

MyLink: Discover the Power of One-to-One Relationships

As a savvy investor, you understand how crucial it is to gain access to relevant investment insights in a timely manner. However, with the flood of information available from both online and offline sources, it's become increasingly difficult to rapidly pinpoint information specific to your portfolio holdings.

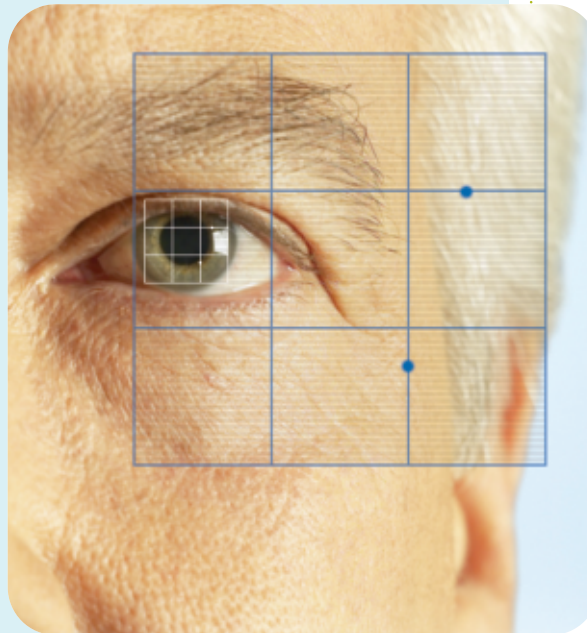
We understand your need for customized information to maximize your investing opportunities and let you confidently manage your portfolio. That's why we're pleased to be the first online brokerage in Canada to bring you MyLink™, an exclusive online service that provides personalized information to help you make more informed investing decisions.

As your connection to personalized investing, MyLink gives you:

- a secure personal inbox
- investment insights and information specific to your portfolio holdings
- secure and prompt online communication with a BMO InvestorLine Representative
- a direct link to tools and resources to help you make more informed investment decisions.

In short, MyLink equips you to enjoy an individual and highly personalized investing experience. It's all part of our commitment to foster a one-to-one relationship that gives you the financial information you need to succeed.

To discover the power of one-to-one relationships, sign in to your account at bmoinvestorline.com and click on the MyLink envelope.



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We keep you connected to valuable investment strategies and insights with access to powerful tools, exclusive reports and special events to help you stay in the know.

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MYLINK \$1,000 GIVEAWAY

Connect with MyLink for your chance to win.

Sign in to your account at bmoinvestorline.com and

open a message before October 31, 2007 for your chance to WIN \$1,000.

By opening a message, you're automatically entered into the MyLink \$1,000 Giveaway. Good luck!



MyLink™

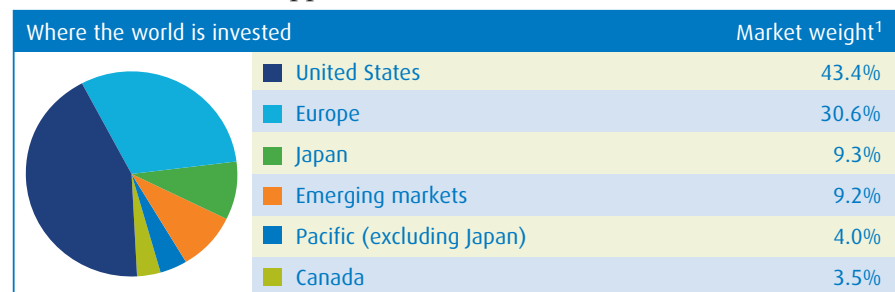
> Greater Opportunities Lie Beyond our Borders

Provided by Capital Guardian

Limiting your investments to Canadian companies means you could overlook the majority of the world's investment opportunities.

THE GLOBAL ADVANTAGE

In the past few decades, changes in political and economic climates have opened borders to free trade and free enterprise and spurred new technological innovations. As the global marketplace has expanded, so, too, have investment opportunities around the world.



REDUCED VOLATILITY

By diversifying outside Canada, you can often limit fluctuations in your portfolio value.

Adding non-Canadian stocks can help reduce volatility	30-year results as of 6/30/07	
	Average annual total return	Standard deviation ²
S&P/TSX Composite Index (Canadian equities)	12.29%	15.97
MSCI World Index (global equities)	12.48%	13.19

Over the past 30 years, a portfolio comprising 25% Canadian stocks and 75% global stocks was actually less volatile and more profitable than one invested entirely in Canadian stocks.

GLOBAL DIVERSITY REDUCES INVESTING GUESSWORK

Financial markets are in constant flux. One year, Canadian investments may post the highest returns; the next year, it could be companies in India or Kazakhstan that add the most to your portfolio's bottom line.

No one can consistently predict which investments will deliver the best results in a given year, so it makes smart money sense to invest both at home and abroad.

¹World capitalization as a percentage of the MSCI ACWI (All Country World Index), as of June 30, 2007.

²Standard deviation, a measure of volatility/risk, has been calculated on a monthly basis. A lower number indicates lower volatility.

NON-CANADIAN COMPANIES OFFER MORE DIVERSIFICATION

While the Canadian economy is among the world's most mature, it's far from the most diversified. In fact, 75% of the S&P/TSX Composite is narrowly concentrated in three sectors: financials, energy and materials. By comparison, these make up just 41% of the MSCI World Index.

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WHAT YOU MAY BE MISSING OUT ON

International diversification can give you exposure to growing and established companies, industries and markets beyond what's available in Canada:

CONSUMER STAPLES

- Nestlé
- Wal-Mart
- Kraft Foods

HEALTH CARE

- AstraZeneca
- Bristol Myers Squibb
- Novartis

INDUSTRIALS

- Boeing
- General Electric
- Mitsui & Co.

CONSUMER DISCRETIONARY

- Walt Disney Corp.
- Time Warner
- Honda Motor Corp.
- Sony Corp.

INFORMATION TECHNOLOGY

- Samsung Electronics
- Texas Instruments
- Microsoft

WHAT'S YOUR INVESTOR PROFILE?



Now we've made it even easier for you to adopt a structured investing process using the BMO InvestorLine Asset Allocator. Depending on how savvy an investor you are, you can simply select your Investor Profile type from the list of choices provided, or complete a short questionnaire to determine your Investor Profile.

Sign in to your account at bmoinvestorline.com and discover your Investor Profile, or see if your portfolio needs rebalancing to match the asset mix that accurately reflects your goals.

MODEL PORTFOLIOS PACK A POWERFUL PUNCH

Looking for diversification, simplicity and expertise in your investment portfolio? Then consider our diverse lineup of Model Portfolios.

Whether you want to save on taxes, reduce management expense ratios, or explore investment alternatives, Model Portfolios

give you a range of investments to match your Investor Profile and risk tolerance, as well as the benefits of third-party expertise.

Together with our partners Ranga Chand and Barclays Global Investors, BMO InvestorLine brings you three types of Heavy Hitter®* Model Portfolios and Exchange Traded Fund (ETF) Model Portfolios. Each is designed to match your unique investment objectives and risk tolerance.

Heavy Hitter Select Model Portfolios simplify mutual fund investing and are made up of Heavy Hitter Select Funds. These funds are chosen for their consistent top performance, superior risk/reward ratios, solid management and a minimum five-year track record.

Heavy Hitter Tax Efficient Model Portfolios minimize the impact of capital gains and dividend and interest income, and help you with your tax strategy for investments held in non-registered accounts.

Heavy Hitter Index Fund Model Portfolios mirror a specific market index's performance, giving you exposure to such market indices as the S&P/TSX 60 and Dow Jones Industrials

Exchange Traded Fund (ETF) Model Portfolios helps you take the complexity out of investing while providing a low-cost alternative to instant diversification.

Choose the solution that best fits your Investor Profile.

COMING SOON: NEW MODEL PORTFOLIOS

We've partnered with industry leaders BMO Mutual Funds and Guardian Group of Funds Ltd., to make it even easier for you to build your investment portfolio. Watch for BMO Mutual Funds and GGOF Solutions Model Portfolios coming soon.

"Model Portfolios give you a range of investments to match your Investor Profile and risk tolerance"



> Greater Opportunities

Lie Beyond our Borders *continued from page 2*

By adding a global component to your portfolio, you may benefit from greater diversification and dampened volatility.



Economic sector weights ¹ As of June 30, 2007	S&P/TSX Composite Index	MSCI World Index
Financials	30.5%	25.1%
Energy	27.9%	9.7%
Materials	16.7%	6.7%
Telecommunications services	5.7%	4.6%
Industrials	5.6%	11.3%
Consumer discretionary	5.3%	11.1%
Information technology	3.7%	10.7%
Consumer staples	2.5%	8.0%
Utilities	1.4%	4.3%
Health care	0.7%	8.5%
Total	100.0%	100.0%

BUILDING A GLOBAL PORTFOLIO

The elimination of foreign content limits, coupled with the fact that multinationals account for nearly 50% of the world's market capitalization², make it increasingly difficult for investors to ignore opportunities abroad. When investing in companies outside Canada, even those just south of the border, it pays to support your decisions with in-depth research.

¹In descending order based on the S&P/TSX Composite Index. ²CFA magazine, July–August 2005. Source: Capital International Asset Management (Canada), Inc. and Capital Guardian Trust Company, September 2007.

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HOW BALANCED IS YOUR BALANCE SHEET?



A survey of Canadian households shows that investors have only 13% of their total wealth in non-Canadian holdings.*

Conversely, many large pension plans are allocating more to their portfolios' global content. For example, the Canada Pension Plan's global equity portion has grown to 35%, according to the *The Globe and Mail* (Feb. 26, 2007).

You decide how much global content may be right for you, to help you capitalize on opportunities and reach your investment objectives.

*Source: Investor Economics, *Household Balance Sheet Report, 2007 edition*