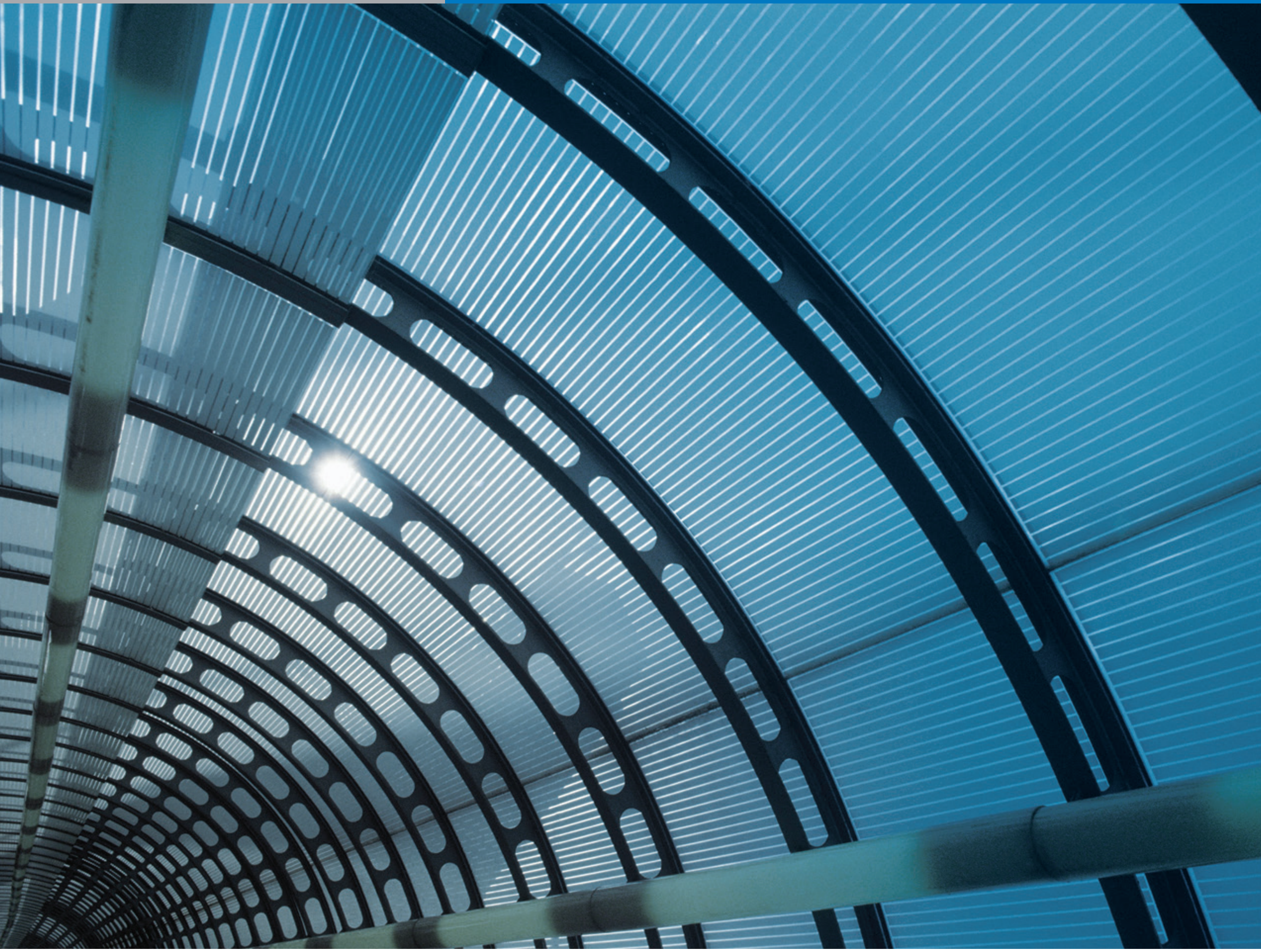
BMO NESBITT BURNS

Gateway® User Guide

An Online Standard in Connectivity



BMO Nesbitt Burns®

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For Gateway technical support, please contact the Gateway Helpdesk at 1-877-873-7664 or via e-mail at gateway.helpdesk@bmonb.com

Introduction

BMO Nesbitt Burns Gateway is our online client information centre that provides instant access to a wealth of account information, allowing you to:

- turn off paper statements[1];
- view all your holdings in detail – twenty four hours a day – in each of your individual accounts or in one consolidated view;
- check past and current transactions – transaction history provides 16 months of past activity (four months of cash transactions);
- view tax-adjusted average cost and unrealized gain/loss information on the securities you own;
- establish and monitor virtual portfolios;
- obtain customized charts on securities and indices;
- see the latest news on companies in your portfolio or that you are monitoring;
- access prices on quotable securities;
- download your holdings and transaction history information into applications such as Microsoft Excel;
- view a customizable summary of the US and Canadian values of your accounts on the Gateway Home screen;
- personalize the naming of your accounts for immediate recognition and define the order in which you view them;
- access BMO Nesbitt Burns' equity research[2], independent third party equity research, and much more.

Most importantly, Gateway enables you to be completely connected to your Investment Advisor. You will be provided with the information and online tools needed to share ideas, communicate on an ongoing basis, and ultimately, make the most appropriate investment decisions together.

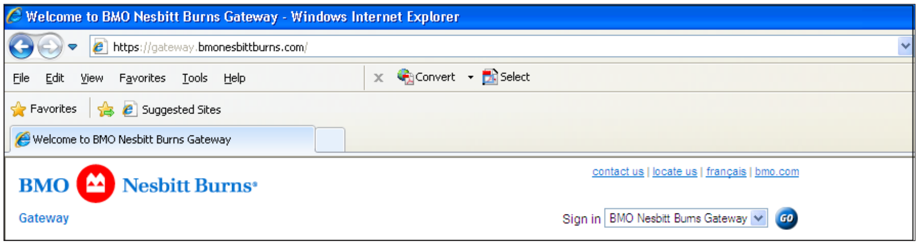
For step-by-step instructions on how to use Gateway, refer to the relevant section of this guide, or visit our online help located at the top right corner of every Gateway screen.

[1] Only account owners are authorized to change their statement delivery option. Entity (e.g. corporate) accounts cannot change statement delivery preferences.

[2] Online research through Gateway is available to qualifying clients. Ask your BMO Nesbitt Burns Investment Advisor for further information.

Signing into Gateway

Gateway Site Location

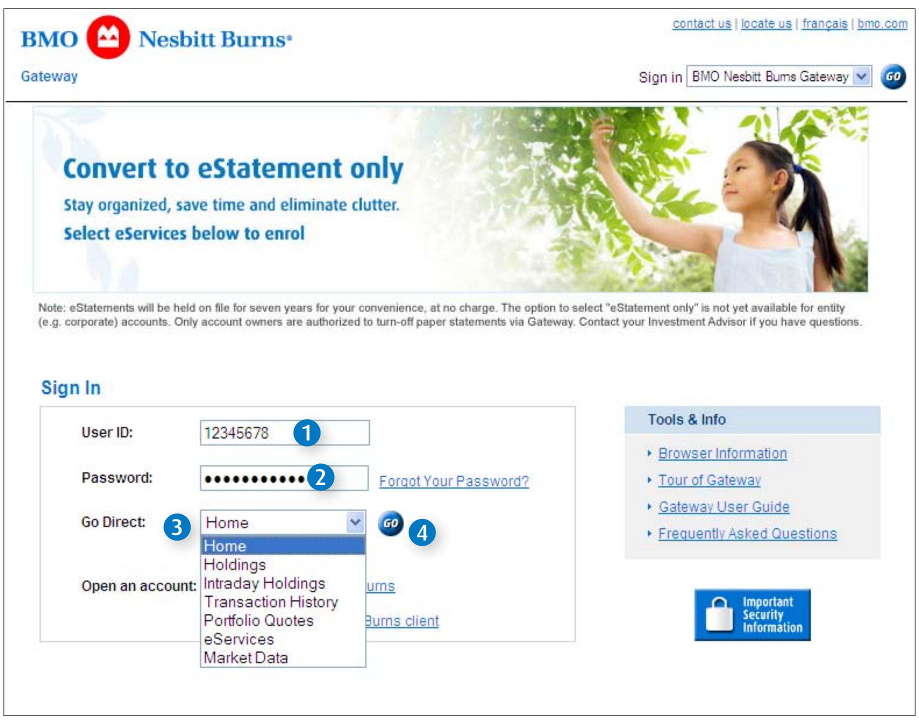


Gateway is located at: https://gateway.bmonesbittburns.com

Tip

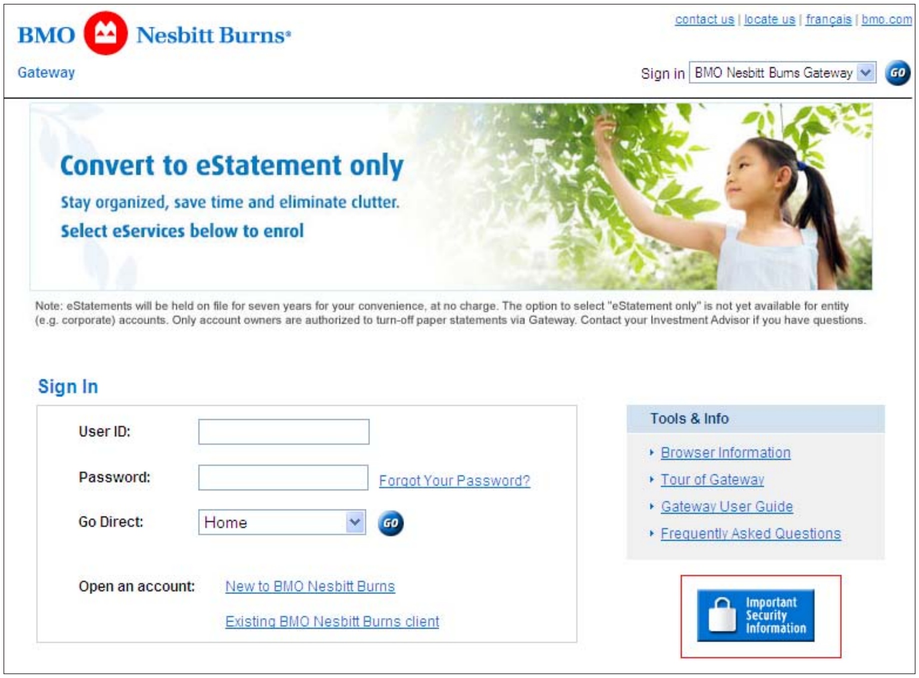
Typing 'www' before 'gateway.bmonesbittburns.com' will result in a "Page Cannot be Found" error message.

Signing into Gateway



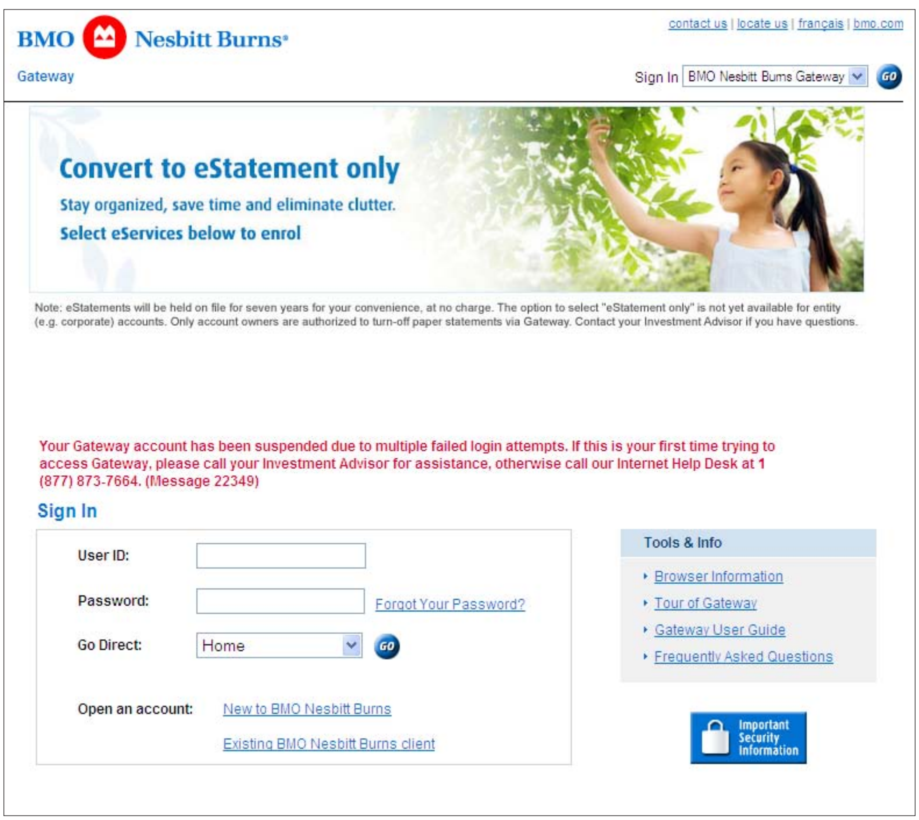
1. Enter your User ID in the 'User ID' field.
2. Enter your 6-30 character password in the 'Password' field.
3. Choose the area you would like to access in Gateway.
4. Click on the GO button to access Gateway and its features.

Ensuring the Security of Your Account Information in Gateway



BMO Nesbitt Burns Gateway uses Entrust Certification Authority. This allows BMO Nesbitt Burns to use 128-bit encryption with clients using Firefox 1.0 or higher and Microsoft Internet Explorer 6.0 or higher in Canada, the US and around the world. 128-bit encryption technology is the most secure form of encryption currently available in North America. To learn more about how we protect the security of your account information in Gateway, click on the 'Important Security Information' link located on the Gateway Sign-In screen.

Suspending Your Gateway Password

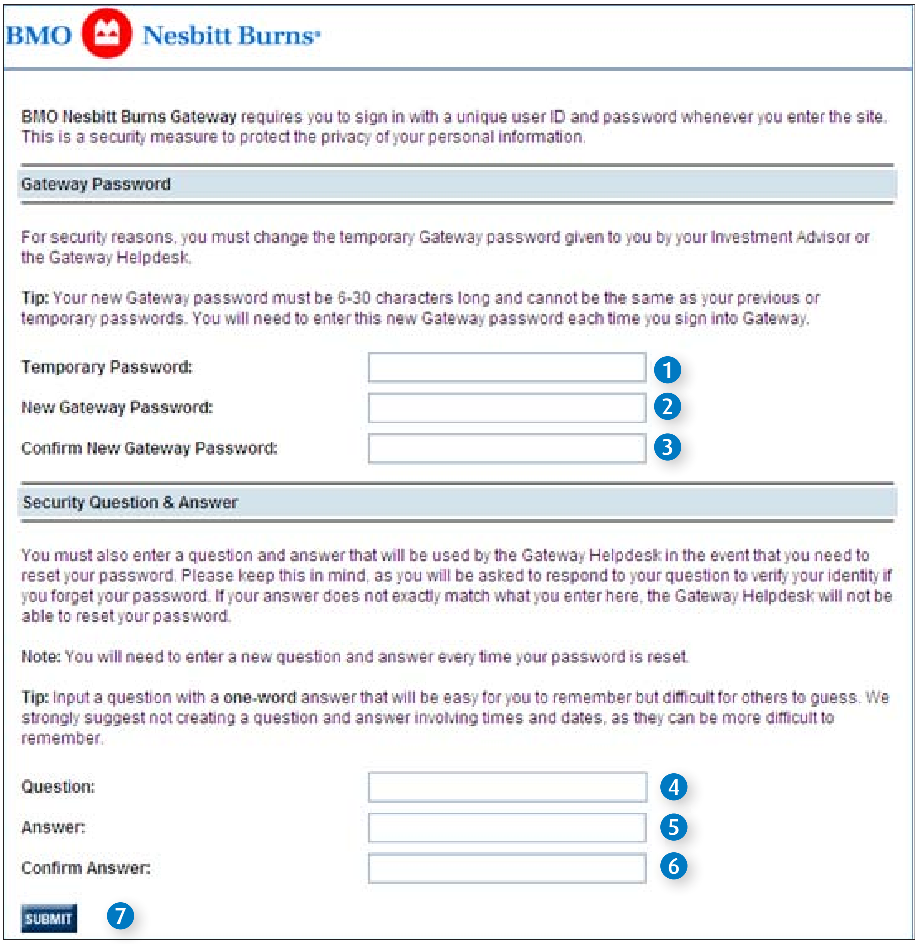


For your protection, your password will be suspended if it is entered incorrectly three consecutive times. If your login password has been suspended and you have already signed into Gateway at least once, you can contact the Gateway Helpdesk at 1-877-873-7664 to have your password reset. You will need to provide the Gateway Helpdesk analyst with the correct answer to your security question in order to verify your identity. If you have never signed into Gateway and your password has been suspended, you can contact your Investment Advisor to reset your password.

Did you know?

Encryption is a means of scrambling information between your PC and BMO Nesbitt Burns' computing systems. Information that is encrypted at one end is decrypted (decoded) upon receipt at the other end.

Changing Your Temporary Gateway Login Password



BMO Nesbitt Burns®

BMO Nesbitt Burns Gateway requires you to sign in with a unique user ID and password whenever you enter the site. This is a security measure to protect the privacy of your personal information.

Gateway Password

For security reasons, you must change the temporary Gateway password given to you by your Investment Advisor or the Gateway Helpdesk.

Tip: Your new Gateway password must be 6-30 characters long and cannot be the same as your previous or temporary passwords. You will need to enter this new Gateway password each time you sign into Gateway.

Temporary Password: 1

New Gateway Password: 2

Confirm New Gateway Password: 3

Security Question & Answer

You must also enter a question and answer that will be used by the Gateway Helpdesk in the event that you need to reset your password. Please keep this in mind, as you will be asked to respond to your question to verify your identity if you forget your password. If your answer does not exactly match what you enter here, the Gateway Helpdesk will not be able to reset your password.

Note: You will need to enter a new question and answer every time your password is reset.

Tip: Input a question with a one-word answer that will be easy for you to remember but difficult for others to guess. We strongly suggest not creating a question and answer involving times and dates, as they can be more difficult to remember.

Question: 4

Answer: 5

Confirm Answer: 6

SUBMIT 7

For security reasons, when you sign into Gateway for the first time, you will need to change the temporary password sent to you by your Investment Advisor. You will also be required to enter a security question and answer that will be used by a Gateway Helpdesk analyst to verify your identity in the event that your password needs to be reset. You will need to enter a new password and a security question and answer every time your password is reset.

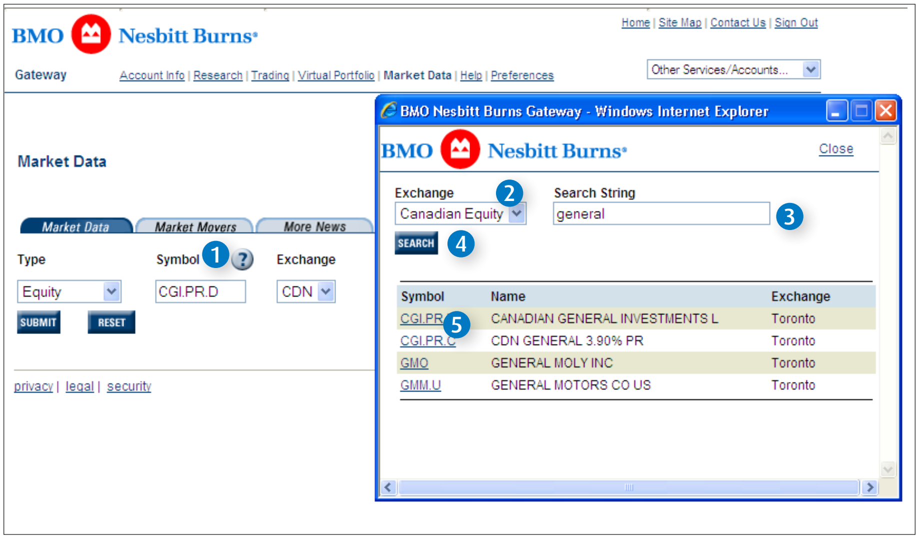
1. Enter the temporary password provided to you by your Investment Advisor or the Gateway Helpdesk in the 'Temporary Password' field.
2. Enter a new password between 6- 30 characters in the 'New Gateway Password' field. Your new password must be different than your temporary or previous passwords.
3. Re-enter your new password in the 'Confirm New Password' field.
4. Enter a security question in the 'Question' field. This security question will be used by the Gateway Helpdesk in the event that you need to reset your password.
5. Enter the answer to your security question in the 'Answer' field.
6. Re-enter the answer to your security question in the 'Confirm Answer' field.
7. Click on the 'Submit' button.

Tip

Input a security question with a one word answer that will be easy for you to remember but difficult for others to guess. We strongly suggest not creating a question and answer involving time and dates, as they can be more difficult to remember.

Helpful Hints About Gateway

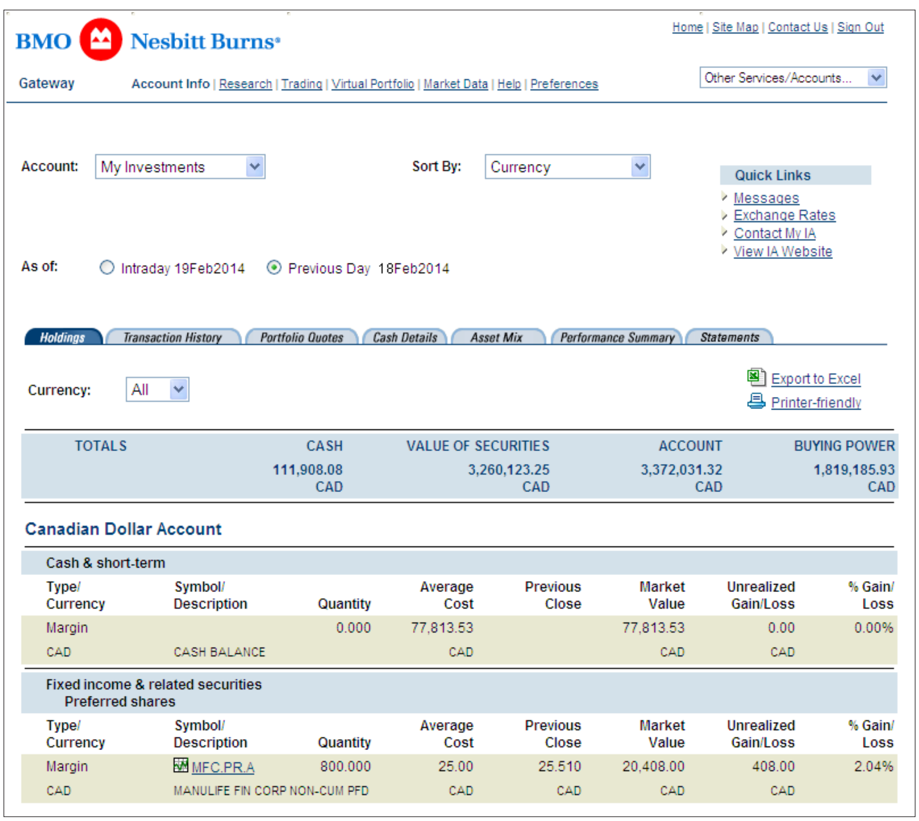
Symbol Search



The Symbol Search icon displayed throughout the Account Information, Trading, Market Data and Virtual Portfolio screens, allows you to search for the symbol of a North American stock or mutual fund.

1. Click on the located next to the 'Symbol' field. A 'Symbol Search' window will appear.
2. Select the exchange type of the security you are looking for from the 'Exchange' drop-down menu.
3. Enter the company name of the security you are looking for in the 'Search String' field.
4. Click on the 'Search' button to display a list of potential matches.
5. Click on the symbol hyperlink to select a symbol.

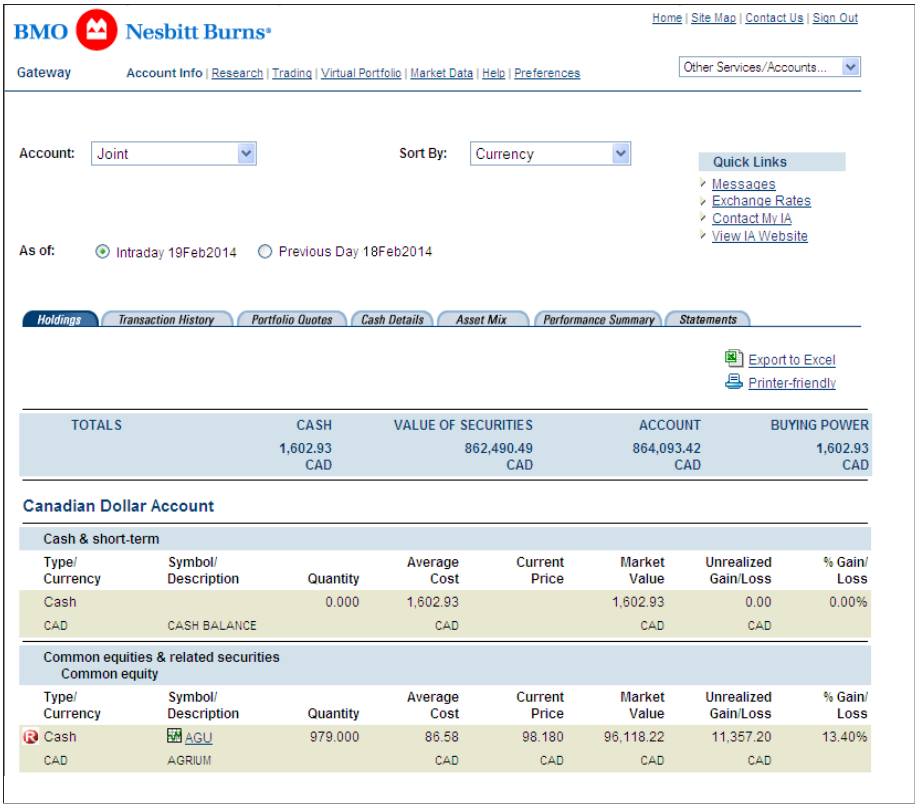
Quick Link to Market Information



The Market Data icon displayed throughout the Account Information and Virtual Portfolio screens allows you to view 20-minute delayed quotes, customizable charts and up-to-date news on equities as well as 20-minute delayed quotes on options and mutual funds in your holdings and virtual portfolios.

Click on the icon next to a security in your holdings or virtual portfolio to view the market data for the corresponding security.

Quick Link to Research



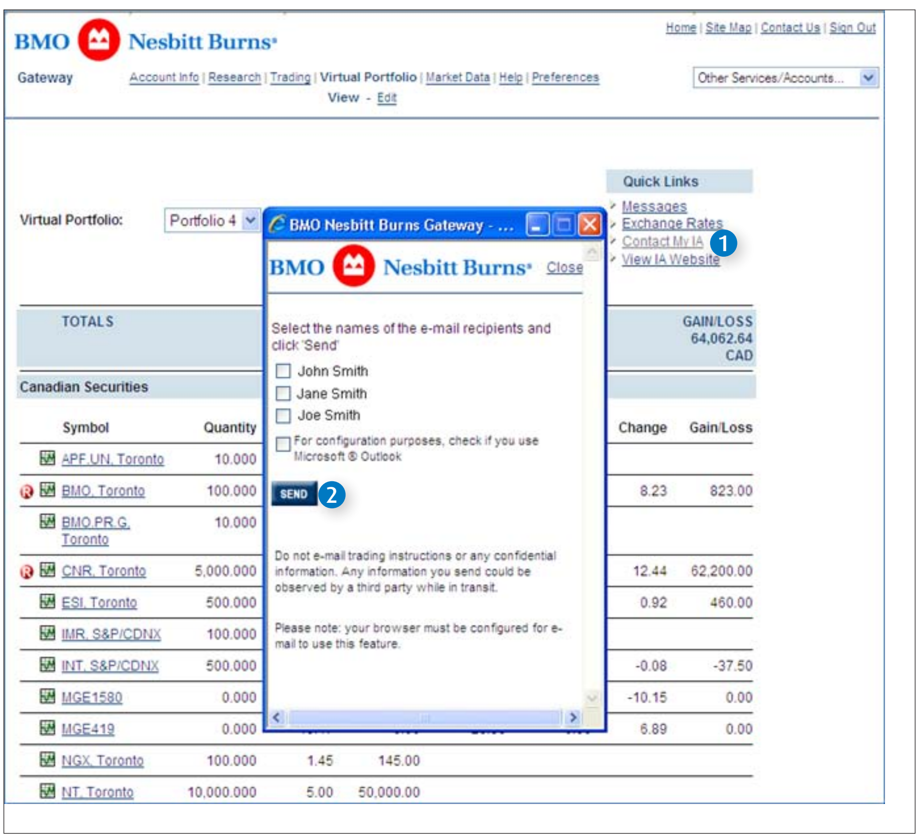
Gateway alerts you whenever there is new BMO Nesbitt Burns equity research available on Canadian or US equities and mutual funds in the Account Information, Virtual Portfolio and Market Data screens.

Click on the icon to view new research reports on the corresponding security.

Did you know?

You can customize your definition of "new" BMO Nesbitt Burns Equity research that has been published in the last 1 to 99 days. Please refer to the 'Preferences' section of this guide for step-by-step instructions.

Emailing Your Investment Advisor from Gateway

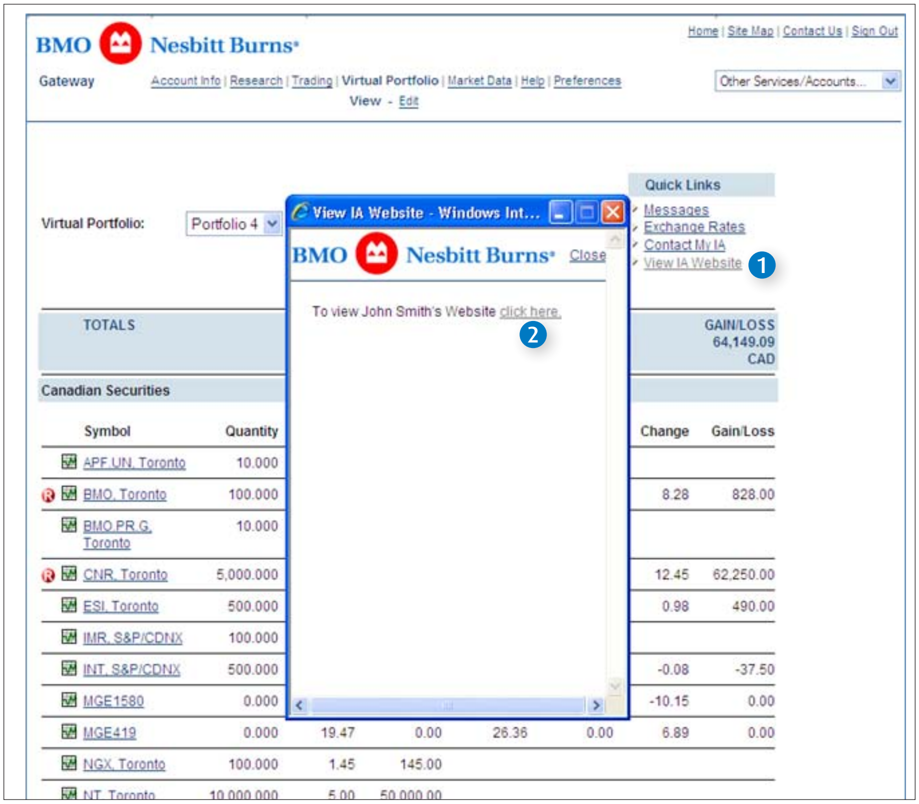


Gateway makes communicating with your Investment Advisor easy, allowing you to e-mail your Investment Advisor from virtually every screen.

1. Click on the 'Contact My IA' link located a the top right corner of most Gateway screens.
2. A window will appear listing the e-mail recipient(s) from your Investment Advisor's office, including your Investment Advisor. Select the name(s) of the e-mail recipient(s) and click 'Send'.

If the 'Contact My IA' link is not displayed on your Gateway screens or your Investment Advisor is not listed in the window, please contact your Investment Advisor to have this feature added.

Viewing Your Investment Advisor’s Website

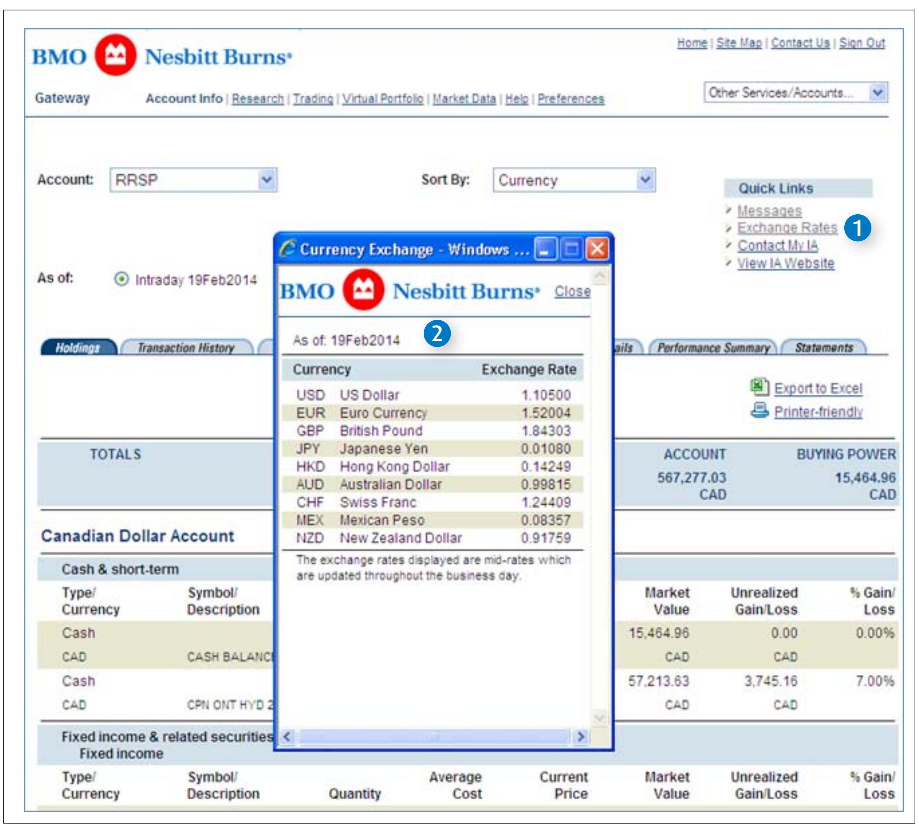


If your Investment Advisor has a personal Website, you can connect it through virtually every Gateway screen.

1. Click on the ‘View IA Website’ link located at the top right corner of most Gateway screens.
2. A window will appear with a link to your Investment Advisor’s personal Website.

The ‘View IA Website’ link will only be displayed in Gateway if your Investment Advisor has a personal Website.

Exchange Rates



Gateway allows you to view mid-exchange rates on 9 different currencies, updated throughout the business day.

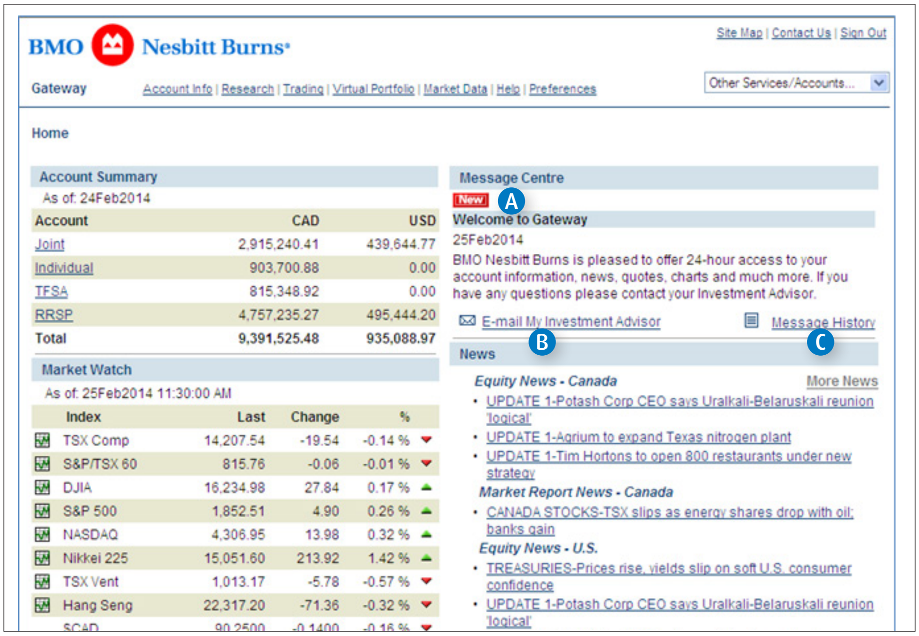
1. Click on the ‘Exchange Rates’ link located at the top right corner of your Account Information, Virtual Portfolio, Trading, and Market Data screens.
2. A window will appear with current mid-exchange rates.

Did you know?

The mid-exchange rate is the average of the buy and sell rate for each currency.

The Gateway Home Screen

Message Centre



A The Message Centre displays messages that have been sent to you by your Investment Advisor or BMO Nesbitt Burns. When a new message has been sent to you, it will be marked with a New icon.

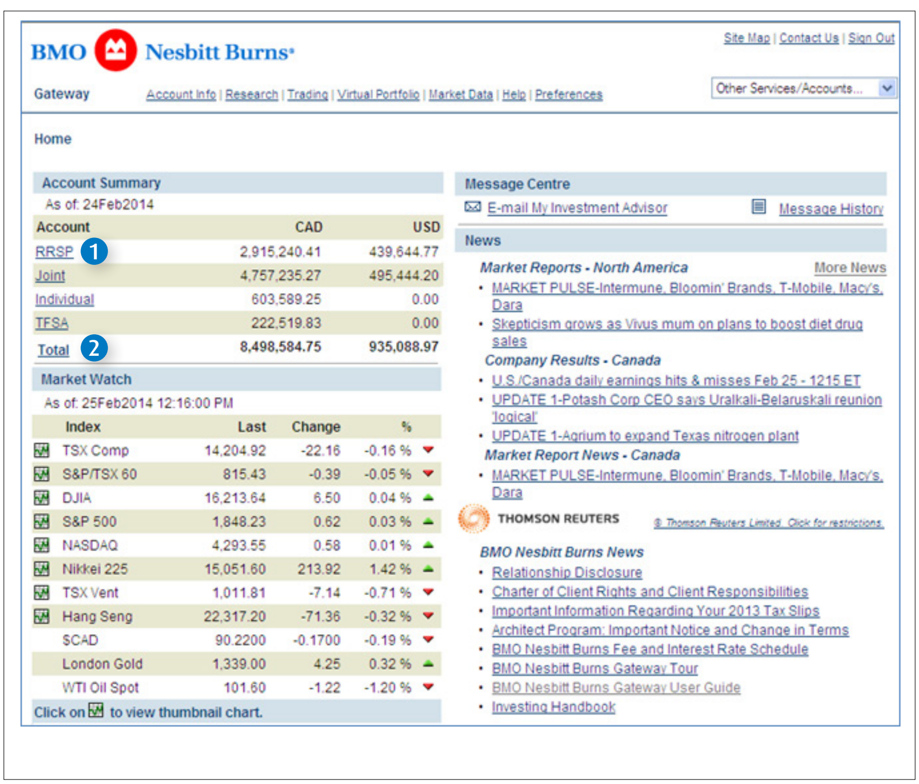
B You can respond to your Investment Advisor directly from the Message Centre by clicking on the 'E-mail My Investment Advisor' link.

C After a message has expired, it will be archived in the 'Message History' screen. To view your archived messages, click on the 'Message History' link.

Did you know?

When a message has been modified by your Investment Advisor or BMO Nesbitt Burns, it will be marked as an Update .

Account Summary



The Account Summary allows you to view a summary of the Canadian and US portfolio values in your individual and combined accounts.

1 Click on the 'Account' hyperlink to view the detailed holdings of the corresponding account.

2 Click on the 'Total' hyperlink located on the bottom of the Account Summary to access a consolidated view of all your accounts' holdings.

Did you know?

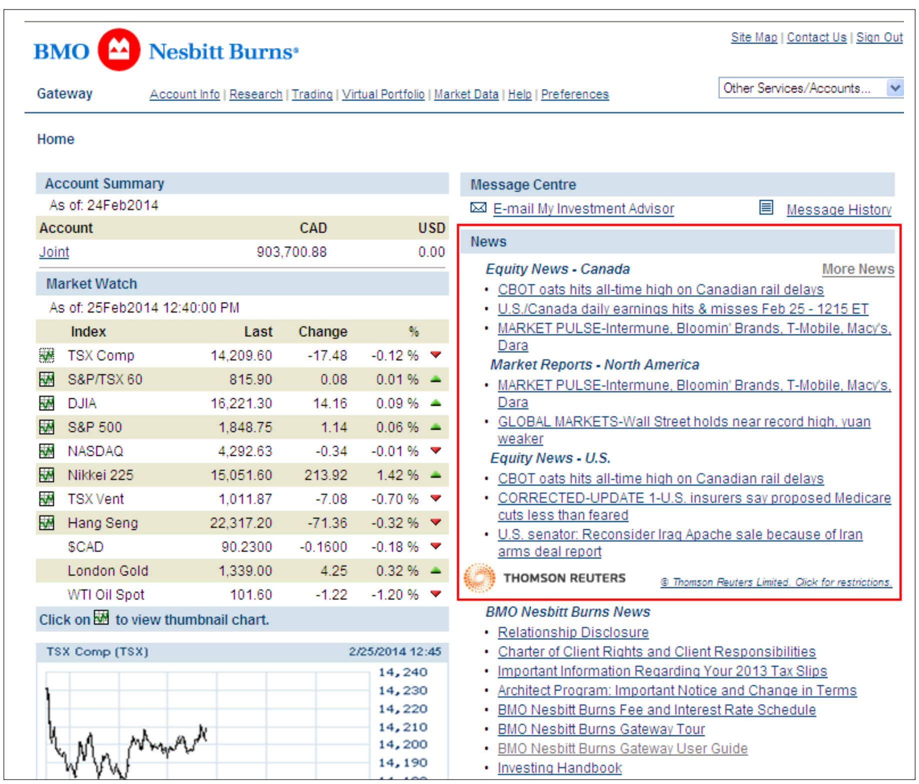
You can choose to display all, some, or none of your accounts in your Account Summary. Please refer to the 'Preferences' section of this guide for step-by-step instructions.

Market Watch on Your Home Page

The Market Watch section gives you an overview of the value and intra-day changes for each of the major indices.

1. Click on the icon beside the index of your choice.
2. A corresponding chart will appear at the bottom of the Market Watch section.

News Headlines on Your Gateway Home Page

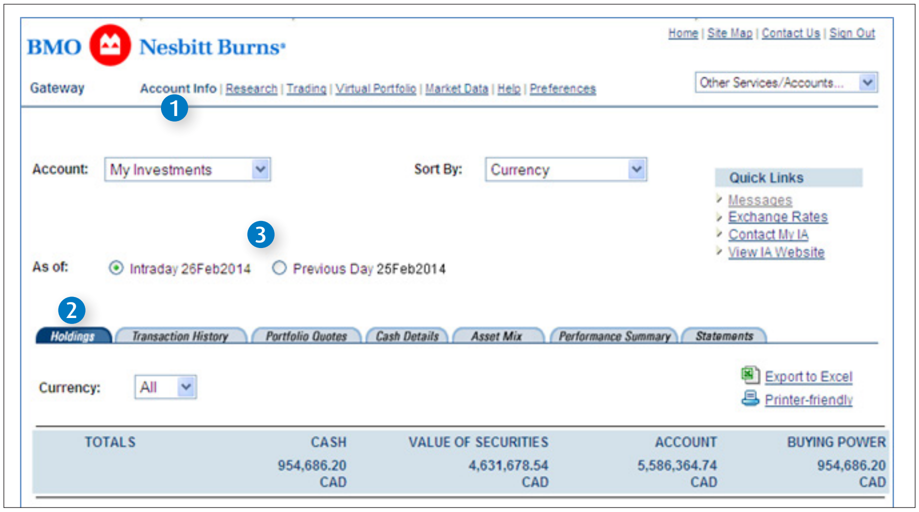


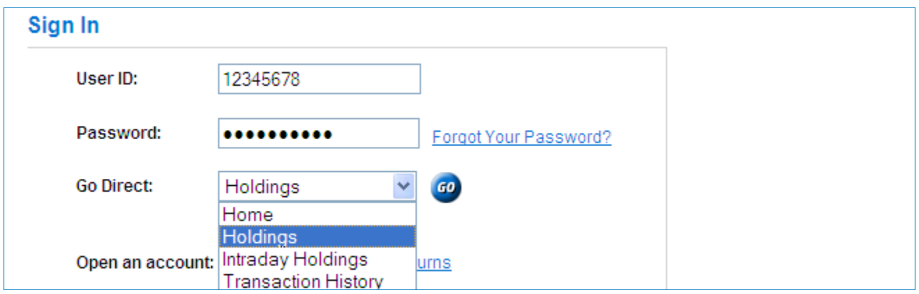
The News section displays the three most recent headlines in news categories of your choice. You can select up to three news categories from a list of 27.

For details on how to select the categories displayed in the News section of your Gateway Home screen, please visit the 'Preferences' section of this guide.

Account Information

Accessing Your Account Information



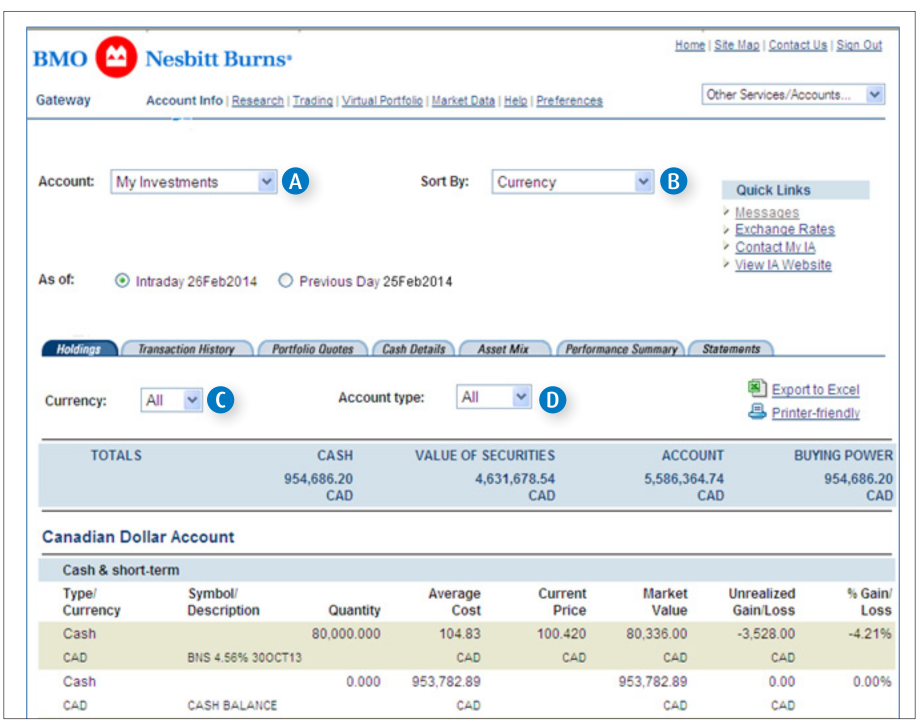


To help you stay on top of your investments, Gateway gives you immediate access to various information relating to your portfolio. This can be accessed within Gateway or from the sign-in page. Within Gateway:

1. Click on the 'Account Info' link from the top navigation bar to access the Account Information screens.
2. Your account Holdings will appear by default.
3. Your account Holdings information will reflect intraday as well as the previous business day's close, just select the appropriate radio button.

To access 'Holdings' directly from the sign-in page: Enter your userid and password, select 'Holdings' from the 'Go Direct' options (you can also choose 'Intraday Holdings') then click on the GO button.

Viewing Your Holdings



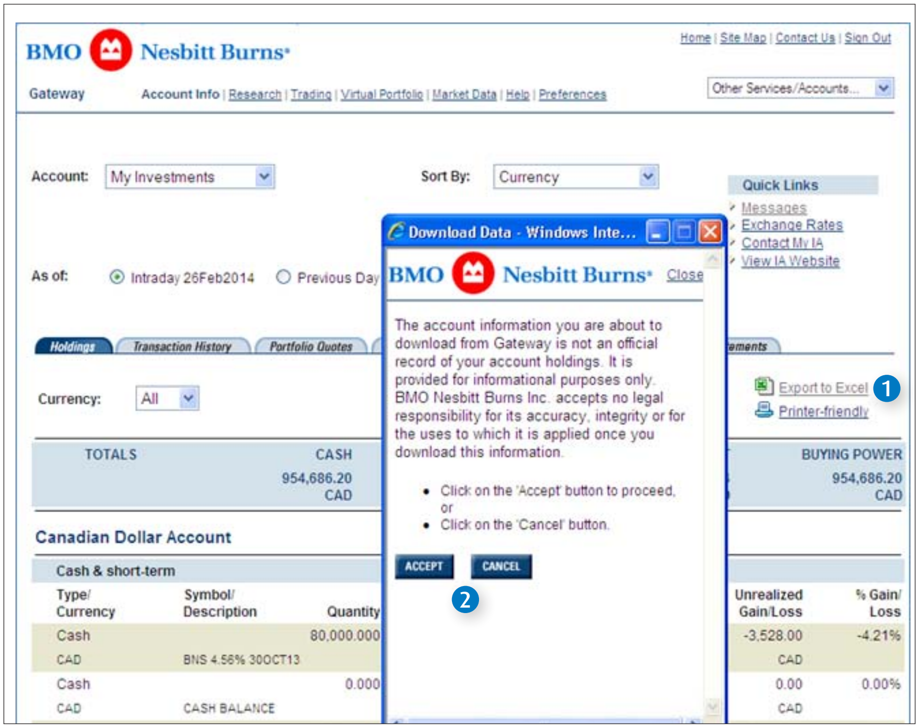
A. You can view your account holdings in a single account or on a consolidated basis. Click on the 'Account' drop-down menu for a list of accounts.

B. Choose the order in which your account holdings are displayed. By default, they will be sorted by Currency. Click on the 'Sort By' drop-down menu to change the sort order.

C. You have the option of filtering your holdings by currency. Click on the 'Currency' drop-down menu to filter your holdings by currency.

D. When viewing on a consolidated basis, if you have multiple account types (i.e. cash, margin, etc.) you have the option of filtering your holdings by account type. Click on the 'Account Type' drop-down menu to filter your holdings by account type.

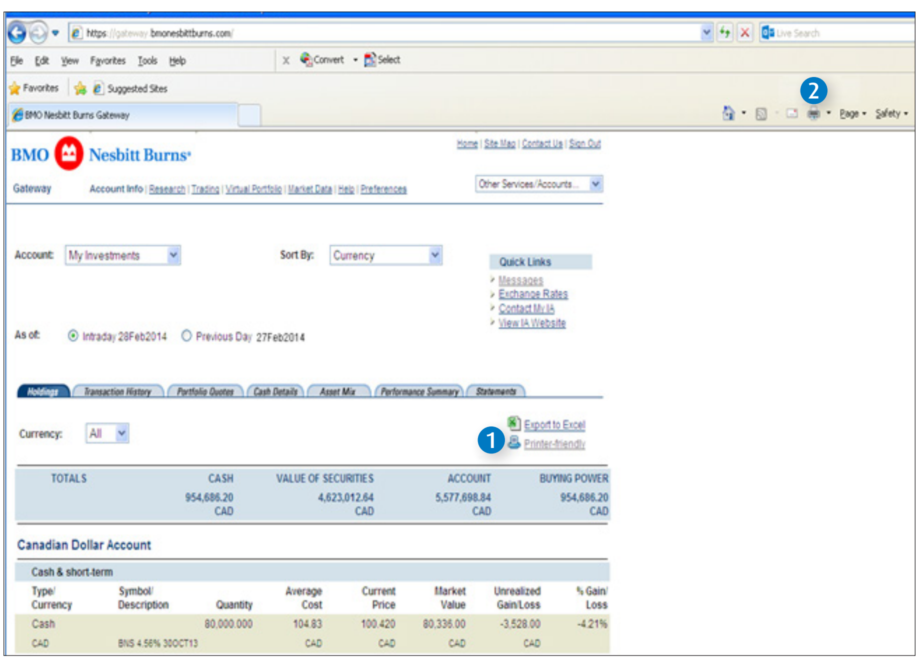
Downloading Your Holdings



Gateway allows you to download your account holdings to applications such as Microsoft Excel. Downloading this information will allow you to chart, organize and store your account holdings by date and time.

1. Click on the Export to Excel link located on your Holdings screen.
2. A legal disclaimer window will appear. Read the disclaimer and click on the ‘Accept’ button to proceed with the download or click on the ‘Cancel’ button to cancel the download.
3. If you clicked on the ‘Accept’ button, you can complete the download by following the steps required by your browser. These steps may vary depending on the browser you are using.
4. For further assistance, please contact the Gateway Helpdesk at 1-877-873-7664.

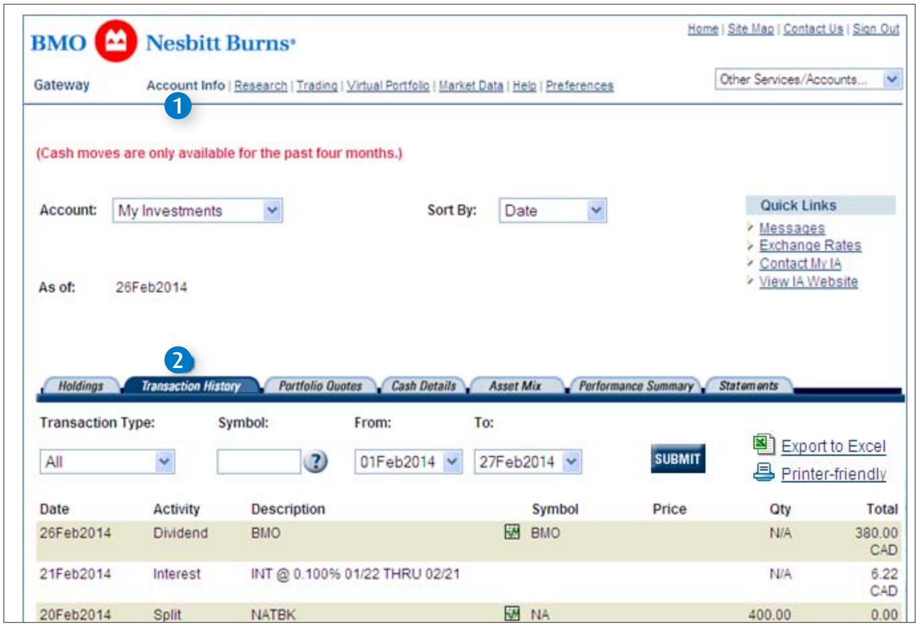
Printing Your Account Holdings



Gateway allows you to print your holdings without the colour and graphics, resulting in faster and more efficient printing.

1. Click on the Printer-friendly link located on your Holdings screen.
2. Click on the printer icon in your browser’s top navigation bar to complete the printing.

Accessing Your Transaction History

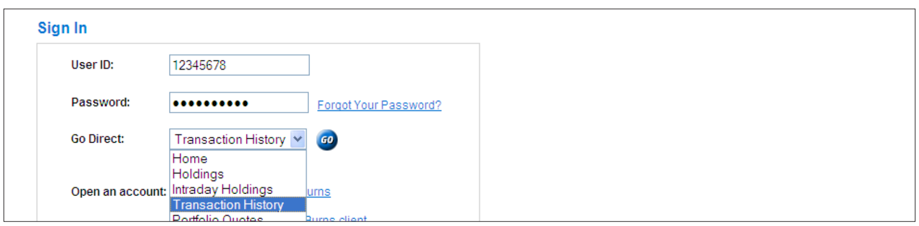


Gateway allows you to view sixteen months of past trades and security transactions and four months of cash transactions.

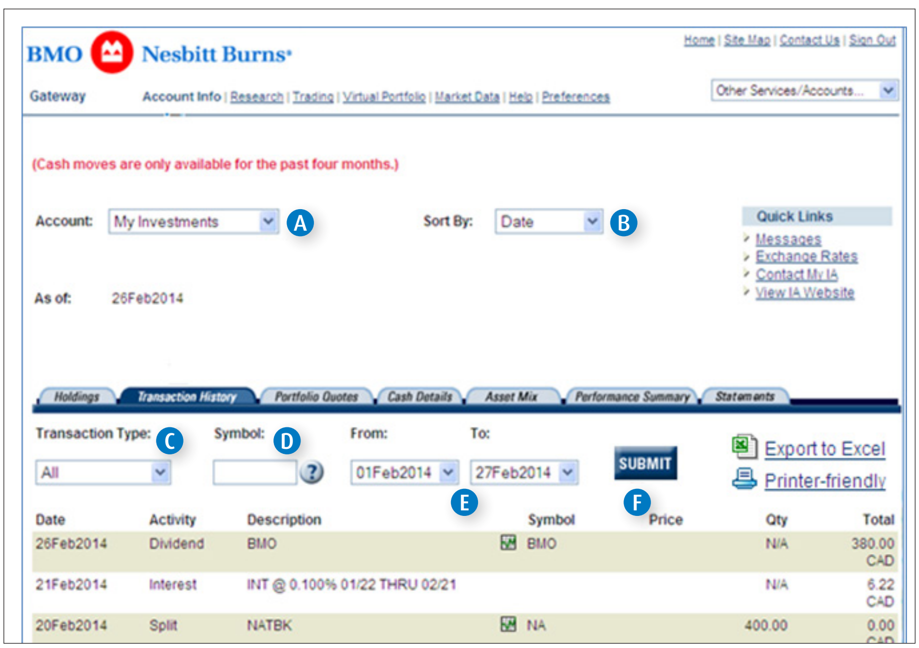
1. Click on the 'Account Info' link from the top navigation bar.
2. Click on the 'Transaction History' tab.

Did you know?

Initially, you will see all your transactions for the current month. However, there are a number of ways you can view this information.

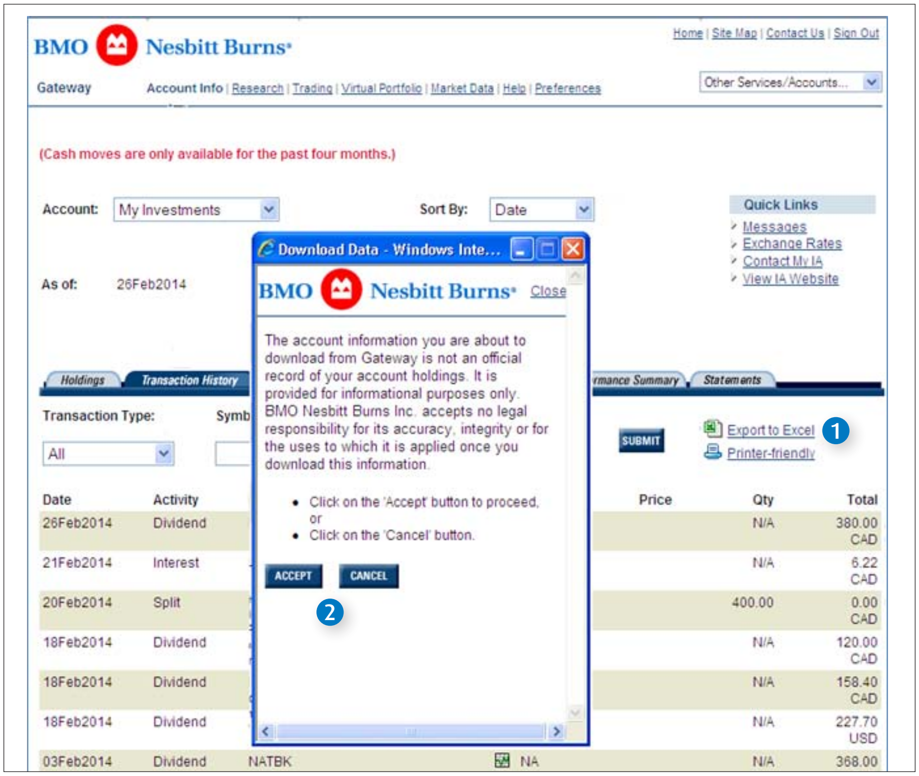


To access 'Transaction History' directly from the sign-in page: Enter your userid and password, select 'Transaction History' from the 'Go Direct' options, then click on the GO button.



- **A** View past transactions for a single account or your consolidated accounts. Click on the 'Account' drop-down menu for a list of accounts.
- **B** Choose the order in which your transactions are displayed. By default, your transactions will be sorted chronologically with the most recent transactions displayed first. Click on the 'Sort By' drop-down menu to change the sort order.
- **C** You can filter your transactions by three transaction types: cash moves, trades and security moves. Click on the drop-down menu and select the transaction type you wish to view.
- **D** You can search for transactions for specific securities by entering a symbol in the 'Symbol' field.
- **E** Gateway allows you to view up to 16 months of past transactions by selecting dates in the 'From' and 'To' drop-down menus.
- **F** Click on the 'Submit' button.

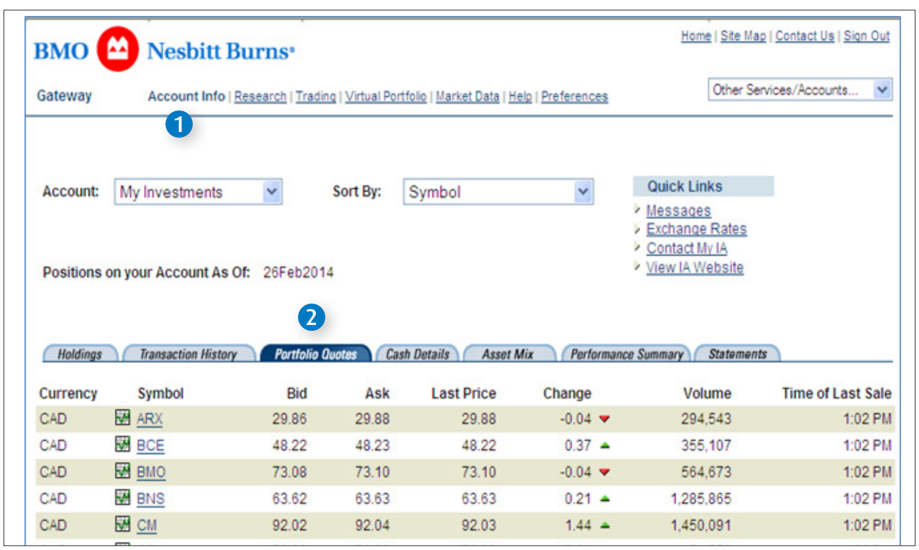
Downloading Your Transaction History



Gateway allows you to download your transaction history into applications such as Microsoft Excel. Downloading this information will allow you to chart, organize and store your past transactions by date and time.

1. Click on the Export to Excel link located on your Transaction History screen.
2. A 'Download Data' window will appear. Read the disclaimer and click on the 'Accept' button to proceed with the download or click on the 'Cancel' button to cancel the download.
3. If you clicked on the 'Accept' button, you can complete the download by following the steps required by your browser. These steps may vary depending on the browser you are using.
4. For further assistance, please contact the Gateway Helpdesk at 1-877-873-7664.

Obtaining 20-minute Delayed Quotes on Your Holdings

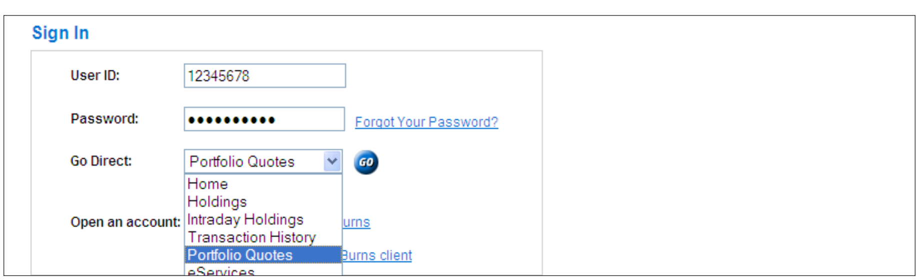


Gateway extracts all quotable securities (stocks and options) from your account holdings and provides a 20-minute delayed quote on each one.

1. Click on the 'Account Info' link from the top navigation bar.
2. Click on the 'Portfolio Quotes' tab.

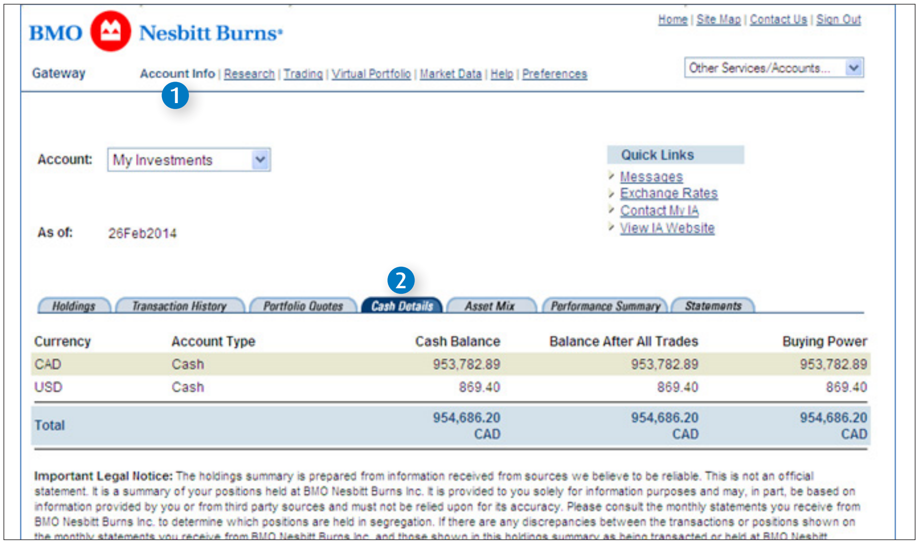
Tip

You can click on the icon to view detailed quotes, customizable charts and up-to-date news on each security in your portfolio quotes screen.



To access 'Portfolio Quotes' directly from the sign-in page: Enter your userid and password, select 'Portfolio Quotes' from the 'Go Direct' options, then click on the GO button.

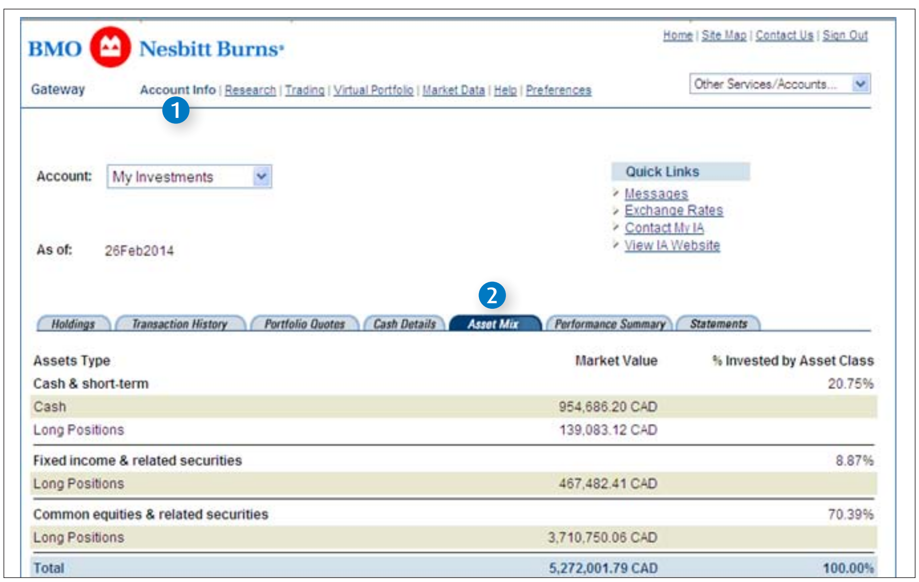
Viewing Your Account's Cash Details



Gateway allows you to view a summary of your cash positions within each account or on a consolidated basis.

1. Click on the 'Account Info' link from the top navigation bar.
2. Click on the 'Cash Details' tab.

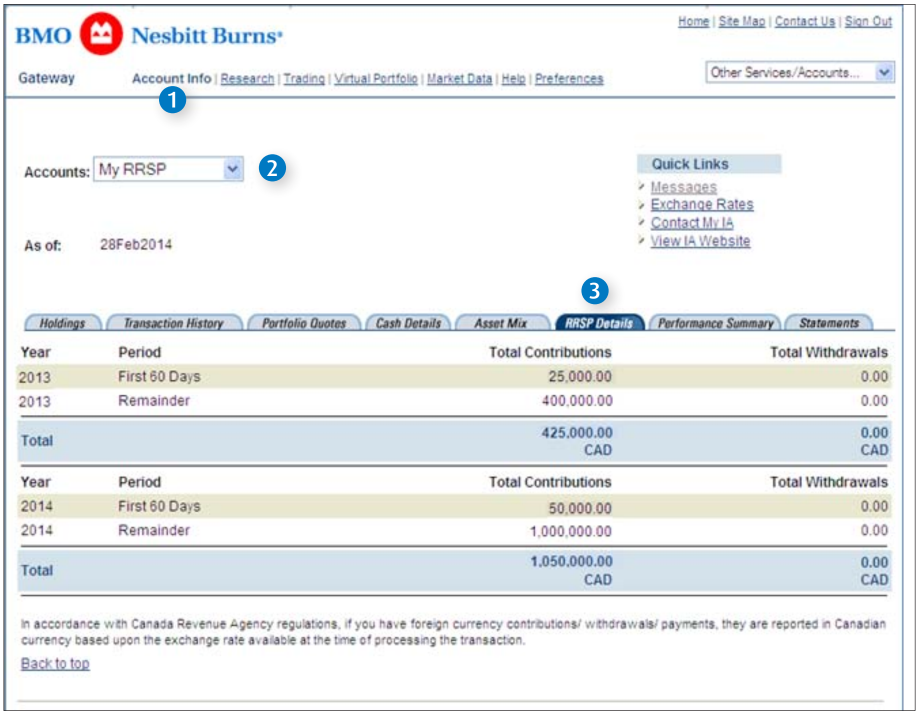
Viewing Your Account's Asset Mix



Gateway allows you to view how your assets are allocated in each account or on a consolidated basis.

1. Click on the 'Account Info' link from the top navigation bar.
2. Click on the 'Asset Mix' tab.

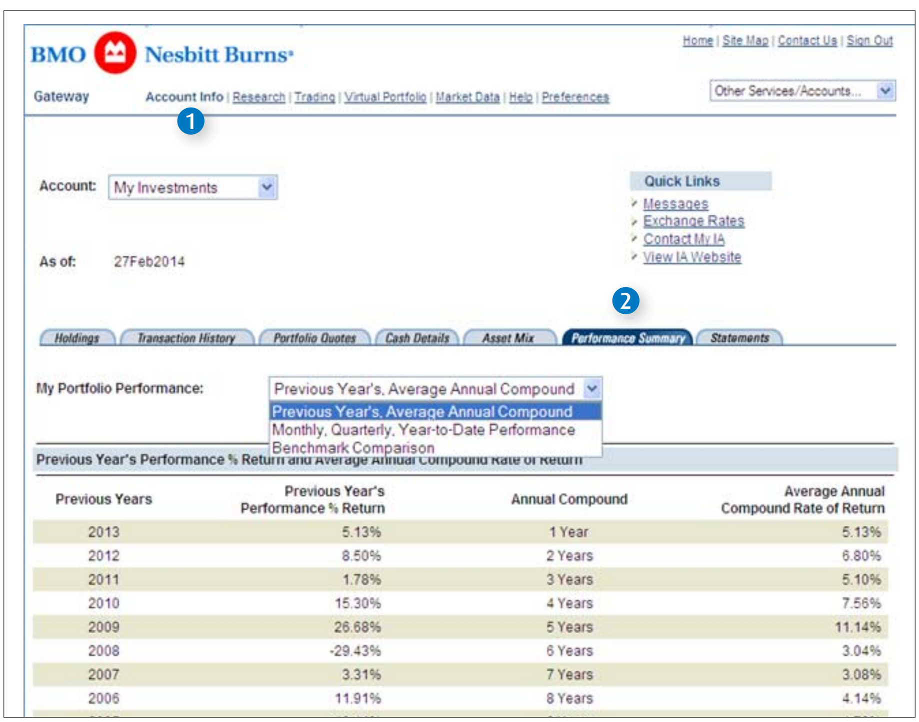
Viewing Tax Information Pertaining to Your RRSP or RRIF Account/s



Gateway conveniently allows you to view the domestic and foreign content as well as previous and current yearly contributions in your registered account.

1. Click on the ‘Account Info’ link from the top navigation bar.
2. Select the registered account you wish to view from the ‘Account’ drop-down menu.
3. Click on the ‘RRSP Details’ or ‘RRIF Details’ tab.

Performance Summary

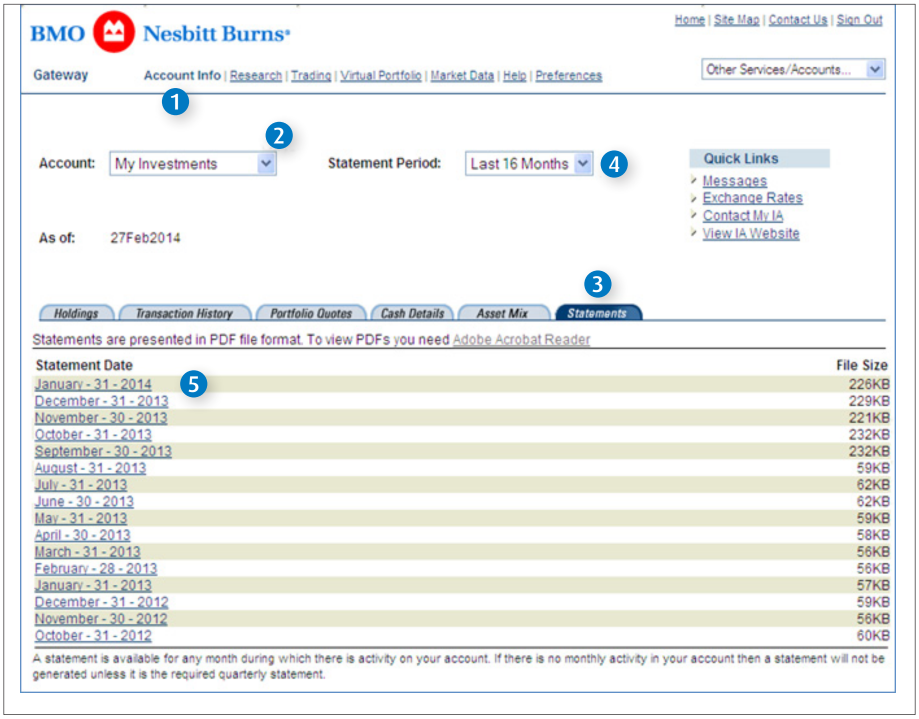


‘Performance Summary’[1] provides you with the ability to view your portfolio’s performance based on three different perspectives i.e. Previous Year’s Performance Percentage and Average Annual Compound Rate of Return; Monthly, Quarterly, Year-to-date Performance; and Benchmark Comparison.

1. Click on the ‘Account Info’ link from the top navigation bar.
2. Click on the ‘Performance Summary’ tab.

[1] This feature has to be enabled by your Investment Advisor. Ask your BMO Nesbitt Burns Investment Advisor for further information.

Statements



You can view statements online. Statements are available approximately one to two weeks after the end of each month but will only be posted for any month during which there is activity in your account. If there is no account activity, your statement will be posted quarterly. If your statements are not appearing on Gateway, please contact your Investment Advisor.

1. Click on the 'Account Info' link from the top navigation bar.
2. Select the account you wish to view from the 'Account' drop-down menu.
3. Click on the 'Statements' tab.
4. Select the statement period you wish to access.
5. To view a statement online, simply click on the monthly statement link you want to view.

Did you know?

Statements will be viewed in Gateway as a non-editable PDF file with print ability. To view PDFs you can download the latest free version of Adobe Acrobat Reader at www.adobe.com as all online statements are in PDF format.

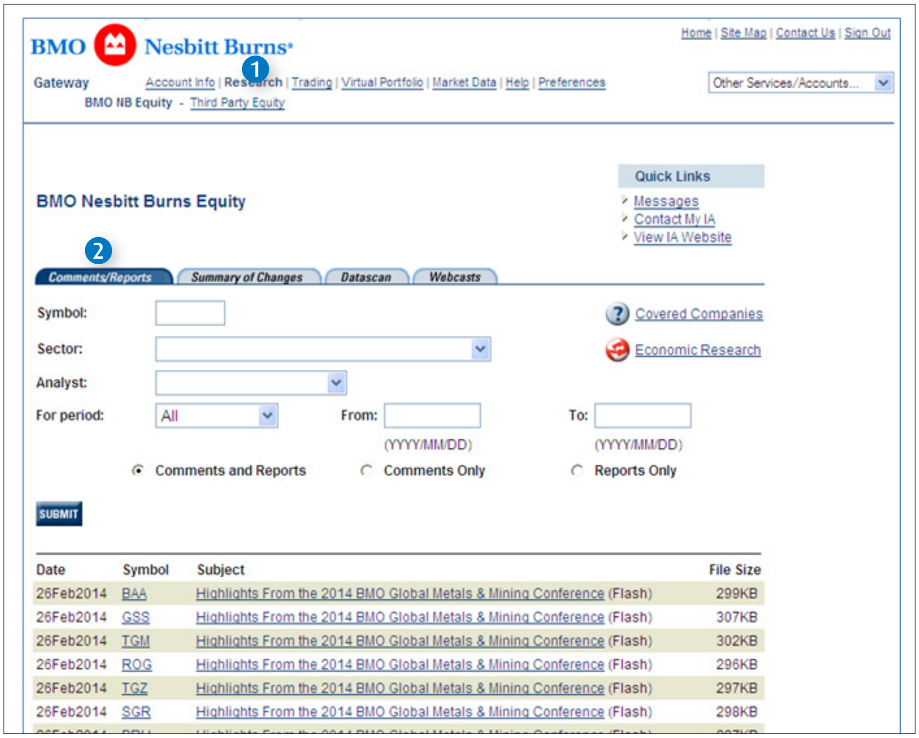
Tip

Use the Print command in the Adobe Acrobat PDF tool bar to print statements, or save them locally to your computer by using the Save button.

For additional security, we recommend that you view online statements from a safe computer since files may be stored in a Temporary Internet Files folder after they have been viewed.

Research[1]

Research in Gateway



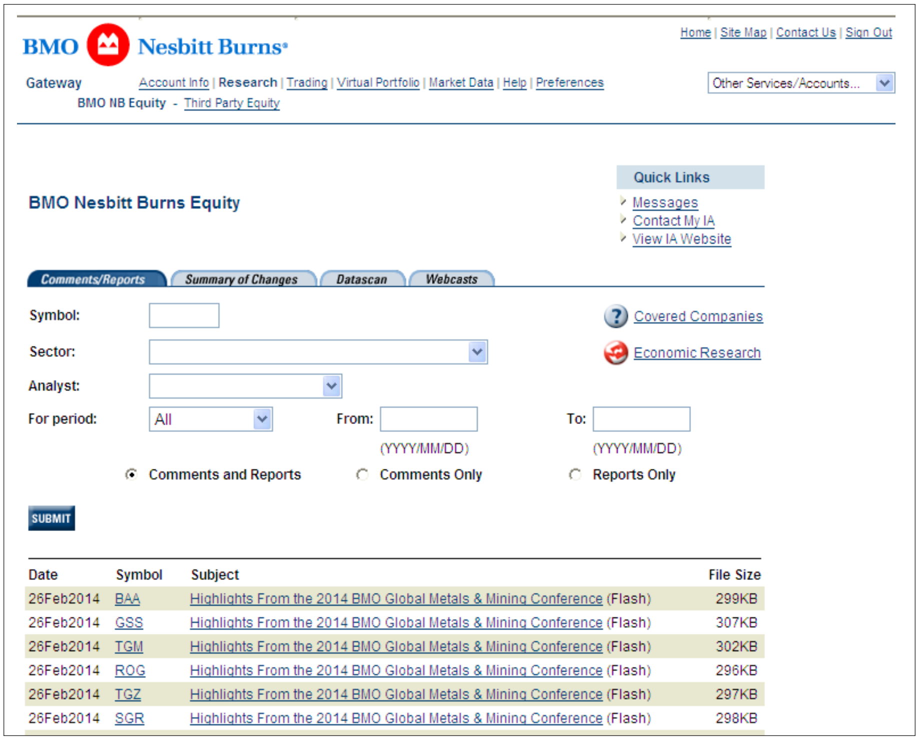
Gateway allows eligible[1] clients to view BMO Nesbitt Burns' equity research and webcasts as well as independent third-party equity research published by S&P Capital IQ.

1. Click on the 'Research' link located at the top navigation bar.
2. By default, the BMO Nesbitt Burns Equity Research – Comments and Reports screen will appear.

The 'Research' link will only be displayed at the top navigation bar for clients with access to research. To view research, you must ensure that you have installed Adobe Acrobat Reader.

[1] Online research through Gateway is available to qualifying clients. Ask your BMO Nesbitt Burns Investment Advisor for further information.

BMO Nesbitt Burns' Equity Research – Comments/Reports

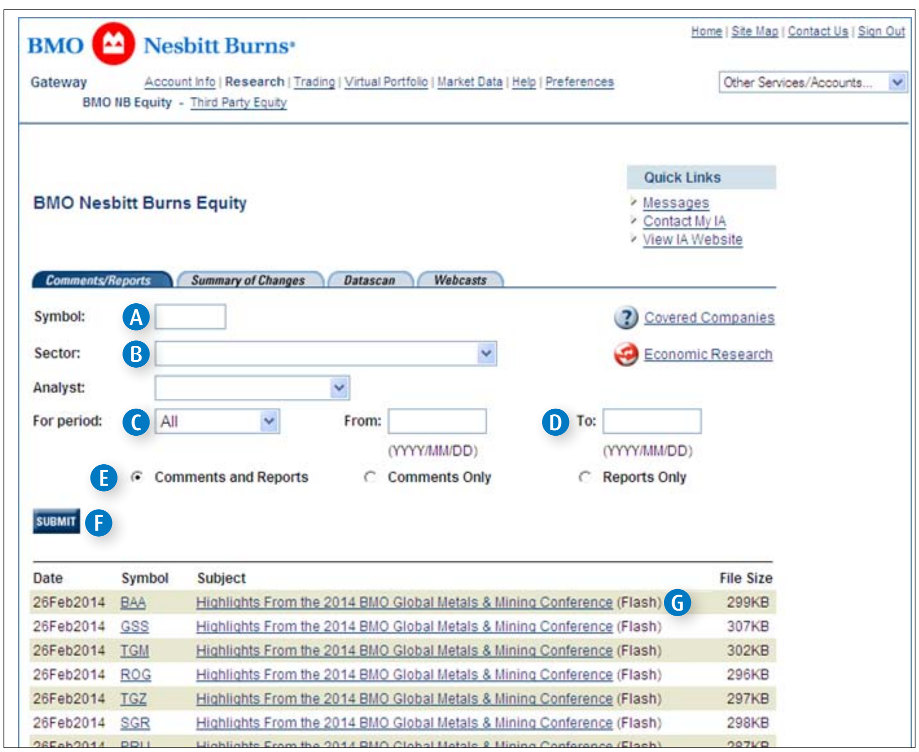


The Comments/Reports screen allows you to search through BMO Nesbitt Burns' database of equity research.

Did you know?

Comments are generally informal analysis of newly released information on a company or are issued in response to market events. They are usually not more than a few pages in length. Reports are significantly more detailed than Comments and have gone through a formal publishing process.

BMO Nesbitt Burns' Equity Research – Comments/Reports



A You can search for comments and reports by company symbol. Enter the company symbol in the 'Symbol' field.

B You can also limit your search by industry sector. Click on the 'Sector' drop-down menu and select an industry.

C You can further limit your search by a predefined time period. Click on the 'For Period' drop-down menu and select a time period.

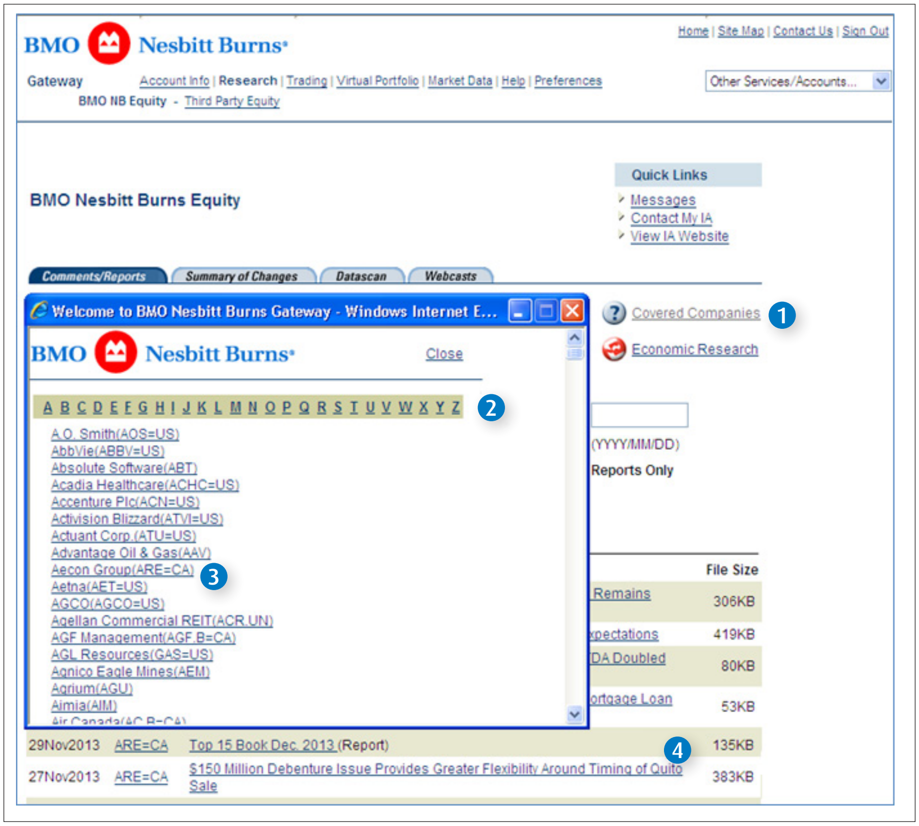
D Alternatively, you can limit your search by defining a date range. Enter dates in the 'From' and 'To' fields.

E You can select to view either comments, reports, or both comments and reports. Click on the radio button next to your selection.

F Click on the 'Submit' button.

G Click on the underlined title of the document in the 'Subject' column.

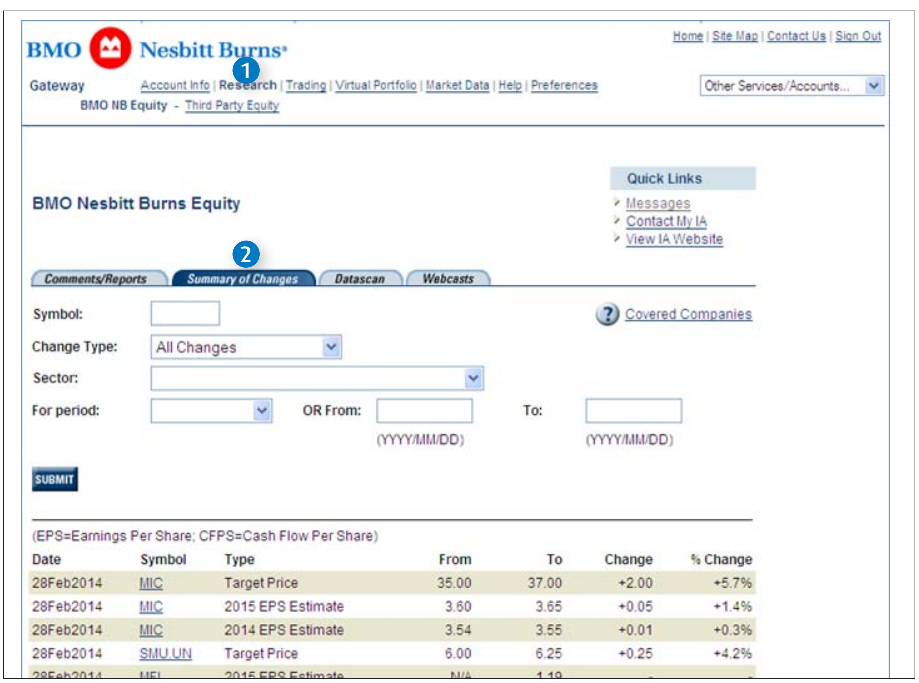
'Covered Companies ?' List



Covered Companies provides you with a list of all companies covered by the BMO Nesbitt Burns Equity Research team. It also allows you to find the symbol of any covered company.

1. Click on the Covered Companies icon. A window will appear with a list of companies covered by the BMO Nesbitt Burns Equity Research team.
2. Click on a letter to go directly to a list of covered companies beginning with the corresponding letter.
3. Click on the company name to view BMO Nesbitt Burns' research on the corresponding company.
4. Click on the underlined title of a document in the 'Subject' column.

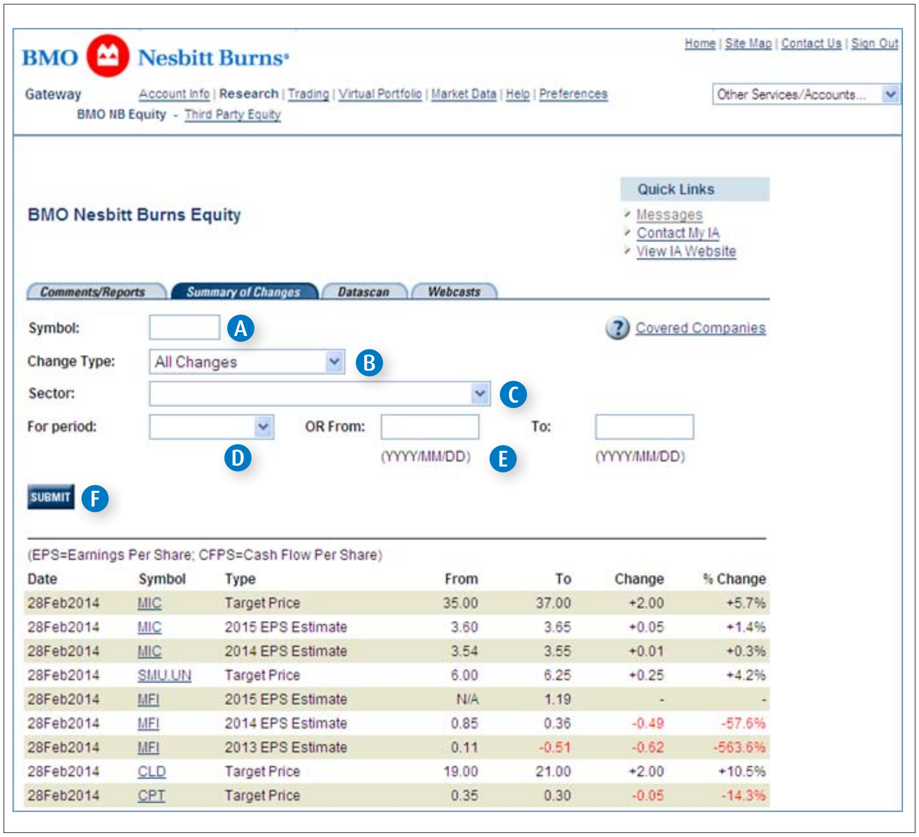
BMO Nesbitt Burns' Equity Research – Summary of Changes



Summary of Changes is a tool that allows you to search for EPS, rating and target price changes for companies tracked by the BMO Nesbitt Burns Equity Research team.

1. Click on the 'Research' link located at the top navigation bar.
2. Click on the 'Summary of Changes' tab.

Viewing Summary of Changes Research

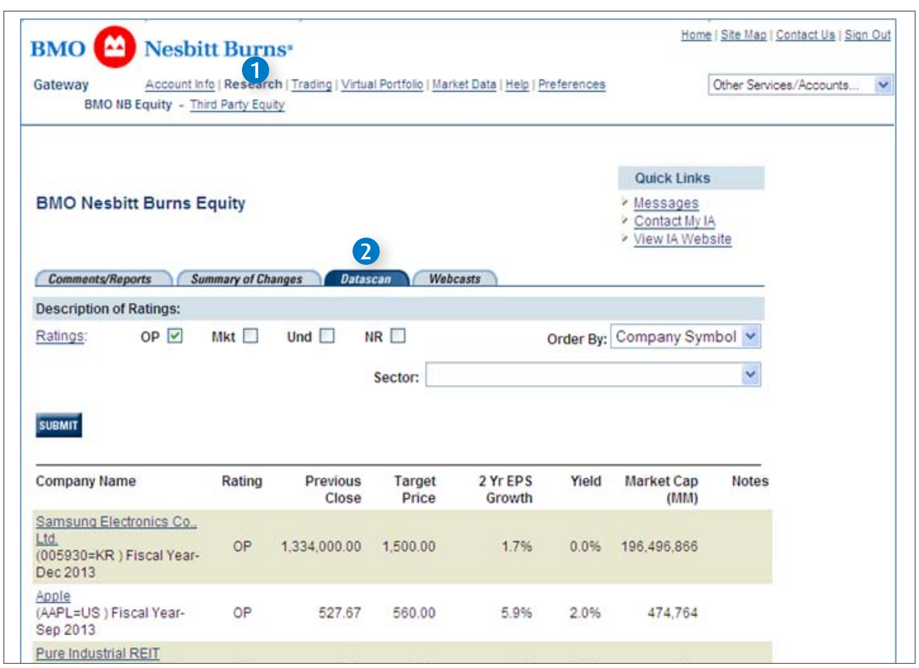


Date	Symbol	Type	From	To	Change	% Change
28Feb2014	MIC	Target Price	35.00	37.00	+2.00	+5.7%
28Feb2014	MIC	2015 EPS Estimate	3.60	3.65	+0.05	+1.4%
28Feb2014	MIC	2014 EPS Estimate	3.54	3.55	+0.01	+0.3%
28Feb2014	SMU.UN	Target Price	6.00	6.25	+0.25	+4.2%
28Feb2014	MFI	2015 EPS Estimate	N/A	1.19	-	-
28Feb2014	MFI	2014 EPS Estimate	0.85	0.36	-0.49	-57.6%
28Feb2014	MFI	2013 EPS Estimate	0.11	-0.51	-0.62	-563.6%
28Feb2014	CLD	Target Price	19.00	21.00	+2.00	+10.5%
28Feb2014	CPT	Target Price	0.35	0.30	-0.05	-14.3%

By default, the 'Summary of Changes' screen displays the 100 most recent EPS, rating and target price changes. However, Gateway allows you to view the summary of changes in a variety of ways.

- **A** You can search for a summary of change by company symbol. Enter the company symbol in the 'Symbol' field.
- **B** Limit your search by clicking on the 'Change Type' drop-down menu to select an option.
- **C** You can also limit your search by clicking on the 'Sector' drop-down menu and select an industry.
- **D** You can further limit your search by a predefined time period on the 'For Period' drop-down menu and select a time period.
- **E** Alternatively, you can limit your search by defining a date range. Enter values in the 'From' and 'To' fields.
- **F** Click on the 'Submit' button.

BMO Nesbitt Burns' Equity Research – Datascan

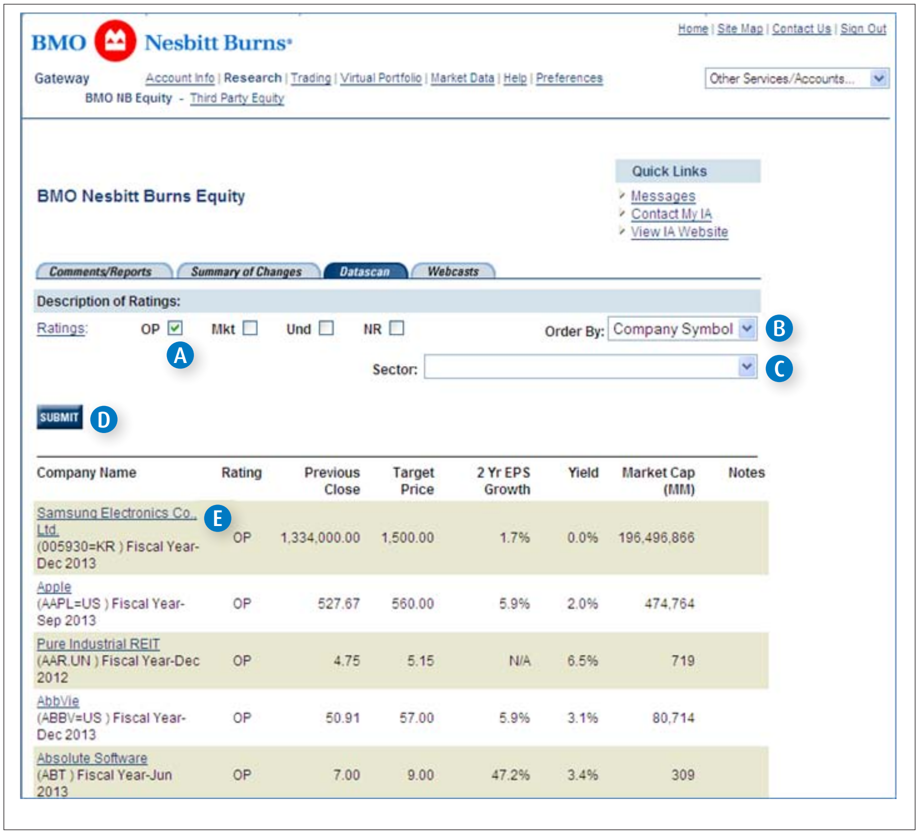


Company Name	Rating	Previous Close	Target Price	2 Yr EPS Growth	Yield	Market Cap (MM)	Notes
Samsung Electronics Co., Ltd. (005930=KR) Fiscal Year-Dec 2013	OP	1,334,000.00	1,500.00	1.7%	0.0%	196,496,866	
Apple (AAPL=US) Fiscal Year-Sep 2013	OP	527.67	560.00	5.9%	2.0%	474,764	
Pure Industrial REIT							

Datascan is a tool that allows you to search for companies (and their associated research) by ratings and sector, and to order the results by any of the column headers on the screen.

1. Click on the 'Research' link located at the top navigation bar.
2. Click on the 'Datascan' tab.

Viewing Datascan Research



By default, the Datascan screen displays all the companies with a top perform or outperform rating, sorted alphabetically.

However, Gateway allows you to view Datascan in a variety of ways.

A You can view a list of companies based on their ratings. Click on the check-box next to the appropriate rating.

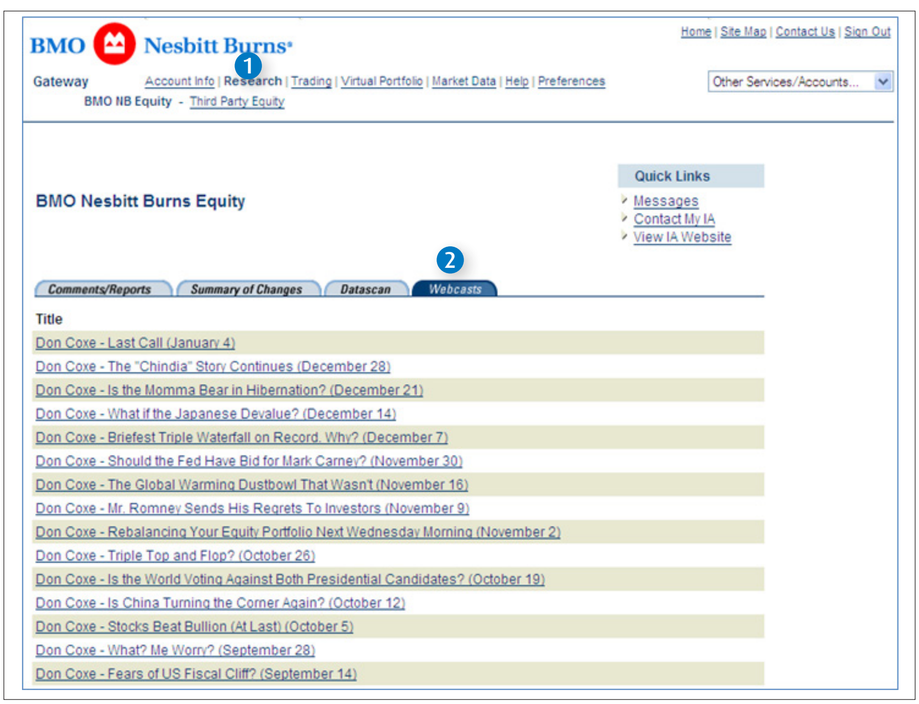
B You can also sort the results by each of the column headings. Select an option from the 'Order By' drop-down menu.

C In addition searching for companies rating, you may wish to limit your search to a particular industry. Click on the 'Sector' dropdown menu to select an industry.

D Click on the 'Submit' button.

E You can click on the company name to view related research on the corresponding company.

Webcasts

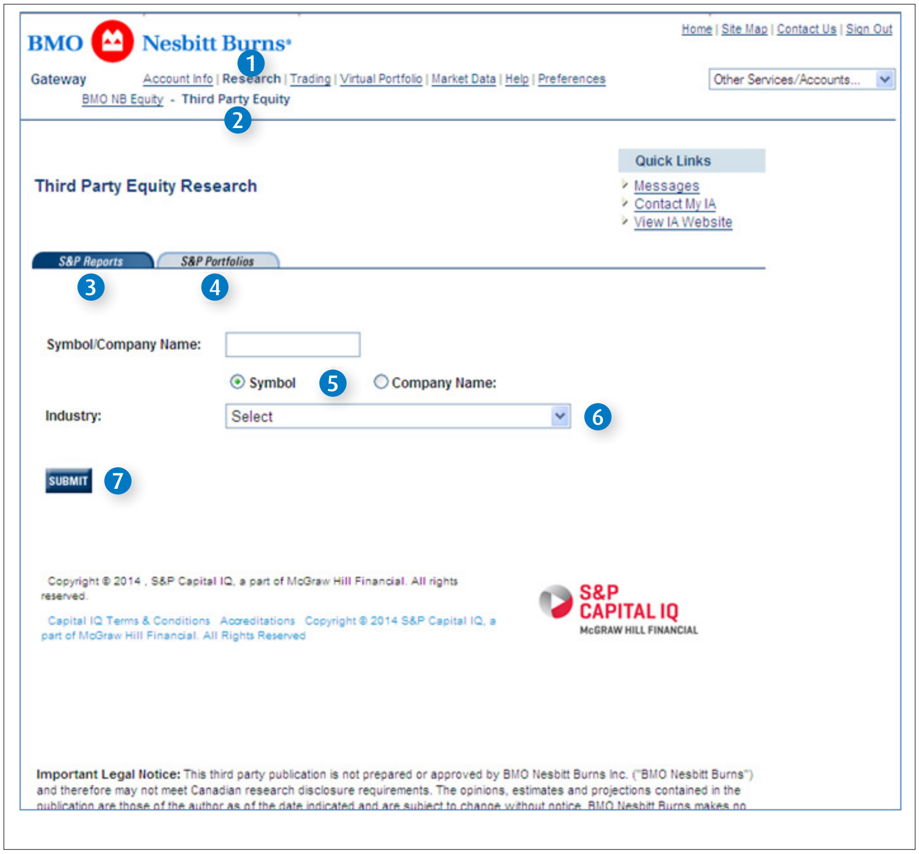


The Webcasts screen allows you to view some archived webcasts.

1 Click on the 'Research' link located at the top navigation bar.

2 Click on the 'Webcasts' link.

Viewing Third Party Equity Research



The Third Party Equity Research screen allows you to search for independent third party equity research published by S&P Capital IQ. S&P Capital IQ research reports cover approximately 5000 companies listed on the US exchanges.

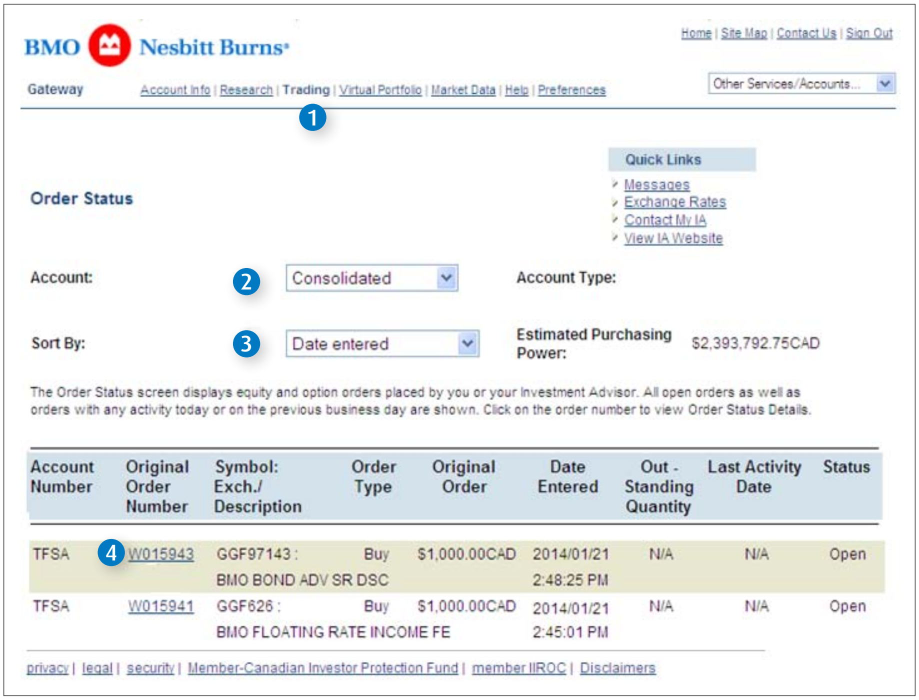
1. Click on the ‘Research’ link located at the top navigation bar.
2. Click on the ‘Third Party Equity’ link.
3. Click on the “S&P Reports” tab to view stock reports. You can search for S&P Capital IQ stock reports by symbol or company name. Enter the company symbol or name in the ‘Symbol / Company Name’ field.
4. Click on the “S&P Portfolios” tab to view Model Portfolios.
5. Ensure the correct radio button is selected depending on whether you are searching by symbol or company name.
6. You can also limit your search by a specific industry. Click on the ‘Industry’ drop-down menu and select an industry option.
7. Click on the ‘Submit’ button.

Viewing Model Portfolios

The S&P Portfolios screen allows you to view diversified Model Portfolios across asset classes, providing you with unbiased buy, hold and sell ratings for S&P Capital IQ’s equity analytical department.

Trading

Viewing the Current Status of Your Trades

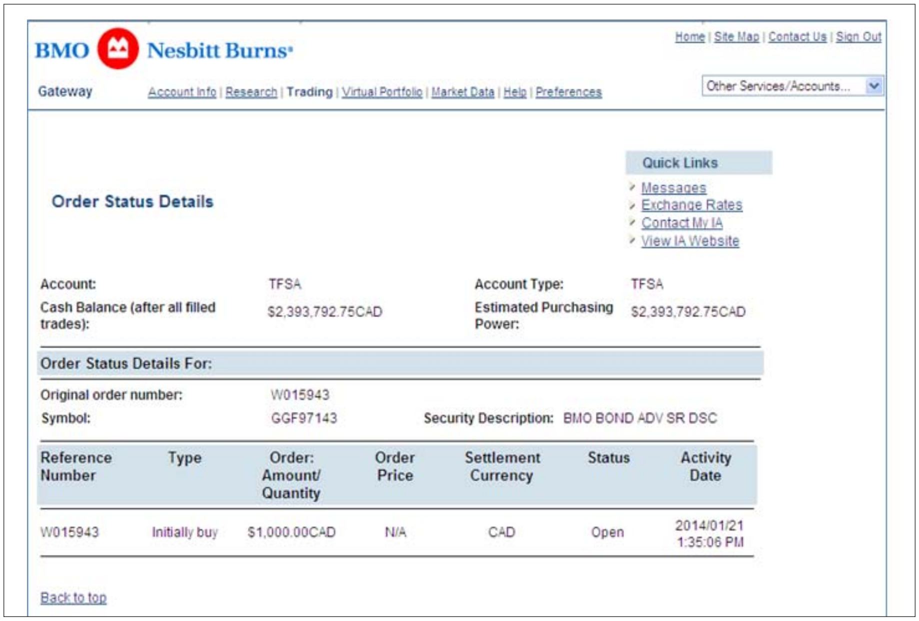


Gateway allows you to view the real time status of all trades placed in your account in the past 48 hours.

1. Click on the ‘Trading’ link from the top navigation bar.
2. Select an account from the ‘Account’ drop-down menu. The consolidated option will show you the orders in all of your accounts.
3. You can sort your orders by any of the column headers. Click on the ‘Sort By’ drop-down menu and select an option.
4. You can view the details of any order on the Order Status screen by clicking on the ‘Original Order Number’ link.

BMO Nesbitt Burns Meridian Program™ clients will see additional tabs when clicking on the ‘Trading’ link from the top navigation bar due to their ability to place trades online. If you have a Meridian account and you wish to view the status of your trades through Gateway, click on the ‘Trading’ link from the top navigation bar and select the ‘Order Status’ tab.

Order Status Definitions:



Order Status Definitions:

Open: an order that has been successfully submitted, but not yet filled.

Full Fill: a successfully completed order.

Partial Fill: an order that has only received a portion of the requested quantity. This order will remain open until it is fully filled or expires.

Fill Reversal: In the case of an All or None or minimum quantity order, the minimum requested quantity is not received, therefore, the partial fill amount is reversed.

Cancel Sent: The cancellation of your order has been sent but not confirmed.

Cancelled: This status indicates an order that you have successfully cancelled.

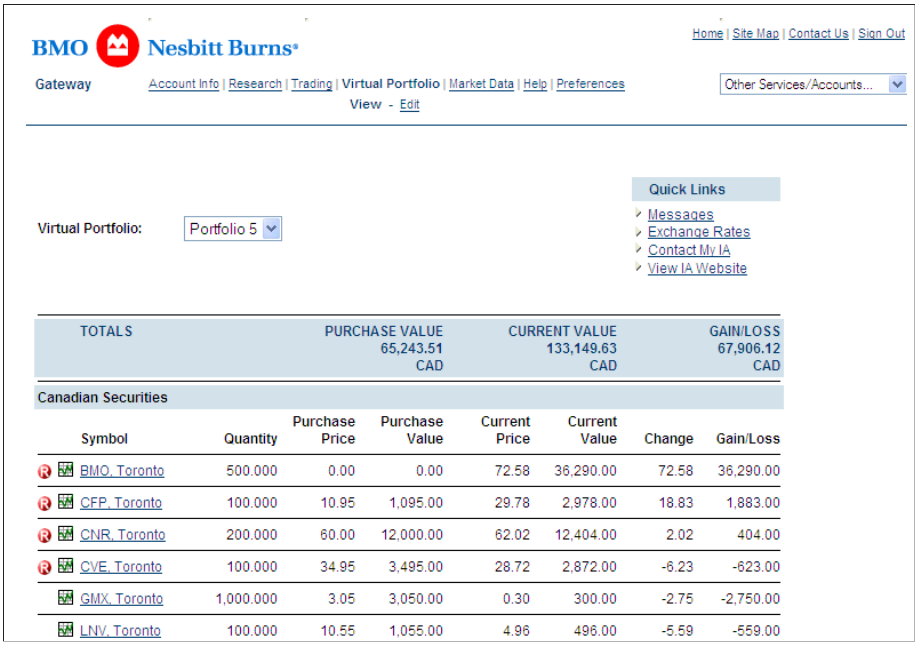
Expired: An order that has expired without being filled.

Rejected: An order that has been rejected.

Error: A system error has occurred.

Virtual Portfolios

What is a Virtual Portfolio

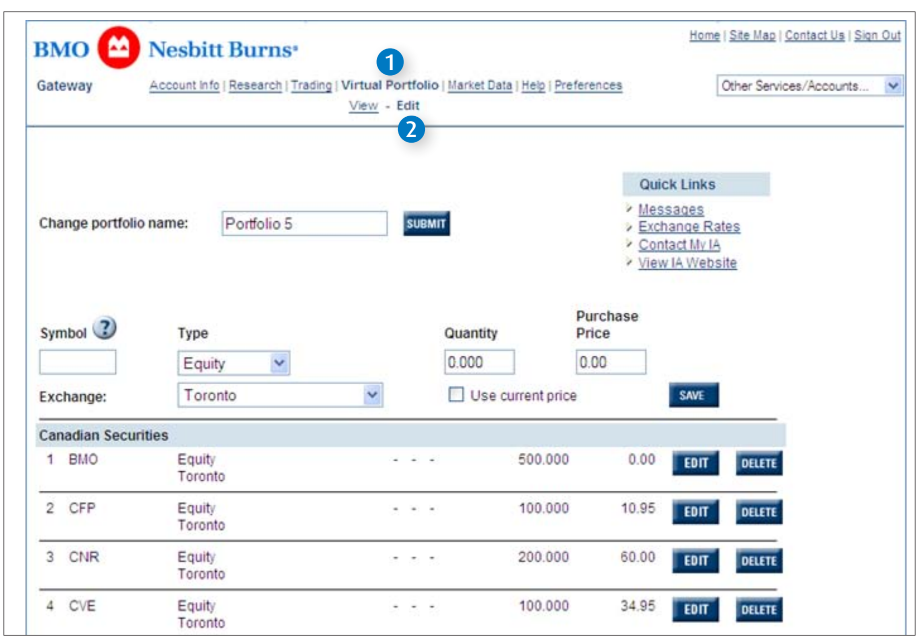


Gateway gives you the ability to create up to five portfolios – each with a maximum of 50 securities – outside of your actual holdings, and track them over time. Eligible securities include stocks, mutual funds and options (including LEAPS).

Tip

This is a convenient way for you to keep an eye on securities that you don't own, but might be interested in purchasing sometime in the future.

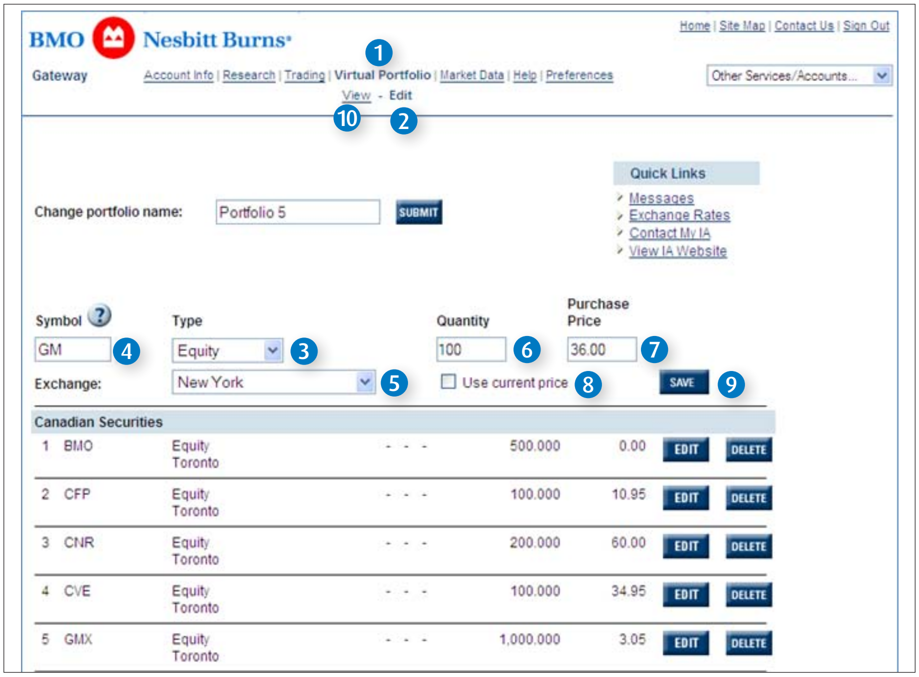
Modifying Your Virtual Portfolio



Gateway allows you to change the name of your virtual portfolio, as well as add a security to or remove a security from your list.

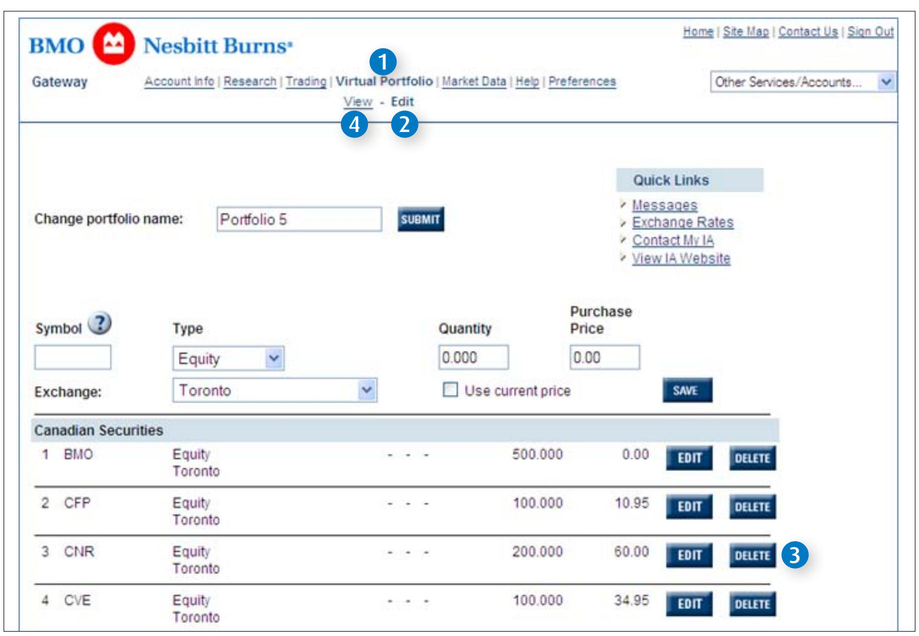
1. To make any changes to your virtual portfolio, click on the 'Virtual Portfolio' link from the top navigation bar.
2. Click on the 'Edit' button located at the top of the screen.

Adding a Security to Your Virtual Portfolio



1. Click on the 'Virtual Portfolio' link from the top navigation bar.
2. Click on the 'Edit' button from the top of the screen.
3. Select the type of security you wish to add from the 'Type' dropdown menu.
4. Enter the security symbol in the 'Symbol' field.
5. Select the exchange the security is traded on from the 'Exchange' drop-down menu.
6. Enter the number of shares you wish to display for the security in the 'Quantity' field.
7. Enter the purchase price of the security in the 'Purchase Price' field, or
8. Enter a check-mark in the 'Use Current Price' check-box. This will display a 20-minute delayed quote as the price of the security.
9. Click on the 'Save' button.
10. When you have completed adding securities, click on the 'View' button at the top of the screen to return to the main Virtual Portfolio screen.

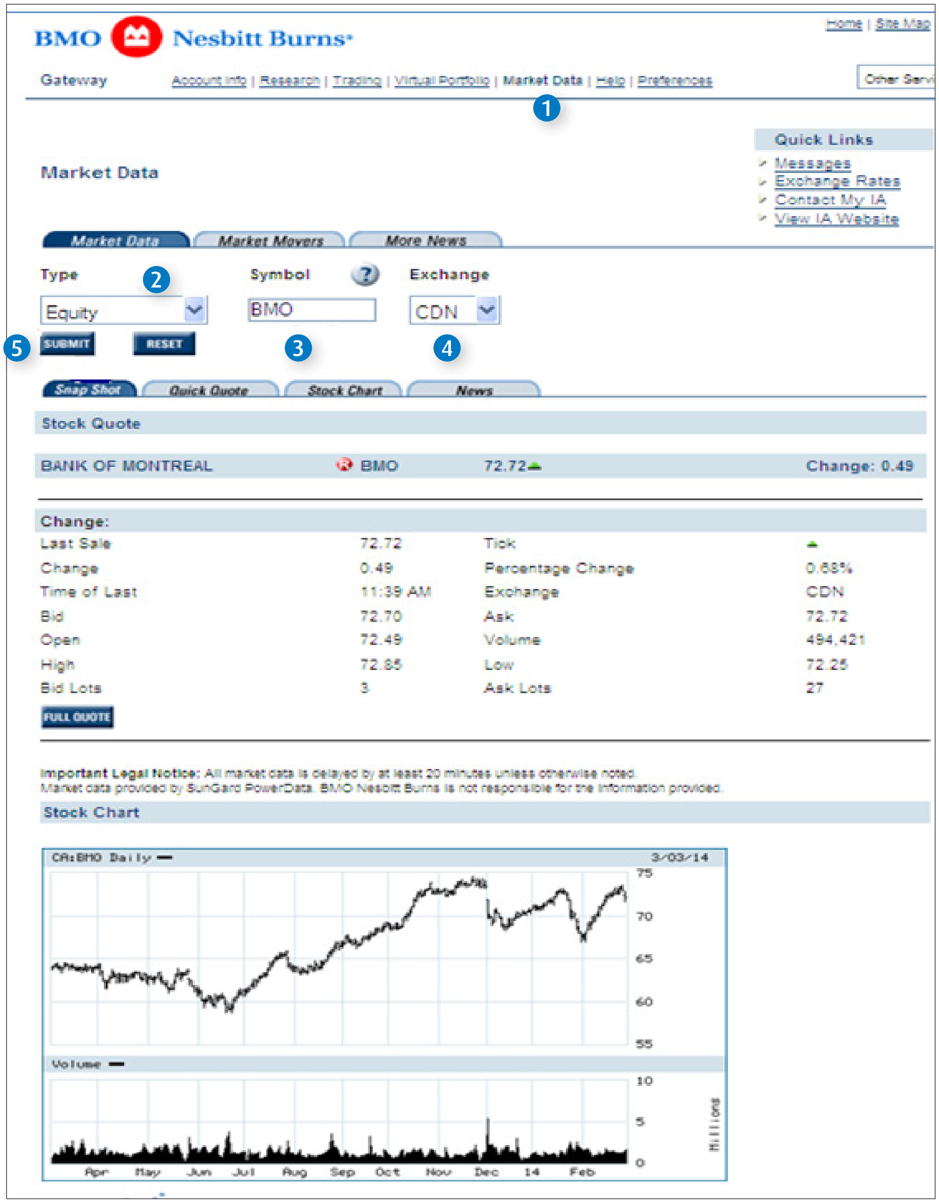
Removing a Security From Your Virtual Portfolio



1. Click on the 'Virtual Portfolio' link from the top navigation bar.
2. Click on the 'Edit' button from the top of the screen.
3. Click on the 'Delete' button next to the security you wish to remove.
4. Click on the 'View' button at the top of the screen to return to the main Virtual Portfolio screen.

Market Data

Viewing Market Data in Gateway

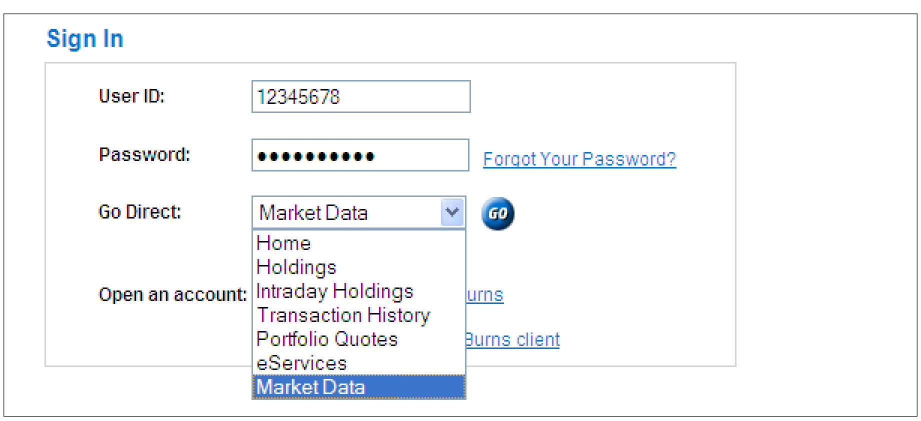


The Market Data screens in Gateway allow you to view detailed quote information and fundamental data on equities, options and mutual funds, along with up-to-date news stories and customizable charts.

1. Click on the 'Market Data' link located at the top navigation bar.
2. Select the type of security from the 'Type' drop-down menu.
3. Enter the symbol of the security in the 'Symbol' field.
4. Select the exchange the security is traded on from the 'Exchange' drop-down menu.
5. Click on the 'Submit' button.

Tip

For a more detailed quote or to obtain fundamental data on a security, click on the 'Full Quote' button or on the 'Quick Quote' tab located at the top of the screen. For more detailed chart information or to view more than 10 of the most recent news headlines, click on the 'Customize Chart' or 'More News' buttons.



To access 'Market Data' directly from the sign-in page: Enter your userid and password, select 'Market Data' from the 'Go Direct' options, then click on the 'GO' button.

Customizing Charts in Gateway

The Market Data – Stock Chart screen allows you to choose from a list of charting options to customize a chart to your exact specifications.

A You can select a custom timeframe from the 'Time' drop-down menu. By default, the stock chart will display the security's performance over the past year.

B You can select the frequency from the 'Frequency' drop-down menu. By default, the chart will display a daily frequency.

C You can also compare the performance of up to five securities by selecting an index from the 'Index' drop-down menu and entering up to five securities in the 'Symbol' fields.

D You can plot several moving averages using SMA (Simple Moving Average) within your chart by selecting an option from the 'Moving Averages' drop-down menu.

E You can view your chart in a variety of different styles by selecting an option from the 'Chart Style' drop-down menu.

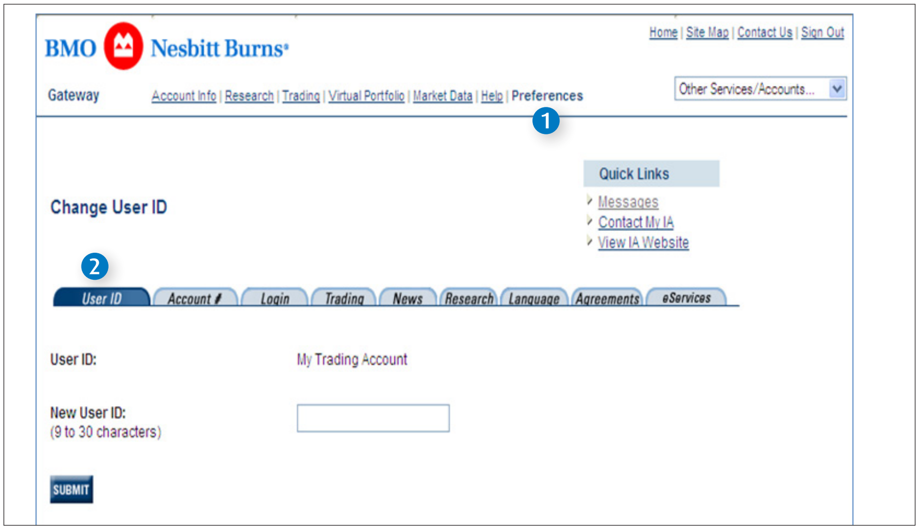
F You can select to incorporate one of 27 lower indicator options in your chart. All indicators in this section will plot in the lower section of your chart.

G You can select to incorporate one of five upper indicator options in your chart. All indicators in this section will plot in the upper portion of your chart.

H Click on the 'Draw Chart' button.

Preferences

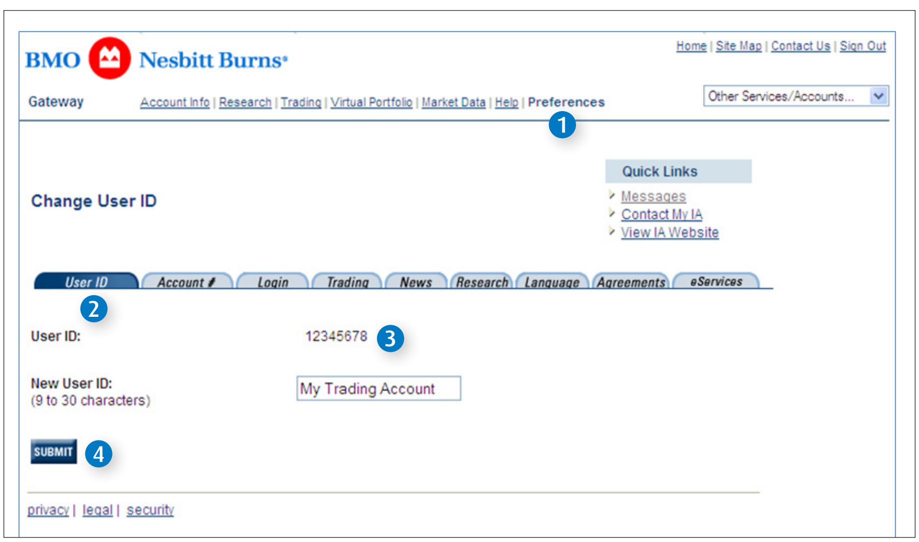
Gateway Custom Features



Gateway allows you to customize your User ID, Account Number/s, Account Summary, Login Password, Trading Password (if applicable), or the language in which you view Gateway. You can also select the News categories for your Home page and set the period of time in which new equity research is flagged on your securities.

1. Click on the 'Preferences' link from the top navigation bar.
2. The 'Change User ID' screen will appear by default.

Modifying Your Gateway User ID



Gateway allows you to select a User ID between 9 to 30 characters that will be easy for you to remember.

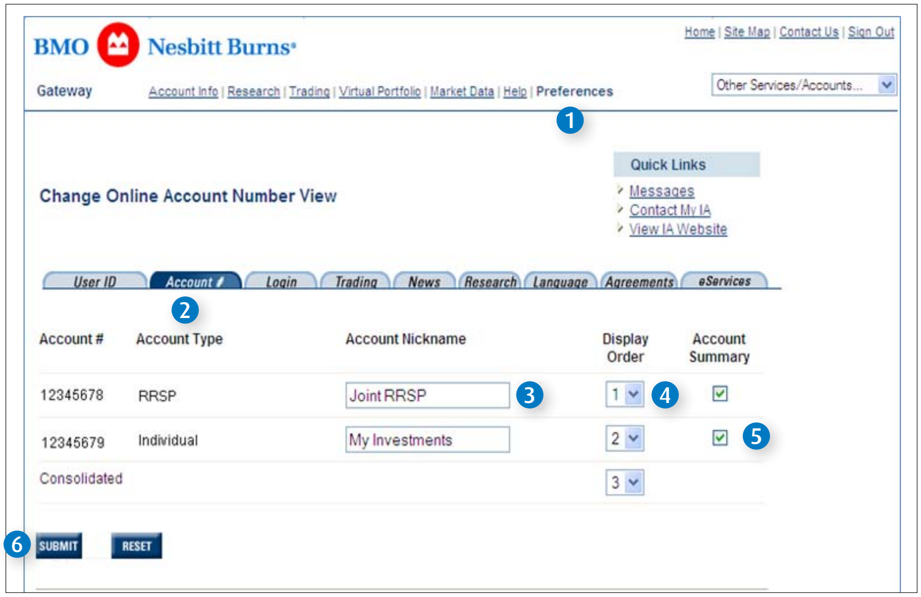
1. Click on the 'Preferences' link from the top navigation bar.
2. The 'Change User ID' screen will appear by default.
3. Enter your new User ID in the 'User ID' field.
4. Click on the 'Submit' button.

Did you know?

You User ID must be between 9-30 characters in length.

You cannot select the same User ID as another User.

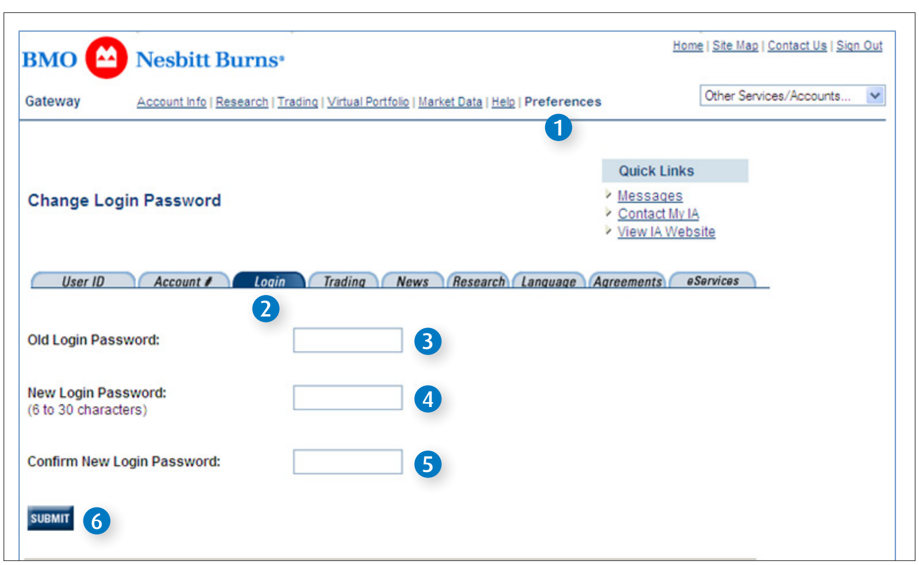
Modifying the Display of Your Account Number/s



You can personalize your account numbers by entering a nickname for each of your accounts. If you have more than one account, this will make it easier for you to identify each account. You can also select the order in which your accounts will be sorted within the Account Information and Trading screens as well as the Account Summary. You can further select which account numbers will be displayed in the Account Summary.

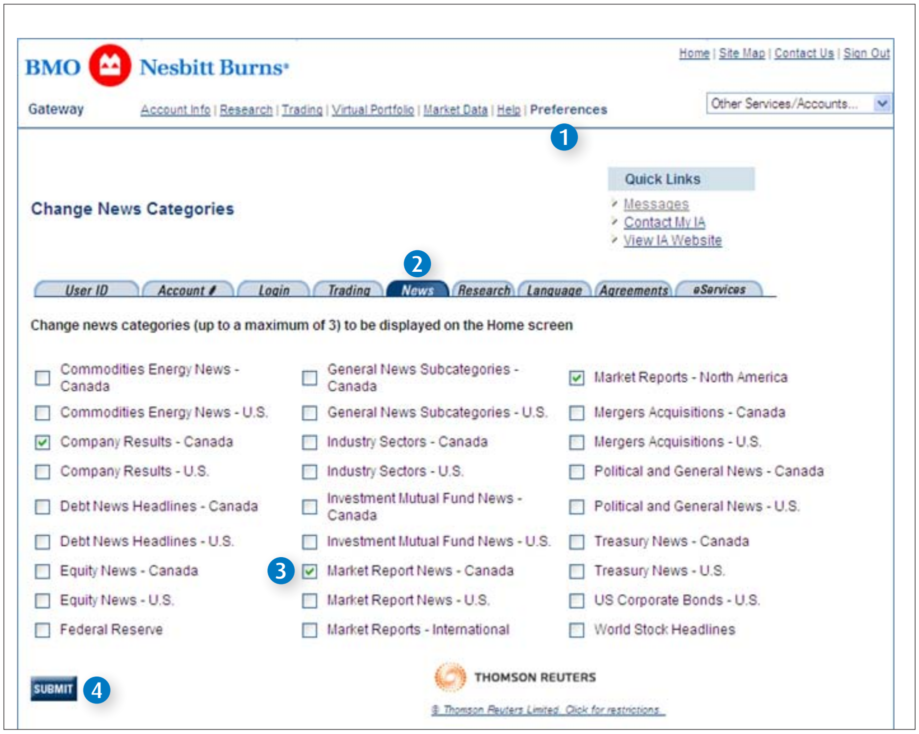
1. Click on the ‘Preferences’ link from the top navigation bar.
2. Click on the ‘Account #’ tab.
3. Enter between 1-20 characters in the ‘Account Nickname’ fields next to the accounts you would like to nickname.
4. Click on the ‘Display Order’ dropdown menu and select ‘1’ for the account you would like to be displayed first. Select ‘2’ for the account you would like to be displayed next, etc.
5. Ensure there is a check-mark in the ‘Account Summary’ check-box next to the account/s you want to display in the Account Summary.
6. Click on the ‘Submit’ button or click on the ‘Reset’ button to refresh the screen with your previous settings.

Modifying Your Gateway Login Password



1. Click on the ‘Preferences’ link from the top navigation bar.
2. Click on the ‘Login’ tab.
3. Enter your existing Gateway login password in the ‘Old Login Password’ field.
4. Enter your new Gateway login password in the ‘New Login Password’ field.
5. Enter your new Gateway login password a second time in the ‘Confirm New Login Password’ field.
6. Click on the ‘Submit’ button.

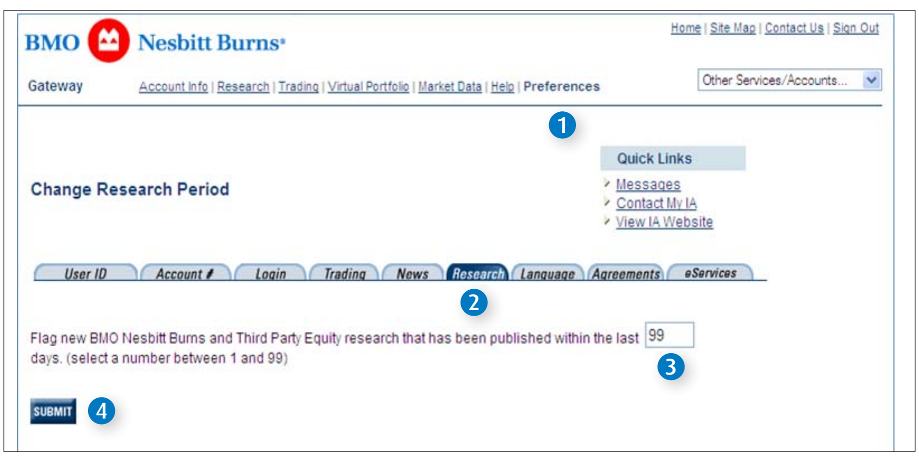
Selecting News Categories for Your Home Page



Gateway allows you to select three news categories from a list of 27 to display on the Gateway Home screen.

1. Click on the 'Preferences' link from the top navigation bar.
2. Click on the 'News' tab.
3. Select up to a maximum of three news categories from the list displayed.
4. Click on the 'Submit button.

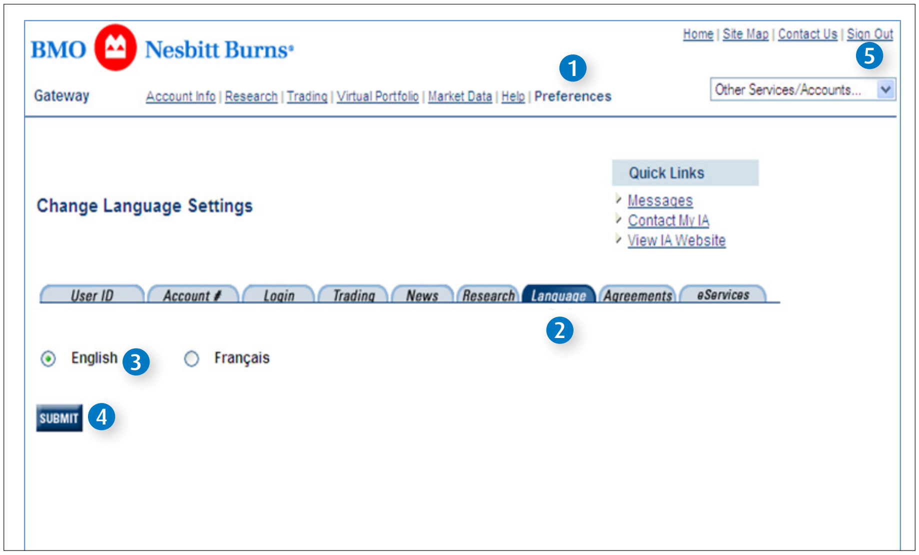
Customizing Your New Research Alert



Gateway will alert you any time there is new BMO Nesbitt Burns research available on securities in your Holdings, Virtual Portfolio or Quick Quote. This alert will initially be set to display for any research that has been published in the last seven days.

1. Click on the 'Preferences' link from the top navigation bar.
2. Click on the 'Research' tab.
3. Change the number in the line 'Flag new BMO Nesbitt Burns Equity Research that has been published within the last XX days' to a number between 1 and 99.
4. Click on the 'Submit' button.

Changing Your Language Settings



Gateway can be viewed in either English or French. By default, you will view Gateway in the language you currently receive your account statements.

1. Click on the 'Preferences' link from the top navigation bar.
2. Click on the 'Language' tab.
3. Select the 'English' or 'Francais' radio button.
4. Click on the 'Submit' button.
5. Sign-out of Gateway. The new language will take effect the next time you enter Gateway.

eServices

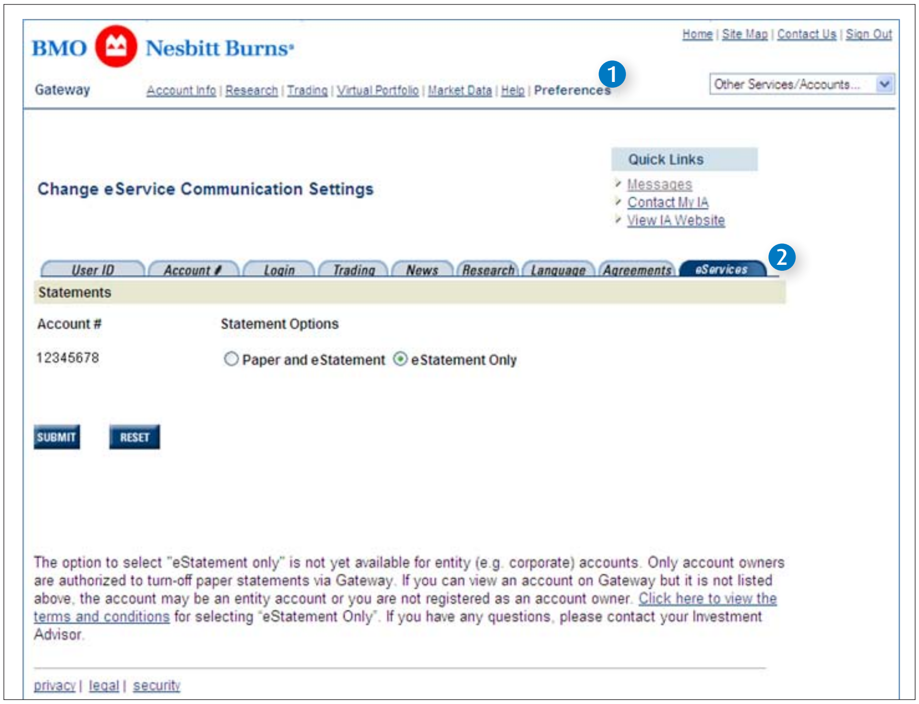
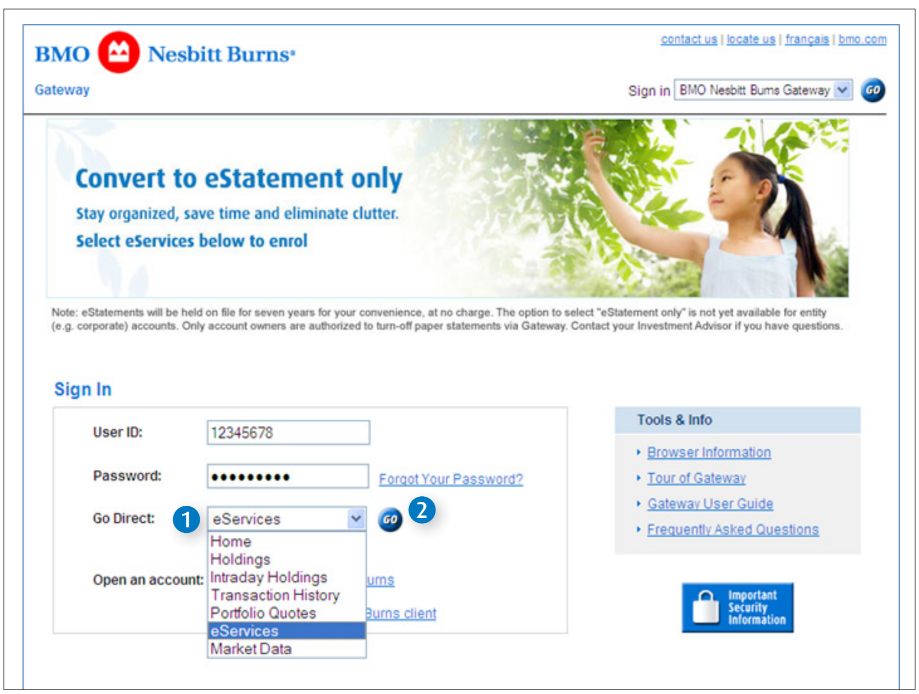


Figure 1

The 'eServices' section allows you to update your account statement delivery options[1]. It can be accessed within Gateway or from the sign-in page. To access 'eServices' from within Gateway:

1. Click on the 'Preferences' link from the top navigation bar.
2. Select 'eServices'.



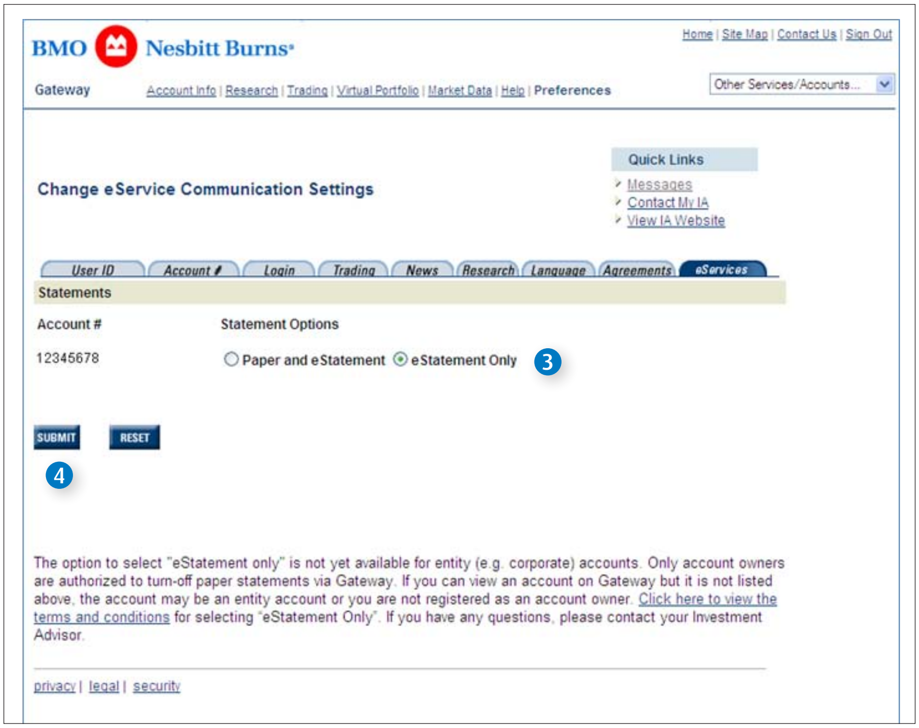
To access 'eServices directly from the sign-in page: Enter your userid and password, then :

1. Select 'eServices' from the 'Go Direct' options.
2. Click on the GO button (Figure 1).

It may take up to three days for your statement delivery preference to be updated in our system. Once updated, the change to your statement delivery option will take effect in the next statement delivery cycle.

[1] Only account owners are authorized to change their statement delivery option. Entity (e.g. corporate) accounts cannot change statement delivery preferences.

Figure 2



You will be taken directly to the 'eServices' section (Figure 2).

3 Make your selection by clicking on the appropriate radio button.

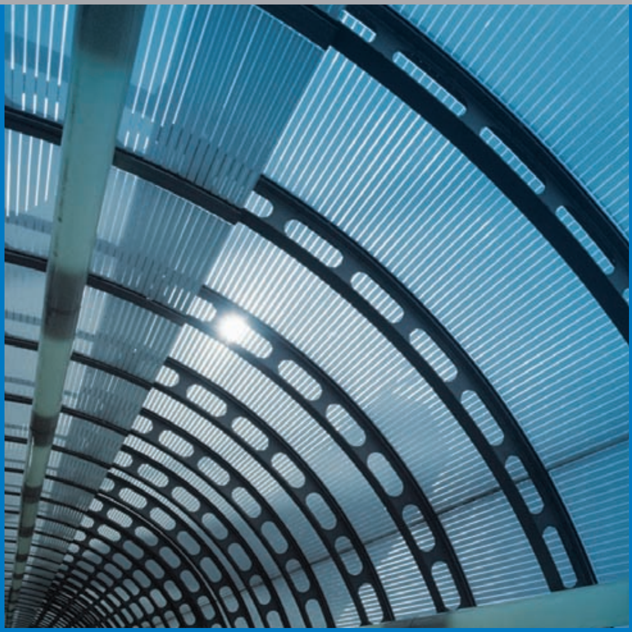
4 Click 'Submit.

If the "Paper and eStatement" option is selected, the paper statement will be mailed and also available online. If the "eStatement only" option is selected and you agree to the terms and conditions, you will no longer receive paper statements by mail. If electronic delivery to an account owner fails, a paper copy may be delivered. Gateway will only display an account number if the statements can be viewed online and if the Gateway user is the account owner.

Figure 3

5 You will be prompted for the 'Terms and Conditions', which have to be reviewed and accepted to turn off paper statements

If two account owners are updating the statement options or if the option is changed several times within the same day, the update to the statement with the last time stamp will take effect.



http://gateway.bmonesbittburns.com

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