

Introducing the New BMO Nesbitt Burns Investment Report

Providing clients with full disclosure with respect to their investments is an important part of our service commitment. This includes the reporting we provide. That's why we're pleased to introduce the new and enhanced **BMO Nesbitt Burns Investment Report**.

We have prepared this guide to help you understand the information included in **Your Investment Report**.

Your Investment Report

BMO Wealth Management
BMO Nesbitt Burns

Client first and last
123 SAMPLE DRIVE
A1B 2C3

1 RRSP - #12345678
December 31, 2016

Your Investment Report

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Account summary

This table provides an overview of your account, including the opening and closing balance for the reporting period.

Your Investments	Opening Value Dec 1, 2016	Closing Value Dec 31, 2016	Balance on Dec 31, 2016 (CAD\$)
Canadian Dollar Investments			
Cash Account	510,000	520,000	520,000
			520,000
US Dollar Investments			
Cash Account	61,000	62,000	80,000
1 USD = 1.2903 CAD			80,000
Grand Total (CAD\$)			600,000

You can access your up-to-date account information online through BMO Nesbitt Burns Gateway at: www.gateway.bmonesbittburns.com
If you have not registered for Gateway access, please contact your investment Advisor.

3 We're here to help

Our team is dedicated to helping you succeed in meeting all of your wealth management goals. Please call any member of the team referenced below if you have questions about **Your Investment Report**. Visit bmo.com/nesbittburns for the latest information on investing and wealth planning.

IA first and last
Investment Advisor
123.456.7890 | IAfirstlast@bmo.com

additional contact
additional contact
additional contact
additional contact

Branch Manager first and last
Branch Manager
123.456.7890 | BMfirstlast@bmo.com

CIPF
MEMBER

Member of the Investment Industry Regulatory Organization of Canada

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Page one of **Your Investment Report** details specific information on your account including:

- 1 Your **account number**, the **reporting date** and the **account type** (i.e., non-registered, RRSP, TFSA, etc.).
- 2 **Account summary** details the opening and closing balance of your account, as of the reporting date, across all investments held in your account. Closing values are shown in **Canadian dollars** using the applicable exchange rate(s) detailed in the table.
- 3 **We're here to help** provides the contact information for your BMO Nesbitt Burns Investment Advisor.

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Your Performance Report

RRSP - #12345678

4 ▶ **Changes to your account**

This table provides a summary of the change in value of your account, including all deposits, withdrawals and the change in market value of your investments, for both the current year and as of the start of reporting. Where applicable, balances have been converted to Canadian dollars, see page 1 for exchange rates.

	This Year (2016)	Since Jan 1, 2016
Opening Value	490,000	490,000
Deposited	+ 100,000	+ 100,000
Withdrawn	- 20,000	- 20,000
Net Invested	= 80,000	= 80,000
Change In Market Value	+ 30,000	+ 30,000
Closing Value on Dec 31, 2016	600,000	600,000

Net Invested is the value of total deposits less the value of total withdrawals.

Change in Market Value of your account since January 1, 2016 is + \$30,000
This amount includes gains, losses and income received with respect to the investments held in your account, as well as all fees and charges paid by you.

5 ▶ **Your total percentage return**

The table below details the rates of return for your account. The rates of return include the realized and unrealized capital gains / losses and the income earned from your investments over specified periods. All return figures are based on the Canadian dollar value of your investments, after all fees and charges. Return calculations are based on market values that include trades pending final settlement. Please contact your Investment Advisor if you have any questions about the performance of your account.

	1 year	3 years	5 years	10 years	Since Start Date	Start Date
MWR	6.24%	N/A	N/A	N/A	6.24%	Jan 1, 2016
TWR	6.13%	5.41%	6.82%	5.12%	5.76%	Feb 2, 2003

Money-Weighted rate of return (MWR) considers the changes in the value of the investments and the size and timing of any deposits and withdrawals to or from your account. For accounts opened prior to 2016, note that Your Investment Report will show MWR beginning January 1, 2016.
Time-Weighted rate of return (TWR) considers the changes in the value of the investments but not the size and timing impact of deposits and withdrawals made to and from your account.

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Your Performance Report¹ includes information on both the change in the value of your account and performance.

4 **Changes to your account** provides the change in value of your account on a year-to-date and “since start date” basis. It includes a summary of all deposits and withdrawals, as well as the change in the market value of your investments. A complementary line graph visually represents this information allowing you track the growth of your account.

5 **Your total percentage return** is included annually on your December month-end report and details **Time-Weighted** returns, as well as **Money-Weighted** returns.

¹ For accounts opened prior to January 1, 2016, the “since inception” date used in **Changes to your account** and your **Money-Weighted rate of return** is January 1, 2016. For accounts opened after this date, the start date is the date of account opening.

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6 ▶ **Individuals related to your account**

RRIF - #12345678

Type	Name
Successor	CLIENT RELATIVE FIRST AND LAST

▶ **Your RRIF payment instructions**

Minimum required payment amount	40,000.00
Maximum payment amount	100,000.00
You have elected to receive ^a	50,000.00
This year you have received	48,000.00
The total taxes withheld this year are	2,000.00
Your selected payment frequency is	Annual

6 For **Registered Account Types**, information specific to your registered account will be displayed following **Your Performance Report**.



Summary of your investments in Canadian dollars compares your current asset allocation to the target you provided in your account documentation. The pie chart is a visual representation of your current asset allocation (i.e., Cash, Fixed Income, Equities). Note that this section is not available for managed accounts.²

7 Your Investor Profile details your Investment Objective and Time Horizon as set out in your account documentation.

² Managed accounts include Managed Portfolio Account, and the BluePrint, Quadrant and Architect programs.

Your Investment Report

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Your Canadian Dollar Investments

All amounts are reported in Canadian dollars.

8 Income you received

Type of Income	Current Month	Year-to-Date
Interest	0.00	0.00
Dividends	975.84	3,105.00
Total	975.84	3,105.00

9 Your investment details

	Quantity	Cost		Market Value on Dec 31, 2016	
		Per Unit	Total	Per Unit	Total
Fixed Income					
BMO Bond Fund	8641	12.64	109,230.00	12.75	110,000.00
BMO Mid Corporate Bond	3875	16.30	63,162.50	16.00	62,000.00
Subtotal			172,392.50		172,000.00
Equity					
Bank of Montreal	1284	53.00	68,052.00	81.00	104,000.00
Enbridge Inc	1091	40.00	43,640.00	55.00	63,000.00
Loblaw Companies LTD	729	38.00	27,702.00	70.00	51,000.00
SNC Lavalin Group Inc	1037	32.50	33,702.50	54.00	56,000.00
Thomson Reuters Corporation	1436	45.00	64,620.00	51.53	74,000.00
Subtotal			237,716.50		348,000.00
Total Value of Canadian Dollar Investments			409,716.50		520,000.00

10 Account activity for this month

Date	Activity	Description	Quantity	Unit Price	Commission	Amount
Cash Account						
Dec 1, 2016		Opening Cash Balance				0.00
Dec 1, 2016	Dividend	Bank of Montreal CASH DIV ON 1284 SHS REC	1284			975.84
Dec 9, 2016	Sold	Scotia Bank	-575	63.00	800	36,225.00
Dec 20, 2016	Bought	Thomson Reuters Corporation	723	51.45	800	37,200.84
Dec 31, 2016		Closing Cash Balance				0.00

This report includes only activity recorded in your account since your last report. For a more comprehensive account activity, sign into your BMO Nesbitt Burns Gateway at: <https://gateway.bmonesbittburns.com>.

Your Canadian Dollar Investments is an overview of all your Canadian dollar investments, and is followed by reporting on any U.S. or other non-Canadian investments held in your account.

8 Income you received summarizes income received since your last report, detailed by the Type of Income (i.e., Interest and Dividends).

9 Your investment details provides information on each of the holdings in your account, as of the reporting date, including the number of units, average cost and market value of each security.

10 Account activity for this month summarizes all transactions that took place in your account during the reporting period. It begins with the Opening Cash Balance, details each Activity and provides a Closing Cash Balance.

Your Investment Report

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11 Your Year-to-Date Fees Summary RRSP - #12345678

► **Fees you paid**

This section summarizes all compensation received by BMO Nesbitt Burns with respect to your account. Our compensation comes from two sources: what we charge you directly (Operating and Transaction Charges), and what we receive through any third parties.

	USD(\$)	CAD(\$)
Operating charges		
Administration Fees	0.00	275.00
Sales Tax	0.00	35.75
Total operating charges	0.00	310.75
Transaction charges		
Trade Commission - Equities and Related Products	0.00	4,124.40
Trade Commission - Mutual Funds	0.00	1,505.00
Trade Commission - Fixed Income	250.00	265.50
Total transaction charges	0.00	5,894.90
Total fees you paid in 2016	250.00	6,205.65

Please see examples of standard operating charges in the Important Information about your Account section. If you have any questions about Your **Year-to-Date Fees Summary**, please speak with your Investment Advisor.

For debt securities purchased or sold on your behalf during the period covered by this report, BMO Nesbitt Burns' remuneration was added to the price you paid (in the case of a purchase) or deducted from the price you received (in the case of a sale). This amount was in addition to any commissions you were charged by your Investment Advisor.

► **Payments BMO received from third parties**

	USD (\$)	CAD (\$)
New Issue Commission	0.00	2,450.29
Trailing Commission	0.00	1,780.85
Total payments BMO Nesbitt Burns received from third parties in 2016	0.00	4,231.14

We received trailing commissions with respect to securities you owned during the period covered by this report.

Investment funds pay the investment fund managers a management fee for managing their funds. In turn, the investment managers pay us ongoing trailing commissions for the services and advice we provide to you. The amount of the trailing commission depends on the sales charge option you selected when purchasing your mutual fund. You are not directly charged a trailing commission or management fee; however, these fees impact your account because they reduce the overall fund's investment return to you. Information about management fees and other charges to your investment funds is included in the applicable fund's prospectus or fund facts document.

12 ► Bulletin board

Convert to eStatements. Stay organized, save time and eliminate clutter by opting to receive your monthly statements electronically. Your eStatements are also accessible online for up to seven years after the statement was originally printed.

To turn off your paper statements, log on to <https://gateway.bmonesbittburns.com>.

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11 Your Year-to-Date Fees Summary shows the fees and charges received by BMO Nesbitt Burns with respect to your account on a year-to-date basis, as of the reporting date. This includes **Fees you paid** (i.e., **Operating charges**, and **Transaction charges**), as well as **Payments BMO received from third parties**.

12 The Bulletin board includes important messages and updates. You are encouraged to review the Bulletin Board to stay current on items related to your account.

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13 ► Important information about your account RRSP - #12345678

About this statement

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.

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 reinvestments.

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.

Deferred Sales Charge (DSC)

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

Investor protection

13 Important information about your account provides information to assist you in reviewing Your Investment Report, including a legend for various notations used on your statement, descriptions of certain security types, as well as disclosure notifications.

At BMO Nesbitt Burns we understand the importance of Your Investment Report in assisting you with monitoring your investments and making sure you are on track to meeting your long-term objectives.



We're here to help.

For additional information or questions on the new statement, please contact your BMO Nesbitt Burns Investment Advisor.