

BMO Harris Employee Commission Schedule – For Transaction-Based Accounts

Effective September 1, 2014

The commission rates below apply to BMO Harris Financial Advisors accounts for BMO Harris Employees.

Stocks	Mutual Funds	Additional Fees ^{6,8}
Internet Based Trades \$14.95 (+\$15.00 for Broker Assisted Trades)	Mutual Funds offered by prospectus only. Fund shares can be purchased or redeemed directly from the fund without paying BHFA transaction fees.	Asset Transfer with Physical ⁷ Certificate Issuance \$60
Share Ceiling Up to 1,000 shares; plus \$0.02 per share thereafter.	Load Funds See Prospectus ¹	Customer Name Safekeeping \$5/security/month
Options	No Transaction Fee (NTF) Funds	DRS Transfer Fee \$20
Options \$29.95 plus \$1.50 per contract	Eligible Funds No Transaction Fee ²	Legal Transfers \$60/security
Bonds and Other Fixed Income	Low-Load Funds or No-Load \$29.95 (for all purchases, redemptions and exchanges)	Foreign Security Transfers \$75/security
The following commissions will apply on all trades in which BMO Harris Financial Advisors acts as agent on your trade. BMO Harris Financial Advisors will not add a markup to any trade it executes on an agency basis.	Investment Minimums \$500.00 ³	Foreign Security Trades Standard commission plus \$0.03 per share
U.S. Treasury Issues at Auction: \$29.95 per transaction	Systematic Purchases and Redemptions \$100.00 minimum investment	Funds Wired Out \$25
Secondary Treasury Orders: \$29.95 per order plus \$0.25 per bond	Unit Investment Trusts (UITs)	Overnight Delivery of Check from Account US Delivery \$12
Corporate, Municipal Bonds and Secondary Certificates of Deposit (CD): \$29.95 plus \$2.00 per bond	Unit Investment Trusts (UITs) offered by prospectus only.	US delivery – Saturday \$18
	Sales Charge See Prospectus ²	Non-US Delivery \$25
	Retirement Account Annual Fees	Late Payment for Trade \$25
		Non-Retirement Account Closing Fee ⁴ \$75 (when processed via ACAT)
	Annual Fee	Restricted Stock \$150/security
	Traditional IRA, SEP, Roth IRA Waived	Checks Issued for BHFA Stop Payment/Void \$10
	Mutual Fund Only (MFO) Plans; Trad. IRA, SEP IRA, Roth IRA Waived	Account Research Fee \$50 per hour
	SARSEP, Simple Pershing QRP, 403(b) Custodial Account Plans Waived	Voluntary Reorganization \$ 30
	Other IRA fees:	Confirmation Fee \$ 2
	Retirement Account Termination ⁴ \$95	Returned Items
	Roth IRA Conversion \$25	ACH/Banklink \$25
	Roth IRA Recharacterization \$35	Insufficient/Uncollected Check \$50
	MFO Transfer Fee ⁵ \$50	

Notes to Commission Schedule

- ¹ Refer to the fund or UIT prospectus for sales charge information and to be advised of "break points" (reduced sales charges based on size of purchase). Contact BMO Harris Financial Advisors if your trade is projected to cross a break point or if you want to provide a letter of intent to take advantage of anticipated break point sales charges.
- ² Funds redeemed or exchanged within six months of the purchase date or deposited in the NTF program will incur a transaction fee of \$49.95. The no-transaction fee (NTF) eligibility applies only to the initial transaction fee associated with the purchase of the fund. It does not apply to any management fees or other expenses associated with the fund including any redemption fees. For full details on these expenses/fees, please refer to the mutual fund prospectus.
- ³ Investment minimums are subject to the terms detailed in the fund's prospectus. Increased investment minimums may apply.
- ⁴ Account termination fee is charged to the account upon termination when processed via ACAT.
- ⁵ A fee of \$50.00 will apply for conversions to a Mutual Fund Only Traditional IRA from a Traditional IRA or conversions to a Mutual Fund Only Roth IRA from a Roth IRA.
- ⁶ Additional fees may apply such as interest charges or special delivery requirements for proceeds including overnight check, pre-payment or fed wiring.
- ⁷ When a certificate is requested from a BHFA account for an issue that can be held in book entry form by the transfer agent, the requested shares will be delivered to the transfer agent via DRS transfer which is an electronic form of transfer. The customer will be notified by the transfer agent as to how to order a physical certificate. Additional fees may be charged by the transfer agent. This charge applies to stock issues that are not eligible for DRS transfer
- ⁸ A section 31 fee rate is applicable to specified securities transactions on the exchange and in the over-the-counter markets. To find the current rate for Section 31 transaction fees, please visit <http://www.sec.gov/divisions/marketreg/mrfreqreq.shtml#feerate>, and click on the most recent Fee Rate Advisory under "Section 31 Fees."

System response and account access times may vary due to a variety of factors, including trading volume, market conditions, system performance and other factors.

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