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CALGARY AB T3C 2H8

**BMO SmartFolio**  
TFSA account #674-01237-13  
Trustee: BMO Trust Company

January 31, 2019

Last Statement December 31, 2018

## Your Tax-Free Savings Account Report

### ► Account Summary

Your Investments	Opening Value Jan 1, 2019	Closing Value Jan 31, 2019	Balance on Jan 31, 2019 (CAD\$)
Canadian Dollar Investments			
TFSA	5,687.89	5,941.72	5,941.72
	5,687.89	5,941.72	<b>5,941.72</b>
<b>Grand Total (CAD\$)</b>			<b>5,941.72</b>
		<b>Last Statement Dec 31, 2018</b>	<b>5,687.89</b>

### ► We're here to help

Our team of SmartFolio Advisors is ready to discuss your investing goals. Just give us a quick call at 1-844-895-3721 between 8:00 a.m. and 8:00 p.m. ET Monday to Friday or visit us at [bmo.com/smartfolio](http://bmo.com/smartfolio) where live chat support is available to tap into the latest information to help you better understand investing in general, as it applies to your specific financial needs.

**SHANE GRADINI**  
Branch Manager  
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BMO Nesbitt Burns

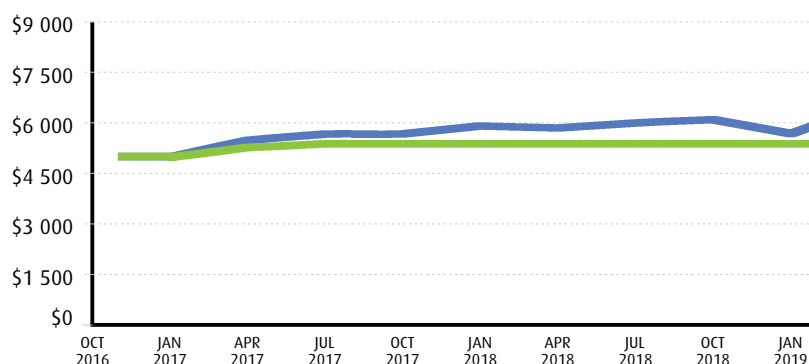
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## ► Changes to your account

	This Year (2019)	Since November 1, 2016
<b>Opening Value</b>	<b>5,687.89</b>	<b>0.00</b>
Deposited	+ 0.00	+ 5,385.00
Withdrawn	- 0.00	- 0.00
<b>Net Invested</b>	<b>= 0.00</b>	<b>= 5,385.00</b>
Change In Market Value	+ 253.83	+ 556.72
<b>Closing Value on Jan 31, 2019</b>	<b>5,941.72</b>	<b>5,941.72</b>

Net invested is the value of all deposits and transfers of cash, less the amount you withdrew or transferred out.



MARKET VALUE  
NET INVESTED

The Change in Market Value of your account is **\$556.72** since November 1, 2016. This amount reflects gains, losses, and income from your investments, as well as fees and charges paid.

## ► Your contributions and withdrawals

For 2019

Contributions made this year	\$0.00
Withdrawals made this year	\$0.00

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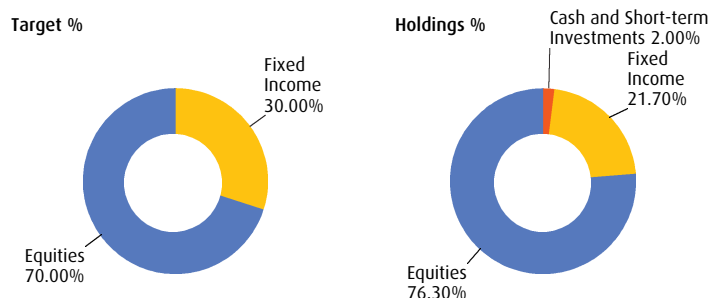
## Summary of your investments in Canadian dollars

### Your Investor Profile

Investment Objective	Growth
Time Horizon	10 yrs and more
Model Portfolio	Long Term Growth

Investment Category	Amount	Target %	Holdings %
Cash and Short-term Investments	119.78	0.00	2.00
Fixed Income	1,289.92	30.00	21.70
Equities	4,532.02	70.00	76.30
<b>Total</b>	<b>5,941.72</b>		<b>100.00</b>

The investments in your account are chosen based on your Investor Profile. As your life circumstances change, be sure to speak to a SmartFolio Advisor about updating your Investor Profile.



## Your Canadian Dollar Investments

All amounts are reported in Canadian Dollars.

### Your investment details

	Quantity	Cost		Market Value on January 31, 2019	
		Per Unit	Total	Per Unit	Total
<b>Cash and Short-term Investments</b>					
CASH			119.78		119.78
<b>Subtotal</b>			<b>119.78</b>		<b>119.78</b>
<b>Fixed Income</b>					
Fixed Income					
BMO AGGREGATE BOND INDEX ETF - ZAG	27	15.656	422.72	15.420	416.34
BMO HIGH YIELD US CORPORATE BOND HEDGED TO CAD INDEX ETF ZHY	18	14.184	255.32	13.430	241.74

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## Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

## ▶ Your investment details (continued)

	Quantity	Cost		Market Value on January 31, 2019	
		Per Unit	Total	Per Unit	Total
BMO MID TERM US IG CORPORATE BOND HEDGED TO CAD NDEX ETF - ZMU	44	15.797	695.08	14.360	631.84
<b>Fixed Income Subtotal</b>			<b>1,373.12</b>		<b>1,289.92</b>
<b>Subtotal</b>			<b>1,373.12</b>		<b>1,289.92</b>
<b>Equities</b>					
<b>Equities and Options</b>					
BMO EQUAL WEIGHT BANKS INDX ETF UNIT - ZEB	5	30.040	150.20	28.580	142.90
BMO EQUAL WEIGHT OIL & GAS INDEX ETF - ZEO	2	74.760	149.52	42.540	85.08
BMO EQUAL WEIGHT REITS INDEX ETF - ZRE	7	21.059	147.41	22.220	155.54
BMO EQUAL WEIGHT US BKS INDEX ETF TR UNIT - ZBK	9	28.340	255.06	25.210	226.89
BMO EQUAL WEIGHT US HEALTH CARE HEDGED TO CAD INDEX ETF ZUH	5	54.444	272.22	52.820	264.10
BMO GLOBAL INFRASTRUCTURE INDEX ETF - ZGI	9	36.088	324.79	35.580	320.22
BMO LOW VOLATILITY US EQUITY ETF CAD UNIT - ZLU	24	30.980	743.51	33.290	798.96
BMO MSCI EAFE INDEX ETF TR UNIT - ZEA	35	16.441	575.45	17.550	614.25
BMO MSCI EMERGING MKTS INDEX ETF - ZEM	15	17.120	256.80	19.760	296.40
BMO MSCI USA HIGH QUALITY INDEX ETF UNITS - ZUQ	18	26.991	485.84	33.490	602.82
BMO S&P 500 INDEX ETF UNIT - ZSP	9	33.358	300.22	39.100	351.90

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## Your Canadian Dollar Investments (continued)

All amounts are reported in Canadian Dollars.

## ► Your investment details (continued)

	Quantity	Cost		Market Value on January 31, 2019	
		Per Unit	Total	Per Unit	Total
BMO S&P/TSX CAPPED COMPOSITE INDEX ETF UNIT - ZCN	32	20.513	656.42	21.030	672.96
<b>Equities and Options Subtotal</b>			<b>4,317.44</b>		<b>4,532.02</b>
<b>Subtotal</b>			<b>4,317.44</b>		<b>4,532.02</b>
<b>Total Canadian Dollar Investments</b>			<b>5,810.34</b>		<b>5,941.72</b>

Average cost and market price indicator descriptions can be found in Important information about your account at the end of this statement.

## ► Account activity for this month

Date	Activity	Description	Quantity	Unit Price	Commission	Amount
Jan 1, 2019		<b>Opening Cash Balance</b>				<b>92.73</b>
Jan 3, 2019	Dividend	BMO EQUAL WEIGHT US BKS INDEX ETF TR UNIT DIST ON 9 SHS REC 12/28/18 PAY 01/03/19		0.1800	0.00	1.62
Jan 3, 2019	Dividend	BMO MSCI EAFE INDEX ETF TR UNIT DIST ON 35 SHS REC 12/28/18 PAY 01/03/19		0.1450	0.00	5.08
Jan 3, 2019	Dividend	BMO S&P/TSX CAPPED COMPOSITE INDEX ETF UNIT DIST ON 32 SHS REC 12/28/18 PAY 01/03/19		0.1600	0.00	5.12
Jan 3, 2019	Dividend	BMO S&P 500 INDEX ETF UNIT DIST ON 9 SHS REC 12/28/18 PAY 01/03/19		0.1800	0.00	1.62
Jan 3, 2019	Dividend	BMO LOW VOLATILITY US EQUITY ETF CAD UNIT DIST ON 24 SHS REC 12/28/18 PAY 01/03/19		0.2000	0.00	4.80
Jan 3, 2019	Dividend	BMO MID TERM US IG CORPORATE BOND HEDGED TO CAD NDEX ETF DIST ON 44 SHS REC 12/28/18 PAY 01/03/19		0.0660	0.00	2.90
Jan 3, 2019	Dividend	BMO MSCI EMERGING MKTS INDEX ETF DIST ON 15 SHS REC 12/28/18 PAY 01/03/19		0.4100	0.00	6.15

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## 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
Jan 3, 2019	Dividend	BMO MSCI USA HIGH QUALITY INDEX ETF UNITS DIST ON 18 SHS REC 12/28/18 PAY 01/03/19		0.1200	0.00	2.16
Jan 3, 2019	Dividend	BMO EQUAL WEIGHT BANKS INDX ETF UNIT DIST ON 5 SHS REC 12/28/18 PAY 01/03/19		0.0800	0.00	0.40
Jan 3, 2019	Dividend	BMO EQUAL WEIGHT OIL & GAS INDEX ETF UNIT DIST ON 14 SHS REC 12/28/18 PAY 01/03/19		0.0750	0.00	1.05
Jan 3, 2019	Dividend	BMO HIGH YIELD US CORPORATE BOND HEDGED TO CAD INDEX ETF DIST ON 18 SHS REC 12/28/18 PAY 01/03/19		0.1050	0.00	1.89
Jan 3, 2019	Dividend	BMO AGGREGATE BOND INDEX ETF DIST ON 27 SHS REC 12/28/18 PAY 01/03/19		0.0370	0.00	1.00
Jan 3, 2019	Dividend	BMO GLOBAL INFRASTRUCTURE INDEX ETF DIST ON 9 SHS REC 12/28/18 PAY 01/03/19		0.3000	0.00	2.70
Jan 3, 2019	Dividend	BMO EQUAL WEIGHT REITS INDEX ETF DIST ON 7 SHS REC 12/28/18 PAY 01/03/19		0.0850	0.00	0.60
Jan 3, 2019	Dividend	BMO EQUAL WEIGHT US HEALTH CARE HEDGED TO CAD INDEX ETF DIST ON 5 SHS REC 12/28/18 PAY 01/03/19		0.1550	0.00	0.78
Jan 18, 2019	Bought	BMO SMARTFOLIO FEE (GST INCL REG#103854261RT0001) RELATED OR CONNECTED ISSUER FROM 01OCT2018 TO 31DEC2018			0.00	-10.82

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## 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
Jan 29, 2019	Exchange	BMO EQUAL WEIGHT OIL & GAS INDEX ETF UNIT CONSOLIDATION 1 NEW FOR 5 OLD	-14		0.00	0.00
Jan 29, 2019	Exchange	BMO EQUAL WEIGHT OIL & GAS INDEX ETF SHRS RECEIVED IN EXCHANGE	2		0.00	0.00
Jan 31, 2019		<b>Closing Cash Balance</b>				<b>119.78</b>

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 SmartFolio account at: <https://www.bmo.com/smartfolio>.

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## Your Year-to-Date Fees Summary

## ► Fees you paid

	CAD (\$)
<b>Operating charges</b>	
Advisory Fee	10.82
<b>Total operating charges</b>	<b>10.82</b>
<b>Transaction charges</b>	
<b>Total transaction charges</b>	<b>0.00</b>
<b>Total fees you paid in 2019</b>	<b>10.82</b>

If you have any questions about any of the charges in your account, please contact a SmartFolio Advisor at 1-844-895-3721 between 8:00 a.m. and 8:00 p.m. ET Monday to Friday.

Your Year-to-Date Fees Summary includes your quarterly Advisory Fee which is incurred over 3 month periods and charged quarterly. For example, the fee charged in January covers October-December of the previous calendar year.

## ► Payments BMO received from third parties

	CAD (\$)
<b>Total payments BMO SmartFolio received from third parties in 2019</b>	<b>0.00</b>

## ► Bulletin board

The USD/CAD conversion rate is: 1.3131, as of January 31, 2019



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## ► Important Information about your account

BMO Nesbitt Burns Inc. shall assume the contents of this trade confirm 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.

Please let your Investment Advisor or Branch Manager know if there are any changes in your personal or financial situation so that we can ensure you are on track to meet your investment objectives.

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.

A free credit balance represent funds payable on demand which, although properly recorded in our books, are not segregated and may be used in the conduct of our business. All security positions displayed 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.

A copy of our most recent statement of our financial condition and a list of directors and senior officers are available on request. Clients in British Columbia are entitled to certain information about BMO Nesbitt Burns, 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 click the "Conflicts of Interest" link at the bottom of every page of the BMO SmartFolio website.

### Price of the 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 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 incorporates the book cost of your investment comprised of the total amount received, net of any transaction charges, commission and fees, adjusted for distributions (other than dividends), returns of capital and corporate actions. Book cost on transferred in securities 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** – 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 Nesbitt Burns and are based on information and sources BMO Nesbitt Burns 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.

### Investor protection

When Cheques are deposited, sufficient time must be allowed for the Bank of Montreal to ensure they are cleared before amounts are withdrawn.

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.

For Preferred or Preferred Plus accounts, deposits in your Canadian dollar bank account with Bank of Montreal are insurable under the Canada Deposit Insurance Corporation (CDIC) Act.

Deposits in your US Dollar bank account with Bank of Montreal are not insurable under the Act and are not insured by the CIPF.

Securities held by BMO Nesbitt Burns Inc. in your Account as well as any cash held temporarily by BMO Nesbitt Burns Inc. for subsequent credit to the chequing/savings component of your Account are not deposits which are insured under the CDIC Act.

### 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

The GST/HST registration number for BMO Nesbitt Burns Inc. is 103854261RT.

BMO Wealth Management is the brand name for a business group consisting of Bank of Montreal and certain of its affiliates, including BMO Nesbitt Burns Inc., in providing wealth management products and services. 'Nesbitt Burns' is a registered trade-mark of BMO Nesbitt Burns Inc., a wholly-owned subsidiary of Bank of Montreal. ®/TM Registered trade-marks of Bank of Montreal, used under licence.

BMO Nesbitt Burns Inc. is a Member - Canadian Investor Protection Fund. Member of the Investment Industry Regulatory Organization of Canada.

BMO Nesbitt Burns refers to BMO Nesbitt Burns Inc. and your account at BMO Nesbitt Burns Inc.