

Fee schedule for BMO Smart Portfolio

Advisory fees

0.60% of your account balance plus a monthly platform fee of \$4

Our standard Wrap Fee is based on a specified annual percentage rate (i.e., the rate used each month will be one twelfth of the applicable annual rate) of your assets under management. Our standard fee is 0.60%. Our fees are prorated and paid monthly, in advance, and are based on the market value of the assets on the last business day of the previous month. BMO Smart Portfolio also charges you a \$4 per month (\$48 annually) Platform Access Fee, regardless of your account balance. The initial advisory fee is prorated and charged based on the account balance during enrollment. BMO Smart Portfolio debits the fees for your account from the assets in the account, either from cash or through the redemption of shares in the money market funds. BMO Smart Portfolio will liquidate securities in your account if you have insufficient cash or money market funds to pay the fees.

Minimum investment¹ \$5,000.00

If you withdraw funds which causes the account balance to fall below the \$5,000 minimum, a BMO Smart Portfolio Advisor may contact you to add additional funds to your account or to close your account.

Fees payable to BMO Smart Portfolio may be waived in whole or part, for varying periods, at the sole discretion of BMO Direct Invest Inc. in connection with promotion efforts or for any other reasons.

Service fees

Accommodation transfer fee	\$75/transfer
Books and records client notification fee ²	\$1.50/notification plus postage
Change of address notification fee ²	\$1.50/notification plus postage
Check stop payment/void fee	\$10/item
Incoming/outgoing foreign security transfer fee	\$75/security
Legal/restricted stock fee	\$200/security
Margin extension fee	\$10/extension
Outgoing DRS transfer fee ³	\$20/item
Paper confirms ²	\$2/trade
Paper statements ²	\$2/account
Paper tax documents ²	\$10/account
Returned ACH/check fee	\$25/item
Termination/outgoing account transfer fee	\$100 per account
Voluntary reorganization fee	\$20/item



¹ The \$5,000 minimum account balance is required within 60 days after account opening. BMO Direct Invest Inc. reserves the right to (1) return securities to the client (2) liquidate the securities and return the funds to client and (3) close the account.

² If you opt out of e-delivery, provide a non-deliverable email address or if your electronic mailbox is full and delivery of confirms, statements and notifications cannot be made, you will receive these documents via U.S. mail and incur the charges associated with this type of delivery. Maximum annual charge of \$24/account for paper delivery of both statements and tax documents.

³ The requested shares will be delivered to the transfer agent via DRS transfer which is an electronic form of transfer. The customer will be notified by the transfer agent as to how to order a physical certificate. Additional fees may be charged by the transfer agent.

Banking products and services are subject to approval and provided in the United States by BMO Bank N.A. Member FDIC. BMO Smart Portfolio is a product offered by BMO Direct Invest Inc. (BDI). BDI is an investment advisor, registered with the U.S. Securities and Exchange Commission, that delivers digital investment advisory and financial planning services. You must be an existing customer of BMO Bank N.A. and enrolled in BMO Digital Banking to qualify for services from BDI. BDI reserves the right to terminate its relationship with you if you are no longer a BMO Bank N.A. customer who is enrolled in BMO Digital Banking. BDI and BMO Bank N.A. are affiliated companies. Not all products and services are available in every state and/or location.

Investment products and services: **ARE NOT A DEPOSIT – NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY ANY BANK – MAY LOSE VALUE.** (1/08)