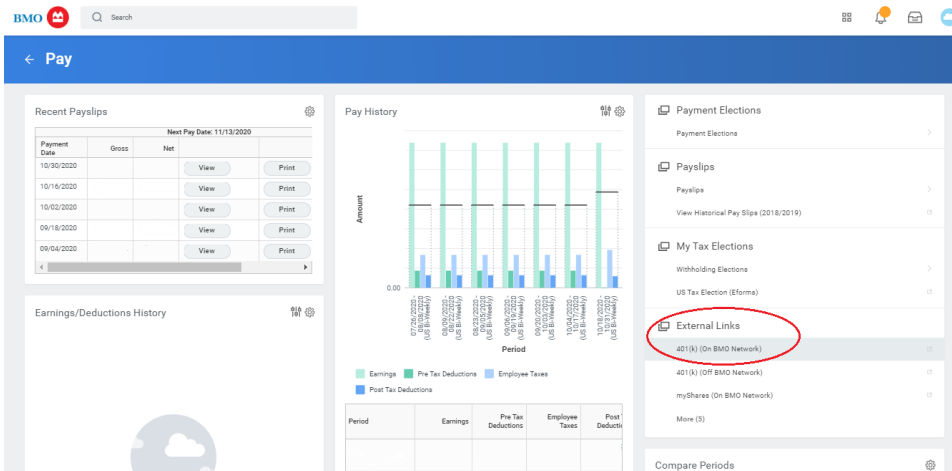


The myRetirement Insight tool provides you with a simple way to assess and plan for your retirement. Your current BMO retirement program benefits are automatically populated. After you customize the tool with a few additional inputs, it will provide you with a retirement readiness score and offer suggestions on how you can optimize your retirement savings.

Getting started

Access the myRetirement Insight planning tool through Workday.

1. In Workday, click on the "Pay application", then under External Links, click "401(k) (On BMO Network)" to access your 401(k) Savings Plan account directly. No User Name or Password needed!



Before you begin...

Gather information about other sources of retirement savings you have outside of BMO's retirement program, such as:

- BMO's ESPP, HSA, or equity plans
- other pension, 401(k) plans or IRAs
- personal savings, including your spouse/partner's savings

Customizing your assumptions and adding your additional sources of income will adjust your retirement readiness score. This will help you to more accurately estimate if you are on track for the future.

2. From the ACCESSBenefits home page, click "Go" from the featured news story (pictured at the right) to launch the myRetirement Insight planning tool.

Note: You can access your 401(k) Savings account from outside BMO's network from any internet-enabled device at:

<https://www.lifeatworkportal.com/accessbenefits.html>

You will need your User ID and Password to access your account this way.



Choosing the right retirement resource

I want to...

- project my overall retirement savings,
- estimate my expenses at retirement,
- see how long my savings are expected to last.

Use the myRetirement Insight planning tool

Workday > Pay > 401(k) (On BMO Network) > myRetirement Insight "Go"

I want to...

- project a detailed pension calculation,
- compare my various pension payment options,
- initiate payment of my pension benefit at retirement.

Use the My Benefits & Retirement website

Workday > My Benefits & Retirement > Employees in Canada and US > Pension

If you have questions, contact the Human Resources Centre at 1-888-927-7700 and choose Retirement & Savings > 401(k) or Pension, as appropriate.