Asset Management System (AMS)

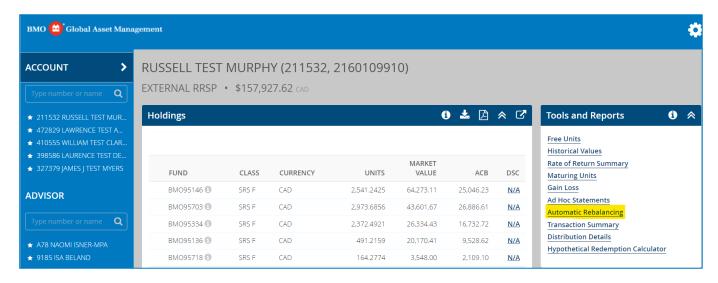
What is AMS? It is a management portfolio tool used to maintain accounts at certain defined asset mixes and will adjust to maintain that asset mix based on current market values. The system will determine whether the client's current market values meet the desired asset mix. Any deviations from the desired asset mix will be evaluated against a threshold. If the threshold has been met/exceeded; the system will automatically trigger the necessary transactions (Exchanges) to rebalance the account to the desired asset mix.

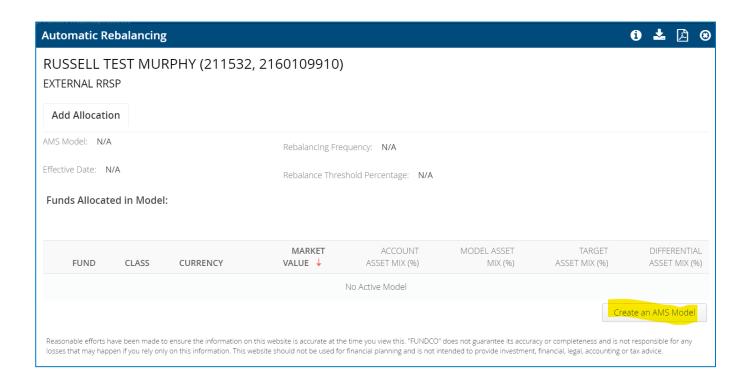
How does AMS work?

- Only BMO Funds are eligible for inclusion in the BMO GAM AMS offering.
- Unique models are created by the advisor and stored at account level.
- Advisor Creates/Updates/Stops the Account level AMS Model on <u>iFast WebPlus</u>:
 - Advisor selects from the AMS eligible Funds.
 - Advisor allocates the percentage for each Fund in the model.
 - Self-service on WebPlus; No forms to complete.
 - Realtime feedback on WebPlus to confirm the model creation/update.
 - 'Current Allocation' tab on WebPlus immediately refreshes on successful creation/update of AMS model
 - Advisor can print a PDF record of the changes made to the model.

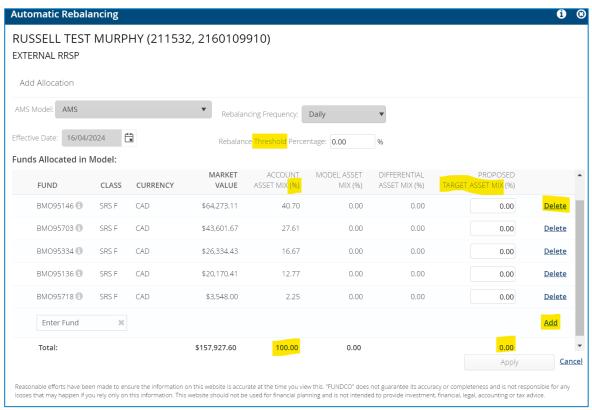
iFast WebPlus

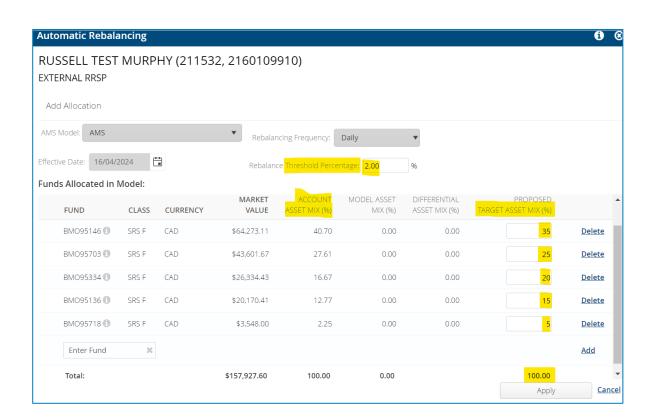
All advisors will have access to add, modify and remove AMS model at account level via the 'Auto Rebalancing' tool on iFast WebPlus.

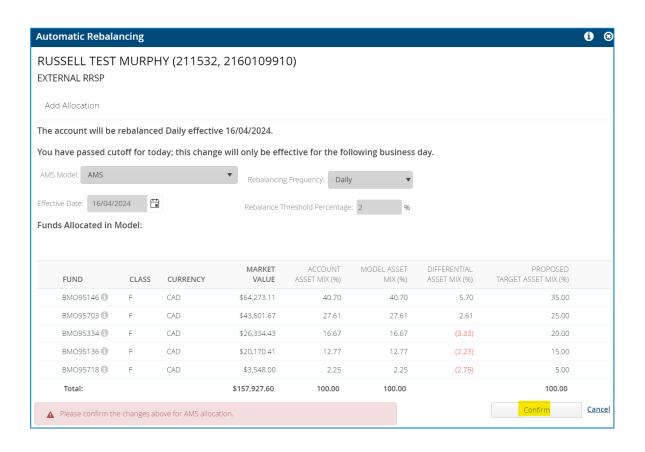


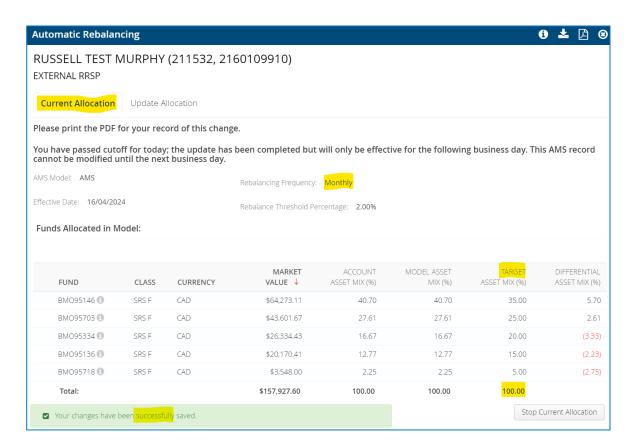




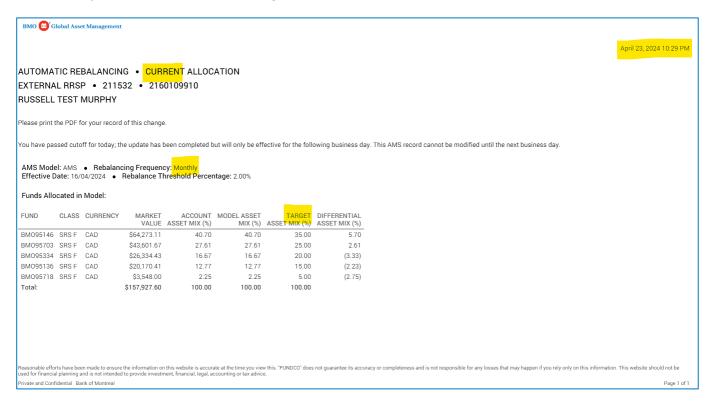








Advisor can print PDF for a record of changes made.





If you have any questions about AMS or would like to speak to a BMO GAM representative please contact us via e-mail at clientservices.mutualfunds@bmo.com or phone at 1-800-668-7327.

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