

Theme Focus for the quarter	Strategy Key items for conversations	Coaching Questions to evaluate skill
Exploring Options with GIC Investors Help our most conservative clients address inflation and get ahead of easing rates.	<ul style="list-style-type: none"> • Re-evaluating objectives, time horizon, and risk tolerance to match client with the proper solution. • Alternatives to traditional GICs (BMO PGICs) • Using complementary products (term and mutual funds) to build more complete and intuitive solutions. 	<ul style="list-style-type: none"> • <i>How are you helping GIC clients explore other options?</i> • <i>What discussions are you having with clients with maturing GIC(s)?</i> • <i>How do you show clients the impact of inflation?</i> • <i>How do you help clients by bucketing their spending/saving needs short-term, medium-term, and long-term?</i>
Sourcing Statements Outside BMO Establish whether our clients have assets at other institutions and how they can invest better.	<ul style="list-style-type: none"> • Offer to help via a complimentary review, financial plan, or second opinion. Round table with branch and FPs. • Determining if clients understand their investment fees, performance, and asset mix. • Requiring statements to validate assets for lending deals. 	<ul style="list-style-type: none"> • <i>What questions might you ask to evaluate the performance, positioning, and price of the clients outside assets?</i> • <i>How do you ask clients if their strategy is consistent with their goals?</i> • <i>How do you bridge lending and investing advice?</i>
Spring F24 Mutual Funds Bonus Offer Provide clients extra incentive to begin investing with BMO (until June 30). <i>Offer 1: Lump Sum, CSP, & New Account Bonus Offer</i> <i>Offer 2: Transfer Bonus ("Switch") Offer</i>	<ul style="list-style-type: none"> • CSP (new account): \$100 bonus for a CSP of \$50 or more per month* • CSP bonus for existing client \$50 for a CSP of \$200 or more per month* . • New Account: \$50 bonus for investment of \$500 or more into a new account* • Lump Sum: Bonus of up to \$2,500 for lump sum investments* • Transfer: Bonus of up to \$3,500 for transfer-ins. * 	<ul style="list-style-type: none"> • <i>Who is eligible for the bonus offer and what conditions need to be met?</i> • <i>Why else should a client invest with you/BMO?</i> • <i>How can you reinforce the importance of a CSP?</i> • <i>How can you help clients take advantage of registered accounts?</i> • <i>What resources are available for you to highlight and share the offer?</i>

Spring F24 Mutual Fund Bonus Toolkit

Statements outside BMO conversation guide

CSP Calculator

Ultra Short-Term Bond Fund

MF Essentials Newsletter

* Terms and conditions apply.