

# Competitive Comparison

	BMO	Insurance Companies	Other Big 5 Banks
<b>Plan Structure</b>	All employees receive the advice of a BMO Investment Professional	Call Centre based service with no investment advice	Employees either receive the advice of branch staff or allow it to go to a default investment
<b>Pricing</b>	Discounted Mutual Fund Series with no minimum size or number of employees contributing	Discounted Mutual Fund Series by size of plan and amount of employees that will be contributing	No discounted Mutual Fund Series
<b>Administration Fees</b>	No administration fees	Depends on the plan	No administration fees
<b>Minimums</b>	No minimums in terms of plan size and contribution amount	Minimums in terms of plan size and contribution. Additionally, pricing is tiered so it could change if company shrinks or contributions are reduced	Minimums in terms of plan size and contribution amount
<b>Digital Features</b>	Digital enrollment for both employer and employees as well as online access to balances	Some digital features however enrollment is usually done through mailed package	Some digital calculators but enrollment is paper based at a bank branch
<b>Perks at Work/ Discounted Banking</b>	Yes comprehensive discounted banking offer	No discounted banking offer	Some discounted banking or rewards points based systems
<b>Co-Mingling</b>	Key feature and great incentive for the employees	Allowed but not promoted	No incentive for employees to do this as fees are not discounted
<b>On Going Support</b>	Visit any BMO Branch, call our BMO Investment Centre, or check balances and make transactions online	Call centre based support	Bank branch based support



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