

Statement on Health and Wellbeing

At BMO we are driven by a shared Purpose: Boldly Grow the Good in business and life. It calls on us to create lasting, positive change for our customers, our communities and our people. By working together, innovating and pushing boundaries, we transform lives and businesses, and power economic growth around the world.

We are committed to the health, safety and wellbeing of our employees, globally. This includes creating a healthy workplace that meets our ethical standards and is free from discrimination and harassment. A key principle of BMO's Code of Conduct is that we uphold high standards for how we operate. As a company, we consider the environmental and social impacts of our decisions and it's an essential part of upholding our commitment to grow the good through ethical and sustainable business practices. We welcome and support individuals from diverse backgrounds, perspectives and communities. Our behaviour, communications and interactions with our colleagues in the workplace must be respectful, professional and align with the Code of Conduct and ensure that all employees are valued, respected and heard. We maintain a safe environment for our employees and our customers. Our business is primarily conducted in an office environment, and consequently presents very few traditional occupational health and safety risks, however, we take all reasonable and necessary precautions to ensure our offices, branches and contact centres remain safe places for employees and customers alike. All workplace health and safety policies are designed based on the requirements of the various jurisdictions in which we operate.

BMO is committed to creating an equitable and flexible workplace and we offer a broad range of programs designed to help employees balance their responsibilities to work, family and community in a rapidly changing business and global environment. We're investing in new technologies and designing new work environments that enable us to collaborate differently and with greater flexibility. We challenge what's possible so employees will have greater autonomy to work the way that works best for them.

Our workplace health & safety policies and programs prioritize prevention and training. Also, all our workplaces have employee health and safety representatives who support implementation and monitoring of our health and safety procedures. BMO's anti-harassment and workplace violence policies support our belief that every employee has the right to work in a safe and

secure environment and we view any actions of harassment and workplace violence, including verbal abuse and physical threats, as serious misconduct and a violation of our Code of Conduct.

Employees, retirees and their dependent family members continue to have access LifeWorks by Morneau Shepell. LifeWorks offers a wealth of resources and confidential services to help with many aspects of life — from everyday needs through to life's big transitions and in times of crisis. LifeWorks is available online, in person or on the phone, 24/7. In addition, to help support employees, BMO has introduced a series of Wellness Bursts, which are quick accessible moments to focus on well-being. Available through the LifeWorks mobile app, Wellness Bursts offer a variety of exercises, articles, breathing tools and techniques to improve resilience and mindfulness during times of stress — all in under five minutes. Employees can access these bursts at work, home or on the go — wherever or whenever they need a moment to focus on personal well-being. Employees also have access to LifeSpeak, which features short and informative 6-10 minute videos from leading experts on a variety of topics such as mental health, stress management, and resilience.

In Canada, the U.S. and the U.K.s, employees and their family members can access a Virtual HealthCare service 24/7 that provides instant access to medical professionals through text and video chat for physical and mental health support.

BMO believes that one of the most important skills employees can build is learning agility. "Learning agility" includes resiliency, adaptability, curiosity and continuous learning, and it's a critical success factor in our ever-changing business environment. A new Learning Agility pathway in BMO U was developed to help employees develop and grow this crucial skill.

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