

# BMO Harris Financial Advisors Privacy Notice and Change in Terms

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## FACTS

### WHAT DOES BMO HARRIS FINANCIAL ADVISORS, INC. DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Assets
- Account Balances and Employment Information
- Account Transactions and Wire Transfer Instructions

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons BMO Harris Financial Advisors (BHFA) chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does BMO Harris Financial Advisors share? | Can you limit this sharing? |
|--|---|-----------------------------|
| For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                       | No                          |
| For our marketing purposes—to offer our products and services to you   | Yes                                       | No                          |
| For joint marketing with other financial companies   | No  | We don't share              |
| For our affiliates' everyday business purposes—information about your transactions and experiences   | Yes                                       | No                          |
| For our affiliates' everyday business purposes—information about your creditworthiness   | Yes                                       | Yes                         |
| For our affiliates to market to you  | No  | We don't share              |
| For nonaffiliates to market to you   | No  | We don't share              |

#### To limit our sharing

Call Toll-Free: 1-888-654-0063

##### Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

#### Questions?

Call Toll-Free: 1-877-225-3863

| What we do   |   |
|--|---|
| How does BMO Harris Financial Advisors, Inc. protect my personal information?      | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.   |
| How does BMO Harris Financial Advisors, Inc. collect my personal information?      | We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or seek financial advice about your investments</li> <li>• make deposits or withdrawals from your account</li> <li>• enter into an investment advisory contract or provide account information</li> </ul> We also collect your personal information from other companies.   |
| Why can't I limit all sharing?   | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else? | If you have a joint account, your choices will apply to everyone on your account—unless you tell us otherwise   |

| Definitions            |   |
|------------------------|---|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies with a Bank of Montreal or BMO name; and financial companies such as BMO Harris Bank, N.A.</i></li> </ul> |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>BMO Harris Financial Advisors, Inc. does not share with non-affiliates so they can market to you</i></li> </ul>                                 |
| <b>Joint Marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>BMO Harris Financial Advisors, Inc. does not jointly market.</i></li> </ul>  |

| Other important information   |  |
|---|--|
| <p><b>For California Residents:</b> We will not share information we collect about you with companies outside of the BMO family of companies except with your authorization or as permitted by California law, such as to service your account. To authorize the sharing of this information, please call us toll-free at 1-877-225-3863. In addition, we will limit the sharing of information about you within the BMO family of companies to the extent required by California law.</p> <p><b>For Vermont Residents:</b> We will not share information we collect about you with companies outside of the BMO family of companies except with your authorization or as permitted by Vermont law, such as to service your account. We will not share within the BMO family of companies information about your creditworthiness without your authorization. To authorize this sharing please call us toll-free at 1-877-225-3863.</p> <p><b>Nevada Residents:</b> Notice provided pursuant to state law. To be placed on our internal Do Not Call List, call 1-877-225-3863. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101. Phone number: (702)486-3132; email: BCPINFO@ag.state.nv.us.</p> |  |

# Important Change in Terms Notice

## **Important Change in Terms Notice for Consumer Customers BMO Harris Financial Advisors, Inc. Privacy Notice**

BMO Harris Financial Advisors, Inc. ("BHFA") is revising its Privacy Notice, effective as of June 1, 2014. As a result of these changes in terms, BHFA may share your personal information with its affiliates for them to market to you. In addition, BHFA will no longer provide customers with the opportunity to opt-out of all marketing from BHFA and its affiliates. If you previously opted-out of receiving marketing, you may now receive marketing from BHFA and its affiliates beginning June 1, 2014. However, BHFA will continue to honor any prior or future requests by you to the extent required by state and federal "do not call", "do not email" and similar laws.

This change does not affect your right to limit certain information sharing between BHFA and its affiliates for marketing purposes. Also, we will continue to honor any prior request to limit sharing of your personal information with our affiliates for marketing purposes after June 1, 2014. Please see the attached BMO Harris Financial Advisors, Inc. Privacy Notice for more information regarding your ability to limit certain information sharing by BHFA.

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| Reasons we can share your personal information   | Does BMO Harris Financial Advisors share? | Can you limit this sharing? |
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| For our marketing purposes—to offer our products and services to you   | Yes                                       | No                          |
| For joint marketing with other financial companies   | No  | We don't share              |
| For our affiliates' everyday business purposes—information about your transactions and experiences   | Yes                                       | No                          |
| For our affiliates' everyday business purposes—information about your creditworthiness   | Yes                                       | Yes                         |
| For our affiliates to market to you  | Yes                                       | Yes                         |
| For nonaffiliates to market to you   | No  | We don't share              |

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| How does BMO Harris Financial Advisors, Inc. protect my personal information?      | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  |
| How does BMO Harris Financial Advisors, Inc. collect my personal information?      | We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or seek financial advice about your investments</li> <li>• make deposits or withdrawals from your account</li> <li>• enter into an investment advisory contract</li> <li>• provide account information updates upon request from us</li> </ul> We may also collect your personal information from affiliates and other companies.                    |
| Why can't I limit all sharing?   | Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more information on your rights under state law. |
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