

Authorization and Consent

Investment Online Client Access

I understand that I am responsible for the confidentiality of the information received from BMO Investment Online, that the information provided is the best available at the time I access it and that it is provided on an unaudited basis. I will not provide my User ID and Password to anyone other than a representative of BMO Bank N.A. ("BMO") for purposes of reactivating my User ID. I further understand that email communications are not confidential and may not be used to provide investment or other directions. If I add new accounts to an existing User ID and I have also requested electronic delivery of documents, I understand that agreement applies to all of my accounts.

Electronic Delivery of Documents (Applicable if selected from Request Type above)

By signing below, I acknowledge and specifically consent to the delivery of each of the documents indicated below in the electronic format in lieu of a delivery of a physical copy of such documents with respect to each trust, investment management, custody and individual retirement account identified in my Investment Online Client Access Request form(s) ("My Account"):

- Account Statements

I understand that all documents that BMO provides to me in electronic format will be provided either (i) via email; (ii) by access to a website which will be provided to me in an email notice from BMO when the document(s) are available; (iii) by posting on a website that BMO designates for that purpose; and/or (iv) by a request from BMO for me to download a PDF. There may be some external costs associated with electronic delivery (for example, Internet access charges and costs associated with printing and/or electronically storing the documents).

To access, view and retain the documents that BMO makes available to me in electronic form, I understand that I must maintain the following hardware and software:

- An internet browser that meets the current minimum requirements as stated in the Terms and Conditions on the website. Such minimum requirements include a web browser that supports 128-bit encryption;
- Sufficient electronic storage capacity on my computer's hard drive or other data storage unit;
- An email account with an Internet service provider and email software in order to receive electronic communications from BMO; and
- Software that enables me to view documents in Portable Document Format (PDF) (Adobe® Acrobat® Reader®), which may be downloaded at no cost on the Internet at adobe.com.

By signing below, I represent and confirm that I currently have and will maintain all of the necessary hardware and software. In the event I change my email address, I agree to notify BMO immediately of the change by contacting my Account Administrator. In the event I fail to provide BMO with a valid email address or there is a malfunction of previously valid email address, I agree that BMO may terminate the electronic delivery of documents and deliver the documents to me via U.S. standard mail.

This consent will continue to be effective until it is revoked. I may revoke my consent to electronic delivery of the documents at any time by notifying my Account Administrator in writing at the address my Account Administrator has provided to me. My withdrawal of this consent will be effective only after BMO has had a reasonable period of time to process my request.

This consent does not waive my right to receive traditional paper copy delivery of any of the documents. I understand that I may request a paper copy of any document at no cost by contacting my Account Administrator. Notwithstanding this consent, BMO may send an annual paper statement for certain accounts as required by applicable law. I understand that BMO reserves the right, in its sole discretion, to discontinue electronic delivery of documents, and that BMO will provide me with notice of any such termination or change as required by law.

By signing below, I hereby specifically consent and agree that all documents provided in electronic or paper format from BMO pursuant to this agreement will be considered as in writing and as delivered to me upon delivery of an email, to the e-mail address I identified for this purpose, with either the document enclosed or attached or a notification in the email that such document is available and posted on a website.

By signing below, I expressly acknowledge that receipt by electronic delivery for each account identified in the Investment Online Client Access Request form(s), as agreed to above, will begin any limitations period provided by applicable state law, including any period identified in the Account Statement delivered electronically, even if I do not actually access the email, the electronic account, website or the document.

By signing below, I expressly represent and certify that I have the requisite authority to authorize electronic delivery for the documents. I understand that I am responsible for the confidentiality of the information received, that information provided is the best available at the time I access it and that it is provided on an unaudited basis. I will not provide my User ID and Password to anyone other than a representative of BMO for purposes of reactivating my User ID. I further understand that email communications are not confidential and may not be used to provide investment or other directions.