

## BMO Specialized Lending at a Glance

Add value to your practice, without taking on additional work.

### Programs at a glance<sup>1</sup>

- > **CASH SURRENDER VALUE (CSV)<sup>2</sup>**  
Up to 75% of the CSV of a fully paid-up or mature universal or whole life insurance policy
- > **MUTUAL FUND LOANS**  
Interest only or amortized up to 360 months. Up to 100% financing.
- > **EXCHANGE TRADED FUNDS (ETF)**  
Interest only or amortized up to 360 months.
- > **NOMINEE NAME LENDING**  
Interest-only or amortized up to 360 months. Accounts containing Mixed Securities, Segregated Funds, Mutual Funds or Cash. For Approved Dealers.
- > **BOOK FINANCING**  
Supporting Advisors in purchasing a portfolio of business
- > **SEGREGATED FUND LOAN<sup>3</sup>**  
Interest only or amortized up to 360 months. Up to 100% financing. New and existing non-registered segregated fund policies.
- > **RRSP LOAN**  
Can be amortized up to 120 months
- > **NEW TO CANADA & NON-RESIDENT**  
Product features specifically designed to help newcomers to Canada become homeowners
- > **MORTGAGE FINANCING**  
Array of conventional, insured and revolving mortgage products for new purchases, refinances, pre-approvals, first-time homebuyers, debt consolidations, investment financing, tax strategies, etc.

### Products at a glance<sup>\*</sup>

SOLUTION	CREDIT ACCESS <sup>1</sup>	BENEFIT
Personal Loan Plan	Starting at \$5,000	Blended principal and interest payments Fixed or variable rates available Repayment period greater than 5 years available for investment lending
Mortgages	Up to 95% of home's value	Terms from 6 months to 18 years Fixed or variable rates available
Homeowner Readiline <sup>®</sup>	Up to 80% of the home's value <sup>4</sup>	Revolving portion and Installment arrangements under one credit facility Access equity up to the revolving limit as home is paid off
Homeowner's Line of Credit	Up to 65% of the home's value	One-time application Variable interest rate Interest only payment option <sup>1</sup> Revolving limit
Personal Line of Credit	Starting at \$5,000	Low minimum monthly payments Convenient access to funds up to the credit limit Variable interest rate Interest only payment option, subject to approval <sup>1</sup>
Small Business Lending	Up to \$250,000	Flexibility of using Personal Assets for Business Financing
Student Lines of Credit	Up to \$45,000 <sup>5</sup>	Convenience and flexibility of having access to cash to cover expenses (e.g. tuition, books, residence) and other disbursements for education Interest only while in school and one year after graduation
Professional, Dental and Medical Student Lines of Credit	Up to \$250,000 <sup>5</sup> for Dental/Medical and \$110,000 for Professional	Provides affordable & flexible education financing to Professional and Medical students Interest only while in school and up to one year after graduation or residency, whichever is later (not to exceed 7 years), depending on the program

<sup>\*</sup> Product details are subject to change

### An opportunity for the taking: Do your clients have debt... without a plan in place to optimize it?

BMO Specialized Lending provides complete retail lending solutions for the Canadian investment and insurance industries. Our expert lending team works with you and your clients in all aspects of debt planning and debt management; from coast-to-coast, and end-to-end.

### Personalized, comprehensive lending process designed to simplify your business – and support your growth

Think of us as your **trusted** lending arm. Our **simple** process (from application to after-loan service) means you can devote your time and energy to building your business, and enhancing your client relationships. Our **expert** Lending Specialists meet with you and your clients to discuss the loan options best suited to their needs – and then we take care of the rest.

## Lending Referral Fees<sup>6</sup>

	Dealer Relationship <sup>7</sup>		BMO Insurance Relationship <sup>8</sup>
<b>Personal Loan Products<sup>9</sup></b>	50 bps	Paid on Balance Advanced	40 bps
<b>Line of Credit (LoC) &amp; Revolving Portion of Homeowner LoC Products</b>	40 bps	Paid on 50% of Authorized Revolving Limit	32 bps
<b>Mortgage &amp; Instalment Portion of Homeowner LoC Products</b>	40 bps	Mortgage Term 3 Years Or greater Paid on Balance Advanced	32 bps
	20 bps	Open or Term <3 Years Mortgages Paid on Balance Advanced	16 bps
<b>Payment Details</b>	Paid to Advisor through Dealer/Grid		Paid to Advisor through BMO Insurance
	Referral fees are only paid for transactions approved by a BMO Lending Specialist through BMO's retail lending process.		

### Working on your behalf; your clients remain your clients<sup>10</sup>

Competitive referral fees, ideas, tools, support, mobile service – as well as innovative Advisor-specific products unavailable through other channels – are the tip of the iceberg. What's different about BMO Specialized Lending is our *non-solicitation model* – your clients remain your clients. **Simplicity, Expertise & Trust.**

### Don't Forget

We offer competitive rates; help clients understand product features, programs and any related transaction fees; and we'll ultimately structure a competitive offer that's customized to your client's unique situation or plan. Don't forget, we're here to help with *your* personal financing needs as well.

Contact us today to get started:

 To find your local Area Manager  
Visit [bmo.com/specializedlending/leadershipteam](http://bmo.com/specializedlending/leadershipteam)  
To find your local Lending Specialist  
Visit [bmo.com/lendingspecialist](http://bmo.com/lendingspecialist)

 Find us on LinkedIn  
[LinkedIn.com/company/bmo-specailized-lending](http://LinkedIn.com/company/bmo-specailized-lending)

**BMO**  **Bank of Montreal**

We're here to help:

**FOR ADVISOR USE ONLY**

<sup>1</sup> Applications and the amount clients can borrow are subject to meeting BMO's usual credit criteria. Some conditions apply. Terms, conditions and options are subject to change without prior notice. Contact your Lending Specialist for more details. Some features (for example 30 year amortization, interest only payments) must be approved and may not be available for all lending situations. <sup>2</sup> CSV loans are available for Whole Life and Universal Life policies only. <sup>3</sup> Only BMO approved funds eligible. <sup>4</sup> Any amount you borrow under a Homeowner Readiline in excess of 65% of the value of your property must be in an amortizing instalment. The Homeowner Readiline must be in first priority on your property. <sup>5</sup> Approval and credit limit are subject to meeting BMO's usual credit requirements. Must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity. <sup>6</sup> Referral fees and reporting are streamlined through the BMO Insurance compensation system or flow through your Dealer Grid (subject to Dealer Agreements and Licensing). An alternative compensation structure is available for dually licensed Advisors upon request. <sup>7</sup> Where a Dealer has an agreement with BMO Specialized Lending, compensation will be directed to the Dealer regardless of Advisor licensing. The compensation paid to an Advisor is based on their Dealer grid. The Advisor must provide the appropriate Dealer and Agent codes to be paid for each transaction. <sup>8</sup> Where there is no Dealer Relationship with BMO Specialized Lending, Advisors can access compensation for lending referrals through BMO approved MGAs (Managing Approved Agencies). Compensation will be paid directly to the Advisor through the BMO Insurance compensation system. Advisors will need to provide their BMO Insurance Agent ID or request one at the time of completing a lending referral. <sup>9</sup> Fees are only paid for the following personal loan products: Personal Loan Plan (Fixed or Variable) and the Home Equity Loan Plan <sup>10</sup> Clients that are referred to BMO Specialized Lending and continue a relationship with BMO Specialized Lending will not be solicited by BMO Financial Group ("BMO") for other products and services, but may be contacted with respect to their lending products. Clients referred by Advisors that have or have had a direct or indirect contract with other BMO channels may receive marketing, products and service offers in the future from those channels. Clients with an existing relationship with BMO, or who subsequently approach BMO for unrelated products or services, may be contacted by members of BMO for all marketing, products and service offers in the future.