1875 DILWORTH DR.
KELOWNA
BC V1Y 9T1

BMO Financial Group

WILLEM SEMMELINK
311 ASPEN RD
KELOWNA BC V1W 4S5

Type of Account
Personal RRSP

Account Number
024922530

Branch Number
0809

Beneficiary(ies)
BARBARA SEMMELINK

Your RRSP Report

July 1 to September 30, 2015

Good for you now, better for you later. Introducing the BMO Retirement Portfolios, a suite of professionally managed investment solutions designed to help retirees grow their wealth while offering capital protection. Speak to one of our Investment Professionals today about what these funds could do for you. Call 1-800-665-7700 or visit your local BMO branch today.

Here's how your money is doing

	What your account was worth on Jul 1, 2015	$27,034.87
+	What you've put in since then	$2,100.00
-	What you've taken out since then	$0.00
	How much your account has changed since then	-$446.84
	What your account is worth today	$28,688.03

Your Personal Rate of Return

Your personal rate of return since October 01, 2014 is 3.07%

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WILLEM SEMMELINK
Your RRSP Report
Account 024922530
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Mortgage, Car Payment, Gym Membership ....RRSP Account? Are you budgeting for your future? A Continuous Savings Plan (CSP) can help make saving for your retirement more manageable. Call 1-800-665-7700 or sign into BMO Online Banking to start today.

Here's a summary of where your money is invested

	What it's worth today($)	% of your portfolio
BMO Mutual Funds	**28,688.03**	**100.00**
Security Funds	**0.00**	**0.00**
Income and Balanced Funds	**0.00**	**0.00**
Growth Funds	**0.00**	**0.00**
Equity Growth Funds	**0.00**	**0.00**
LifeStage Plus Funds	**0.00**	**0.00**
BMO Portfolio Solutions	**28,688.03**	**100.00**
What your account is worth today	**28,688.03**	**100.00**

Some useful financial information

Contributions made to your RRSP

	Contributions you've made ($)
The total this year	6,300.00

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Here's a detailed breakdown of your investments

BMO Mutual Funds	Total units/shares you own	ⓧ	Price per unit/share ($)	⊜	What it's worth today ($)	Book Value ($)	Rate of return (%) (2)
BMO Portfolio Solutions							
BMO SelectTrust Income Portfolio	542.9303		10.9374		5,938.25	6,005.06	3.15
BMO SelectClass Income Portfolio	1,602.1309		14.1997		22,749.78	19,954.48	2.94
What your account is worth today					**28,688.03**	**25,959.54**	

(2) This is not what it says in the paper! That's because it's personal - your personal rate of return shows what your account earned over the last 12 months (or less) and is determined using the Modified Dietz Method, a time-weighted calculation with daily valuation. If you require more information, please contact us at 1-800-665-7700.

Here's what happened in your account

BMO Mutual Funds

When it happened	When it settled	Amount ($)	Amount in units/shares	Total units/shares you own	ⓧ Price per unit/share ⊜	Balance ($)
BMO SelectTrust Income Port						
Opening Balance				407.3284		**4,505.70**
Jul 31, 2015 You bought units in this fund through your Continuous Savings Plan	Aug 4, 2015	500.00	44.3538	451.6822	11.2730	5,091.81
Aug 31, 2015 You bought units in this fund through your Continuous Savings Plan	Sep 1, 2015	500.00	45.3758	497.0580	11.0191	5,477.13
Sep 28, 2015 The fund earned income and you re-invested it	Sep 29, 2015	1.72	0.1576	497.2156	10.9114	
Sep 30, 2015 You bought units in this fund through your Continuous Savings Plan	Oct 1, 2015	500.00	45.7147	542.9303	10.9374	5,938.25
Closing Balance				542.9303		**5,938.25**

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BMO Mutual Funds

When it happened	When it settled	Amount ($)	Amount in units/shares	Total units/shares you own ⓧ	Price per unit/share ⊜	Balance ($)
BMO SelectClass Income Port						
Opening Balance				1,555.4202		**22,529.17**
Jul 31, 2015	Aug 4, 2015					
You bought shares in this fund through your Continuous Savings Plan		200.00	13.6045	1,569.0247	14.7010	23,066.23
Aug 31, 2015	Sep 1, 2015					
You bought shares in this fund through your Continuous Savings Plan		200.00	13.9209	1,582.9456	14.3669	22,742.02
Sep 24, 2015	Sep 25, 2015					
The fund earned income and you re-invested it		72.88	5.1005	1,588.0461	14.2889	
Sep 30, 2015	Oct 1, 2015					
You bought shares in this fund through your Continuous Savings Plan		200.00	14.0848	1,602.1309	14.1997	22,749.78
Closing Balance				1,602.1309		**22,749.78**

Important Information: Please review this statement for any errors, omissions or unauthorized transactions. Failure to notify us may affect any legal claim you may have. If there are any errors, omissions or unauthorized transactions, please notify us immediately by calling the BMO Investment Centre at 1-800-665-7700.

This statement was issued on October 1, 2015

BMO Mutual Funds, BMO MatchMaker Strategic Portfolios and BMO Intuition RESP Portfolios are offered by BMO Investments Inc., a financial services firm and a separate legal entity from Bank of Montreal, First Canadian Place, 100 King Street West, 43rd Floor, Toronto, ON M5X 1A1.

Customers' accounts are protected by the MFDA Investor Protection Corporation (IPC) within specific limits. Customers with accounts in Quebec are generally not covered by IPC. Please refer to the IPC Coverage Policy on the website www.mfda.ca/ipc for a description of the nature and limits of coverage, or please contact the IPC at 1-888-466-6332.

New tax rules were passed in December, 2011 by the Federal government for registered plans such as Registered Retirement Savings Plans (RRSPs) and Registered Retirement Income Funds (RRIFs). The rules are called the "prohibited investment rules" and can affect annuitants of RRSPs and RRIFs that hold mutual funds.

Investors should consult their professional tax advisor to receive detailed information on the new rules and to analyse their particular situation.

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Risk of Borrowing to Invest

Here are some risks and factors that you should consider before borrowing to invest:

Is it Right for You?

- **Borrowing money to invest is risky. You should only consider borrowing to invest if:**
  - **You are comfortable with taking risk.**
  - **You are comfortable taking on debt to buy investments that may go up or down in value.**
  - **You are investing for the long-term.**
  - **You have a stable income.**
- **You should not borrow to invest if:**
  - **You have a low tolerance for risk.**
  - **You are investing for a short period of time.**
  - **You intend to rely on income from the investments to pay living expenses.**
  - **You intend to rely on income from the investments to repay the loan. If this income stops or decreases you may not be able to pay back the loan.**

You Can End Up Losing Money

- **If the investments go down in value and you have borrowed money, your losses would be larger than had you invested using your own money.**
- **Whether your investments make money or not you will still have to pay back the loan plus interest. You may have to sell other assets or use money you had set aside for other purposes to pay back the loan.**
- **If you used your home as security for the loan, you may lose your home.**
- **If the investments go up in value, you may still not make enough money to cover the costs of borrowing.**

Tax Considerations

- **You should not borrow to invest just to receive a tax deduction.**
- **Interest costs are not always tax deductible. You may not be entitled to a tax deduction and may be reassessed for past deductions. You may want to consult a tax professional to determine whether your interest costs will be deductible before borrowing to invest.**

Your advisor should discuss with you the risks of borrowing to invest.

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