 70,400.00
Net Invested	= - 12,800.00	= 444,165.87
Change In Market Value	+ 24,705.06	+ 71,799.39
Closing Value on Aug 31, 2021	515,965.26	515,965.26

Net Invested is the value of all deposits and transfers - both cash and securities - made to your account during the year, at their market value at the time of the deposit or transfer, less any withdrawals or transfers you made from the account. For more detail about deposits and withdrawals in your account, go to bmo.com/self-directed and sign in. Select My Portfolio, then click on Transaction history.



MARKET VALUE
NET INVESTED

The Change in Market Value of your account is **\$71,799.39** since November 14, 2017.

This amount reflects gains, losses, and income from your investments, as well as fees and charges paid.

► Individuals related to your account

Type	Name
Beneficiary	NIKKI A. KLUNDER

To learn more about how to get the most out of your retirement plan, visit us at bmo.com/self-directed and sign in. Click Education, then select Retirement corner from the drop-down menu. From the list of tabs, select Almost retired or retired.

► Your RRIF payment instructions

Minimum required payment amount	\$9,883.61
You have elected to receive *	\$19,200.00
This year you have received	\$11,557.82
The total taxes withheld this year are	\$1,242.18
Your selected payment frequency is	Monthly

*If you have opted to withdraw more than the required minimum payment, the chosen payment amount will be your 2021 payment. Payments above the required minimum are subject to withholding tax based on province and the cumulative excess amount for the year.

Your Investment Report

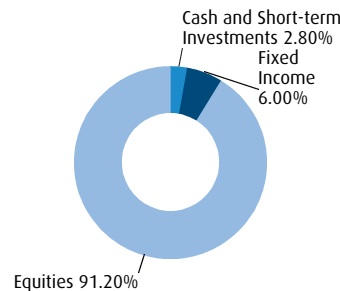
RRIF account #212-27255-14

August 31, 2021

Summary of your investments in Canadian dollars

Investment Category	Amount	Holdings %
Cash and Short-term Investments	14,863.48	2.80
Fixed Income	31,073.73	6.00
Equities	470,028.05	91.20
Total	515,965.26	100.00

Holdings %



The Investment Category shows how you have diversified your investments. Diversification can help an investor manage risk and reduce the volatility of an asset's price movements. If you'd like to know more about your accounts' asset allocation, please visit bmo.com/self-directed and sign in. Click My Portfolio, then select Allocation charts.

Your Canadian Dollar Investments

All amounts are reported in Canadian Dollars.

Income you received

Type of Income	Current Month	Year-to-Date (YTD)
Dividends	1,073.24	7,133.63
Total	1,073.24	7,133.63

Under **Income you received**, amounts reported as dividends do not include income from ETFs, REITs and funds even though these transactions are reported as dividends under **Account activity for this month**.

Your investment details

	Quantity	Cost		Market Value on August 31, 2021	
		Per Unit	Total	Per Unit	Total
Cash and Short-term Investments					
CASH			887.68		887.68
FIRST TR EXCHANGE TRADED FD IV FT CBOE VEST S&P 500 DIVIDEND ARISTOCRATS TARGET INCOME ETF KNG:US (See Bulletin board)	200	69.533	13,906.55	69.879	13,975.80
Subtotal			14,794.23		14,863.48

RRIF account #212-27255-14

August 31, 2021

Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

▶ Your investment details (continued)

	Quantity	Cost		Market Value on August 31, 2021	
		Per Unit	Total	Per Unit	Total
Fixed Income					
Fixed Income					
PIMCO MONTHLY INCOME FUND SR A (005) - PM0005	1,078.508	14.146	15,256.16	14.158	15,269.52
Fixed Income Subtotal			15,256.16		15,269.52
Subtotal			15,256.16		15,269.52
Equities					
Balanced Funds					
STRATEGY SHARES NASDAQ 7 HANDL INDEX ETF HNDL:US (See Bulletin board)	245	31.716	7,770.34	32.593	7,985.29
VANGUARD RETIREMENT INCOME ETF PORTFOLIO UNITS - VRIF:CA (See Bulletin board)	865	26.003	22,492.40	27.310	23,623.15
Balanced Funds Subtotal			30,262.74		31,608.44
Equities and Options					
ABBVIE INC - ABBV:US (See Bulletin board)	70	123.496	8,644.71	152.346	10,664.22
ALGONQUIN POWER & UTILITIES AQN:CA	570	20.153	11,487.40	19.590	11,166.30
AMPLIFY ETF TR AMPLIFY CWP ENHANCED DIVIDEND INCOME ETF - DIVO:US (See Bulletin board)	200	46.546	9,309.26	46.093	9,218.60
AT&T INC - T:US (See Bulletin board)	340	36.153	12,292.03	34.586	11,759.24
BANK OF NOVA SCOTIA - BNS:CA	112	71.579	8,016.86	78.150	8,752.80
BLACKROCK HEALTH SCIENCES TR BME:US (See Bulletin board)	304	53.756	16,341.77	61.188	18,601.15
BMO COVERED CALL DOW JONES INDUSTRIAL AVERAGE HEDGED CAD ETF - ZWA:CA	450	26.742	12,033.95	27.230	12,253.50
BMO COVERED CALL EUROPE HIGH DIVIDEND ETF FUND SR D (31767) - BMO31767	1,641.106	9.501	15,591.77	9.397	15,421.47

RRIF account #212-27255-14

August 31, 2021

Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

► Your investment details (continued)

	Quantity	Cost		Market Value on August 31, 2021	
		Per Unit	Total	Per Unit	Total
BMO COVERED CALL TECHNOLOGY ETF - ZWT:CA	347	34.399	11,936.34	35.570	12,342.79
BMO INTL DIVID HEDGED TO CAD ETF UNIT - ZDH:CA	515	22.049	11,355.45	22.170	11,417.55
BMO PREM YIELD ETF UNIT CAD - ZPAY:CA	280	31.376	8,785.15	31.325	8,771.00
BMO US HIGH DIVIDEND CVRD CALL HDGD TO CAD ETF CAD UNIT ZWS:CA	430	21.188	9,110.77	21.710	9,335.30
BROADCOM INC COMMON STOCK - AVGO:US (See Bulletin board)	24	617.160	14,811.84	627.157	15,051.77
CANADIAN NATIONAL RAILWAY CO - CNR:CA	165	113.433	18,716.45	148.400	24,486.00
CAPITAL POWER CORPORATION CPX:CA	200	42.630	8,525.95	43.390	8,678.00
CI CANADIAN REIT ETF COMMON UNITS - RIT:CA	665	19.765	13,143.70	20.320	13,512.80
DYNAMIC ACTIVE RETIREMENT INCOME+ ETF UNIT - DXR:CA	905	20.937	18,947.91	21.980	19,891.90
EATON VANCE TAX-ADVANTAGED GLOBAL DIVIDEND OPPORTUNITIES ETO:US (See Bulletin board)	230	36.361	8,362.93	40.540	9,324.20
EMERA INC - EMA:CA	162	59.702	9,671.73	59.560	9,648.72
ENBRIDGE INC - ENB:CA	124	51.175	6,345.66	49.650	6,156.60
EVOLVE GLOBAL MATLS & MNG ENHANCED YIELD INDEX ETF HEDGED UNIT - BASE:CA	300	30.702	9,210.65	30.090	9,027.00
FIRM CAPITAL MORTGAGE INVESTMENT CORPORATION - FC:CA	577	15.431	8,903.52	15.000	8,655.00
FORTIS INC - FTS:CA	208	44.957	9,350.98	57.800	12,022.40
GILEAD SCIENCES INC - GILD:US (See Bulletin board)	120	84.061	10,087.35	91.801	11,016.12
GLOBAL X FDS RUSSELL 2000 COVERED CALL ETF RYLD:US (See Bulletin board)	148	31.169	4,613.03	31.837	4,711.88

RRIF account #212-27255-14

August 31, 2021

Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

► Your investment details (continued)

	Quantity	Cost		Market Value on August 31, 2021	
		Per Unit	Total	Per Unit	Total
HAMILTON AUSTRALIAN BANK EQUAL-WEIGHT INDEX ETF CL E HBA:CA	400	22.325	8,929.95	22.690	9,076.00
JOHNSON & JOHNSON - JNJ:US (See Bulletin board)	78	202.925	15,828.14	218.378	17,033.48
OMEGA HEALTHCARE INVESTORS INC OHI:US (See Bulletin board)	130	45.489	5,913.58	42.293	5,498.09
PIMCO DYNAMIC INCOME OPPORTUNITIES FD COM - PDO:US (See Bulletin board)	310	27.216	8,437.07	27.321	8,469.51
PINNACLE WEST CAPITAL CORP PNW:US (See Bulletin board)	108	101.918	11,007.17	96.998	10,475.78
REALTY INCOME CORP - O:US (See Bulletin board)	124	88.621	10,988.96	91.095	11,295.78
ROYAL BANK OF CANADA - RY:CA	100	101.711	10,171.05	129.600	12,960.00
SYLOGIST LTD - SYZ:CA	860	15.212	13,081.95	10.920	9,391.20
TC ENERGY CORP COM - TRP:CA	123	56.100	6,900.36	59.900	7,367.70
TELUS CORPORATION - T:CA	342	25.595	8,753.39	29.070	9,941.94
TORONTO-DOMINION BANK - TD:CA	135	75.176	10,148.71	81.930	11,060.55
UNILEVER PLC SPONSORED ADR - UL:US (See Bulletin board)	167	71.682	11,970.90	70.232	11,728.74
3M COMPANY - MMM:US (See Bulletin board)	58	249.850	14,491.28	245.636	14,246.89
Equities and Options Subtotal			412,219.67		430,431.97
Investment Trusts					
BROOKFIELD INFRASTRUCTURE PARTNERS L P UNITS - BIP.UN:CA (See Bulletin board)	155	50.507	7,828.65	71.230	11,040.65

RRIF account #212-27255-14

August 31, 2021

Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

▶ Your investment details (continued)

	Quantity	Cost		Market Value on August 31, 2021	
		Per Unit	Total	Per Unit	Total
GRANITE REAL ESTATE INVESTMENT TRUST STAPLED UNIT GRT.UN:CA	140	76.234	10,672.75	91.080	12,751.20
Investment Trusts Subtotal			18,501.40		23,791.85
Subtotal			460,983.81		485,832.26
Total Canadian Dollar Investments			491,034.20		515,965.26

Please see **important information about your account** for cost or market value indicator descriptions which are available at the end of this document or at the back of your paper statement.

▶ Account activity for this month

Date	Activity	Description	Quantity	Unit Price	Commission	Amount
Aug 1, 2021		Opening Cash Balance				64,234.37
Aug 3, 2021	Dividend	AT&T INC CASH DIV ON 340 SHS REC 07/09/21 PAY 08/02/21	340		0.00	219.03
Aug 3, 2021	Dividend	PIMCO DYNAMIC INCOME OPPORTUNITIES FD COM CASH DIV ON 240 SHS REC 07/12/21 PAY 08/02/21	240		0.00	35.21
Aug 3, 2021	Dividend	PIMCO MONTHLY INCOME FUND SR A (005) AS OF 07/30/21 REINVESTED DIVIDENDS @\$14.1574	1		0.00	0.00
Aug 3, 2021	Dividend	1000THS PIMCO MONTHLY INC FUND SR A (005) AS OF 07/30/21 REINVESTED DIVIDENDS @\$14.1574	141		0.00	0.00
Aug 3, 2021	Dividend	TORONTO-DOMINION BANK CASH DIV ON 135 SHS REC 07/09/21 PAY 07/31/21	135		0.00	106.65
Aug 4, 2021	Dividend	BMO COVERED CALL DOW JONES INDUSTRIAL AVERAGE HEDGED CAD ETF DIST ON 450 SHS REC 07/29/21 PAY 08/04/21		0.1000	0.00	45.00
Aug 4, 2021	Dividend	BMO INTL DIVID HEDGED TO CAD ETF UNIT DIST ON 400 SHS REC 07/29/21 PAY 08/04/21		0.0700	0.00	28.00

RRIF account #212-27255-14

August 31, 2021

Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

▶ Account activity for this month (continued)

Date	Activity	Description	Quantity	Unit Price	Commission	Amount
Aug 4, 2021	Dividend	BMO US HIGH DIVIDEND CVRD CALL HDGD TO CAD ETCAD UNIT DIST ON 430 SHS REC 07/29/21 PAY 08/04/21		0.1050	0.00	45.15
Aug 4, 2021	Dividend	BMO PREM YIELD ETF UNIT CAD DIST ON 280 SHS REC 07/29/21 PAY 08/04/21		0.1600	0.00	44.80
Aug 4, 2021	Dividend	BMO COVERED CALL TECHNOLOGY ETF DIST ON 347 SHS REC 07/29/21 PAY 08/04/21		0.1300	0.00	45.11
Aug 9, 2021	Dividend	EVOLVE GLOBAL MATLS & MNG ENHANCED YIELD INDEX ETF HEDGED UNIT DIST ON 300 SHS REC 07/30/21 PAY 08/09/21		0.1500	0.00	45.00
Aug 10, 2021	Dividend	VANGUARD RETIREMENT INCOME ETF PORTFOLIO UNITS DIST ON 865 SHS REC 08/03/21 PAY 08/10/21		0.0872	0.00	75.43
Aug 11, 2021	Bought	AMPLIFY ETF TR AMPLIFY CWP ENHANCED DIVIDEND INCOME ETF UNSOLICITED 5 STAR DISCOUNT APPLIED EXCHANGE RATE 1.27490000	200	36.4600	9.95	-9,309.26
Aug 11, 2021	Bought	CAPITAL POWER CORPORATION UNSOLICITED	200	42.5800	9.95	-8,525.95
Aug 11, 2021	Bought	FIRST TR EXCHANGE TRADED FD IV FT CBOE VEST S&P 500 DIVIDEND ARISTOCRATS TARGET INCOME ETF UNSOLICITED EXCHANGE RATE 1.27490000	200	54.4900	9.95	-13,906.55
Aug 11, 2021	Bought	PINNACLE WEST CAPITAL CORP UNSOLICITED EXCHANGE RATE 1.27490000	108	79.8500	9.95	-11,007.17
Aug 11, 2021	Bought	REALTY INCOME CORP UNSOLICITED EXCHANGE RATE 1.27490000	50	70.5692	9.95	-4,511.12
Aug 13, 2021	Purchase	1000THS BMO COVERED CALL EUROPE HIGH DIVIDEND ETF FUND SR D (31767) AS OF 08/13/21 REC FRACTIONAL SHARES IN RE BUY OF 1421.585 SHARES	585		0.00	0.00

RRIF account #212-27255-14

August 31, 2021

Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

▶ Account activity for this month (continued)

Date	Activity	Description	Quantity	Unit Price	Commission	Amount
Aug 13, 2021	Bought	BMO COVERED CALL EUROPE HIGH DIVIDEND ETF FUND SR D (31767) RELATED OR CONNECTED ISSUER PLUS FRACTIONAL SHARES 0.585 TOTAL CHARGES 0.00 AS OF 08/11/21	1,421	9.5492	0.00	-13,575.00
Aug 13, 2021	Dividend	OMEGA HEALTHCARE INVESTORS INC CASH DIV ON 130 SHS REC 08/02/21 PAY 08/13/21	130		0.00	108.31
Aug 13, 2021	Dividend	REALTY INCOME CORP CASH DIV ON 74 SHS REC 08/02/21 PAY 08/13/21	74		0.00	21.67
Aug 16, 2021	Dividend	ABBVIE INC CASH DIV ON 70 SHS REC 07/15/21 PAY 08/16/21	70		0.00	113.09
Aug 16, 2021	Bought	BMO INTL DIVID HEDGED TO CAD ETF UNIT UNSOLICITED RELATED OR CONNECTED ISSUER	15	22.6300	0.00	-339.45
Aug 16, 2021	Bought	BMO INTL DIVID HEDGED TO CAD ETF UNIT UNSOLICITED RELATED OR CONNECTED ISSUER	100	22.5600	0.00	-2,256.00
Aug 16, 2021	Dividend	EMERA INC CASH DIV ON 162 SHS REC 08/03/21 PAY 08/16/21	162		0.00	103.28
Aug 16, 2021	Dividend	FIRM CAPITAL MORTGAGE INVESTMENT CORPORATION DIST ON 577 SHS REC 07/30/21 PAY 08/16/21		0.0780	0.00	45.01
Aug 16, 2021	Dividend	GRANITE REAL ESTATE INVESTMENT TRUST STAPLED UNIT DIST ON 140 SHS REC 07/30/21 PAY 08/16/21 US SOURCE INT		0.1117	0.00	15.64
Aug 16, 2021	Dividend	GRANITE REAL ESTATE INVESTMENT TRUST STAPLED UNIT DIST ON 140 SHS REC 07/30/21 PAY 08/16/21 US SOURCE DIVD		0.0162	0.00	2.27
Aug 16, 2021	Dividend	GRANITE REAL ESTATE INVESTMENT TRUST STAPLED UNIT DIST ON 140 SHS REC 07/30/21 PAY 08/16/21		0.1221	0.00	17.09

RRIF account #212-27255-14

August 31, 2021

Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

▶ Account activity for this month (continued)

Date	Activity	Description	Quantity	Unit Price	Commission	Amount
Aug 16, 2021	Dividend	STRATEGY SHARES NASDAQ 7 HANDL INDEX ETF CASH DIV ON 245 SHS REC 08/13/21 PAY 08/16/21	245		0.00	45.47
Aug 17, 2021	Dividend	BMO COVERED CALL EUROPE HIGH DIVIDEND ETF FUND SR D (31767) AS OF 08/16/21			0.00	82.06
Aug 24, 2021	Federal tax	FED TAX WITHHELD ON RIF PAY			0.00	-155.28
Aug 24, 2021	Payment	RRIF PAYMENT			0.00	-1,444.72
Aug 24, 2021	Dividend	ROYAL BANK OF CANADA CASH DIV ON 100 SHS REC 07/26/21 PAY 08/24/21	100		0.00	108.00
Aug 31, 2021	Dividend	AMPLIFY ETF TR AMPLIFY CWP ENHANCED DIVIDEND INCOME ETF CASH DIV ON 200 SHS REC 08/30/21 PAY 08/31/21	200		0.00	38.34
Aug 31, 2021	Dividend	BLACKROCK HEALTH SCIENCES TR CASH DIV ON 304 SHS REC 08/16/21 PAY 08/31/21	304		0.00	76.10
Aug 31, 2021	Dividend	CI CANADIAN REIT ETF COMMON UNITS DIST ON 665 SHS REC 08/25/21 PAY 08/31/21		0.0675	0.00	44.89
Aug 31, 2021	Dividend	DYNAMIC ACTIVE RETIREMENT INCOME+ ETF UNIT DIST ON 905 SHS REC 08/26/21 PAY 08/31/21		0.0830	0.00	75.12
Aug 31, 2021	Dividend	EATON VANCE TAX-ADVANTAGED GLOBAL DIVIDEND OPPORTUNITIES CASH DIV ON 230 SHS REC 08/24/21 PAY 08/31/21	230		0.00	51.59
Aug 31, 2021	Dividend	GLOBAL X FDS RUSSELL 2000 COVERED CALL ETF CASH DIV ON 148 SHS REC 08/24/21 PAY 08/31/21	148		0.00	46.50
Aug 31, 2021		Closing Cash Balance				887.68

This report includes only activity recorded in your account since your last report. For a more comprehensive listing of your account activity, sign into your BMO InvestorLine account at: bmo.com/self-directed. If you own more than one account, select an account in the top right corner, then click on MyPortfolio and select eDocuments.

RRIF account #212-27255-14

August 31, 2021

Your Year-to-Date Fees Summary

► Fees you paid

	USD (\$)	CAD (\$)
Operating charges		
Total operating charges	0.00	0.00
Transaction charges		
Trade Commission - Equities and Related Products	328.35	388.05
Trade Commission - Mutual Funds	19.90	0.00
Trade Commission - Other Products	29.85	29.85
Total transaction charges	378.10	417.90
Total fees you paid in 2021	378.10	417.90

If you have any questions about the operating or transaction charges in your account, visit us at bmo.com/self-directed and sign in. From the homepage, go to My Portfolio and select Transaction history or call a BMO InvestorLine investment representative at 1.888.776.6886 between 8:00 a.m. and 5:00 p.m. ET Monday to Friday.

► Payments BMO received from third parties

	CAD (\$)
Trailing Commission	116.54
Total payments BMO InvestorLine received from third parties in 2021	116.54

A mutual fund pays a management fee from the assets of the fund. Out of that fee, BMO InvestorLine receives a trailing commission for the service we provide to you. The amount of the trailing commission depends on the sales charge option you chose when you purchased the fund. Although you do not pay these trailing commissions directly, they reduce the fund's return to you. For more information about a mutual fund's fees, check the Fund Facts.

For leading-edge mutual fund tools and research, visit us at bmo.com/self-directed and sign in. Go to Research and select Mutual funds. To speak with a BMO InvestorLine investment representative call 1.888.776.6886 between 8:00 a.m. and 5:00 p.m. ET Monday to Friday.

► Bulletin board

You will notice that balanced mutual funds appear under a separate heading in the Details of your investments section but do not appear as such in the Summary of your investments section. To better reflect your asset mix, we have divided the value of your balanced fund holdings equally between the Common equity & related securities and Fixed income & related securities asset categories in the Summary section. While the split between equities and fixed income investments will vary from balanced fund to balanced fund, we feel that a 50-50 split is a fair representation for the purposes of showing your asset mix.

The USD/CAD conversion rate is: 1.2608, as of August 31, 2021

RRIF account #212-27255-14

August 31, 2021

► Bulletin board (continued)

If your account has a debit balance or margin call, please be sure to settle it within the same business day. Where an account does not meet BMO InvestorLine's credit requirements, we may sell securities at our discretion to bring the account back to good standing.

Please contact us when there's a change to your personal information. Or sign in to your account and go to Account Services - My Profile to update your information.

Please be advised that due to the new National Day of Truth and Reconciliation Federal holiday, on September 30, standard month-end account processes may be impacted.

Events generally processed on September 30 will be processed on October 1 and reflected on your October month-end statement.

RRIF account #212-27255-14

August 31, 2021

► Important Information about your account

BMO InvestorLine Inc. shall assume the contents of this statement has been acknowledged as correct, approved and consented by you unless we receive written notice to the contrary within 45 days after it is sent to you.

BMO InvestorLine Inc. is required to remind you of the Introducing Broker/Carrying Broker relationship between BMO InvestorLine Inc. and BMO Nesbitt Burns Inc. BMO InvestorLine Inc. is an Introducing Broker and BMO Nesbitt Burns Inc. is a Carrying Broker for your account. BMO InvestorLine Inc. is responsible for all compliance requirements for your account. For accounting and regulatory purposes, you are considered a client of BMO Nesbitt Burns Inc. BMO Nesbitt Burns Inc. is responsible for trade execution and settlement, custody of securities and the preparation of confirmations and account statements.

Client cash balances in non-registered accounts are held by BMO Bank of Montreal, and client cash balances in registered accounts are held by BMO Trust Company.

We are required to disclose to the Canada Revenue Agency all transactions involving the disposition of securities even if no tax forms are produced for such transactions. Therefore, please retain this Statement of Account for income tax purposes.

Cash held temporarily by BMO InvestorLine Inc. for subsequent credit to the chequing/savings account component of your Account constitutes free credit balances which are payable by BMO InvestorLine Inc. on demand. These funds, although properly recorded on BMO InvestorLine Inc.'s books, are not segregated and may be used by BMO InvestorLine Inc. in the conduct of its business.

All security positions displayed under **Your investment details** are segregated unless otherwise indicated. Should there be a security in which the account holds a portion of the quantity segregated and a portion registered in your name, this will be indicated under the security description column.

The BMO InvestorLine Account with AccountLink Service ("Account") consolidates your financial requirements—chequing, investing and financial reporting—into one account package. The Account package will provide you with a Securities Account and a Bank of Montreal Canadian dollar chequing account and if necessary a US Dollar chequing account, all conveniently linked together to provide you with ease of access to your money.

A copy of our most recent statement of our financial condition and a list of directors and senior officers are available at your request. Clients in British Columbia are entitled to certain information about BMO InvestorLine, including information about commission and fees, and any administrative proceedings that may relate to the firm and its staff.

For Related and Connected Issuer and Conflicts of Interest Statement, please visit our website: https://www.bmoinvestorline.com/General_Info/ConflictsOfInterest.pdf

Pricing of securities in your account

We strive to provide accurate and current prices for securities. However, because we use numerous information sources of pricing, we cannot guarantee pricing accuracy for securities. Please contact us for the most current prices.

The Average Cost and Total Cost for long positions displayed on this statement incorporates the book cost of your investment comprised of the total amount paid, transaction charges, commissions and fees, adjusted for any corporate actions, reinvested distributions and return of capital.

The Average Cost and Total Cost for short positions displayed on this statement incorporates the book cost of your investment comprised of the total amount received, net of any transaction charges, commissions and fees, adjusted for distributions (other than dividends), returns of capital and corporate actions.

Please note that where you have securities transferred into BMO InvestorLine from another institution, the book cost displayed reflects the book cost provided by the transferring institution, or if not provided, the market value on the date of the transfer.

Legend of Average Cost indicators

M – Market Value information was used to estimate part or all of the Average Cost for this security position. **N/D** – Average cost for this security holding cannot be determined. **O** – Market Value information as of October 2, 2015 was used to estimate part or all of the Average Cost for this security position.

Legend of Market Price Indicators

E – There is no active market for this security so we have estimated its market value. **N** – At this time we are unable to obtain a reliable market value for the security. Therefore, in accordance with our standard practice, the market value of the security is not determinable and has been set to zero. This does not mean that the security does not have a value but only that a value cannot be assigned at this time.

Valuations of the securities positions shown in this statement are provided by BMO InvestorLine Inc. and are based on information and sources BMO InvestorLine Inc. believes to be reliable. However, the market value cited may be subject to change and we cannot be held responsible if the actual market price differs from the said market price.

BMO Nesbitt Burns Inc. acted as principal in all transactions shown in this statement with the symbol "†" in the "Description" column. In all other transactions, BMO Nesbitt Burns acted as agent.

Deferred Sales Charge (DSC)

Securities with "Deferred Sales Charge" in the security description, may be subject to deferred sales charges when sold.

Investor Protection

Client accounts are protected by the Canadian Investor Protection Fund (CIPF) within specified limits. A brochure describing the nature and limits of coverage is available upon request. Securities held by BMO InvestorLine Inc. in your Account as well as any cash held temporarily by BMO InvestorLine Inc. for subsequent credit to the chequing/savings component of your Account are not deposits which are insured under the Canada Deposit Insurance Corporation (CDIC) Act. AccountLink(s) for Non-registered accounts are bank accounts at BMO Bank of Montreal®, a member of CDIC, and are eligible for deposit insurance from the CDIC, subject to maximum coverage limitations.

Please visit the CDIC website for further information about coverage limits. When cheques are deposited, sufficient time must be allowed for the Bank of Montreal to ensure they are cleared before amounts are withdrawn.

Restricted share term abbreviations

NCI: Non-Certificate Issue (GIC/Mutual Funds); NVS: Non-Voting Shares; RS: Restricted Shares; RVS: Restricted Voting Shares; SUB: Subscription; SVS: Subordinate Voting Shares; WTS: Warrants; RTS: Rights; DSC: Deferred Sales Charge.

Sales Tax information

Registration Numbers: GST/HST: R121256770 QST: 1009294933.

For further details, please contact a BMO InvestorLine representative at 1-888-776-6886 between 8:00 a.m. and 5:00 p.m. ET, Monday to Friday.

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