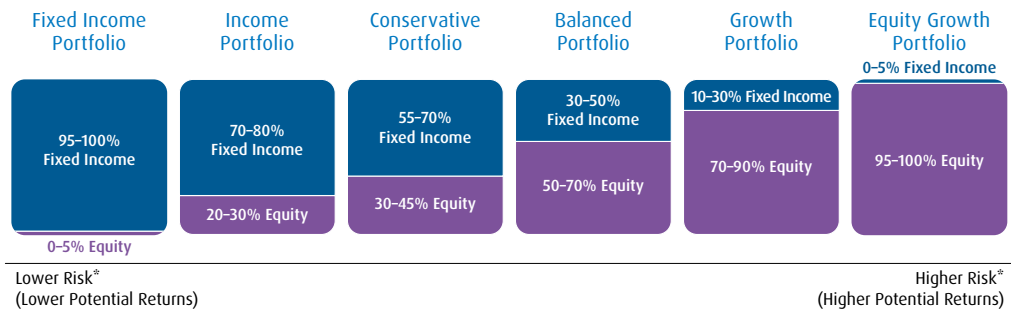


# BMO ETF Portfolios

## Asset Allocation



		Fixed Income Portfolio	Income Portfolio	Conservative Portfolio	Balanced Portfolio	Growth Portfolio	Equity Growth Portfolio
		95-100% Fixed Income	70-80% Fixed Income	55-70% Fixed Income	30-50% Fixed Income	10-30% Fixed Income	0-5% Fixed Income
		0-5% Equity	20-30% Equity	30-45% Equity	50-70% Equity	70-90% Equity	95-100% Equity
		Lower Risk* (Lower Potential Returns)				Higher Risk* (Higher Potential Returns)	
Fixed Income	Ticker	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO Aggregate Bond Index ETF	ZAG	16.3	23.5	18.8	12.1	4.8	-
BMO Mid-Term US IG Corporate Bond ETF (CAD Hgd)	ZMU	34.5	17.0	13.8	8.9	4.0	-
BMO High Yield US Corporate Bond (CAD Hgd)	ZHY	7.4	4.5	3.4	2.3	1.0	-
BMO Core Plus Bond Fund ETF	ZCPB	5.5	6.6	4.7	3.4	2.3	-
BMO Emerging Markets Bond ETF (CAD Hgd)	ZEF	9.9	5.3	4.1	2.7	1.2	-
BMO Canadian MBS Index ETF	ZMBS	5.3	3.5	2.4	1.5	-	-
BMO Long Federal Bond Index ETF	ZFL	7.9	3.6	3.8	2.1	0.6	-
BMO Ultra Short-Term Bond ETF	ZST	4.6	3.2	2.5	1.4	0.5	-
BMO Short Corporate Bond Index ETF	ZCS	2.9	2.1	0.8	0.5	-	-
Cash & Cash Equivalents		5.8	4.2	5.2	1.5	1.3	0.6
<b>TOTAL Fixed Income</b>		<b>100</b>	<b>74</b>	<b>59</b>	<b>36</b>	<b>16</b>	<b>1</b>
Equity	Ticker	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO S&P 500 Index ETF	ZSP	-	10.1	15.5	25.2	29.8	30.8
BMO S&P/TSX Capped Comp Index ETF	ZCN	-	5.9	9.0	13.9	18.5	20.7
BMO MSCI EAFE Index ETF	ZEA	-	4.8	6.2	11.8	16.3	17.0
BMO MSCI Emerging Markets Index ETF	ZEM	-	0.8	1.2	1.9	2.5	3.0
BMO MSCI Europe High Quality Index ETF	ZEQ	-	1.4	2.6	3.0	3.1	5.6
BMO Japan Index ETF	ZJPN	-	0.8	1.3	1.5	1.5	2.7
BMO Global Infrastructure Fund	BGIF	-	-	-	-	1.0	1.0
BMO Global REIT Fund	BGRT	-	-	-	-	1.0	1.0
BMO S&P US Small Cap Index ETF	ZSML	-	-	-	0.6	0.5	0.8
BMO Gold Bullion ETF	ZGLD	-	0.9	1.4	2.0	2.7	3.3
Industrial Select Sector SPDR ETF	XLI	-	0.3	0.6	0.3	0.2	1.3
BMO Equal Weight US Bank Index ETF	ZBK	-	0.2	0.8	0.8	0.9	2.5
Technology Select Sector SPDR ETF	XLK	-	0.2	0.4	0.4	0.4	1.2
BMO NASDAQ 100 Equity Index ETF	ZNQ	-	-	-	-	3.3	4.2
BMO Global Health Care Fund	BGHC	-	0.3	0.6	0.6	0.5	1.7
iShares China Large Cap ETF	FXI	-	0.3	0.3	0.5	0.7	0.8
BMO MSCI India ESG Leaders Index ETF	ZID	-	0.3	0.4	0.6	0.8	1.0
BMO Equal Weight Global Base Metals Index ETF	ZMT	-	0.2	0.3	0.5	0.6	0.8
<b>TOTAL Equity</b>		<b>0</b>	<b>26</b>	<b>41</b>	<b>64</b>	<b>84</b>	<b>99</b>

Asset allocation as of October 31, 2024.

\* Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.

## Fund Profiles

### Fixed Income

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68221919_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221919\_en.pdf)
- [Advisor Series \(US\\$\)](https://factsheets.lipperweb.com/digital/bmomf/68778293_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68778293\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68234306_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68234306\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68221920_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221920\_en.pdf)
- [Series F \(US\\$\)](https://factsheets.lipperweb.com/digital/bmomf/68778292_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68778292\_en.pdf)
- [Series F2](https://factsheets.lipperweb.com/digital/bmomf/68484320_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68484320\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68221918_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221918\_en.pdf)

### Income

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68221922_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221922\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68234309_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68234309\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68221923_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221923\_en.pdf)
- [Series F2](https://factsheets.lipperweb.com/digital/bmomf/68484322_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68484322\_en.pdf)
- [Series F4](https://factsheets.lipperweb.com/digital/bmomf/68413083_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68413083\_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68337199_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68337199\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68221921_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221921\_en.pdf)

### Conservative

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68221925_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221925\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68234302_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68234302\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68221926_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221926\_en.pdf)
- [Series F2](https://factsheets.lipperweb.com/digital/bmomf/68484318_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68484318\_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68337209_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68337209\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68221924_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221924\_en.pdf)

## Get your all-in-one investment solution

BMO ETF Portfolios use ETFs as the building blocks, giving you the benefits of ETFs and mutual funds in an easy, all-in-one investment solution. They provide diversified market and asset exposure through a series of risk differentiated portfolios invested primarily in BMO ETFs. They take advantage of the best ideas from BMO Global Asset Management and may be used as a core portfolio holding.

### Key benefits of investing in BMO ETF Portfolios

- Easy to use, all-in-one investment solutions that save you valuable time
- Portfolios that target maximum potential return based on an individual's risk profile
- Diversified portfolio of ETFs combined in a single mutual fund
- Professional portfolio management with ongoing monitoring
- They can be used as a core holding in your portfolio
- Lower cost structure than other managed programs



BMO Global Asset Management is a brand name that comprises BMO Asset Management Inc. and BMO Investments Inc. BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate entity from Bank of Montreal. BMO ETFs are managed and administered by BMO Asset Management Inc., an investment fund manager and portfolio manager and separate legal entity from Bank of Montreal.

Commissions, management fees and expenses (if applicable) may be associated with investments in mutual funds and exchange traded funds (ETFs). Trailing commissions may be associated with investments in mutual funds. Please read the fund facts, ETF Facts or prospectus of the relevant mutual fund or ETF before investing. Mutual funds and ETFs are not guaranteed, their values change frequently and past performance may not be repeated.

For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus. ETF Series of the BMO Mutual Funds trade like stocks, fluctuate in market value and may trade at a discount to their net asset value, which may increase the risk of loss. Nasdaq®, Nasdaq 100 Index®, Nasdaq 100®, NDX are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by BMO Investments Inc. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

The ETF referred to herein is not sponsored, endorsed, or promoted by MSCI or Bloomberg and they each bear no liability with respect to any such ETF or any index on which such ETF is based. The ETF's prospectus contains a more detailed description of the limited relationship MSCI or Bloomberg have with the Manager and any related ETF.

"BMO (M-bar roundel symbol)" is a registered trademark of Bank of Montreal, used under licence.

### Balanced

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68221928_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221928\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68234323_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68234323\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68221929_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221929\_en.pdf)
- [Series F2](https://factsheets.lipperweb.com/digital/bmomf/68407417_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68407417\_en.pdf)
- [Series F4](https://factsheets.lipperweb.com/digital/bmomf/68413077_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68413077\_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68337208_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68337208\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68221927_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221927\_en.pdf)

### Growth

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68221931_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221931\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68234308_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68234308\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68221932_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221932\_en.pdf)
- [Series F2](https://factsheets.lipperweb.com/digital/bmomf/68484321_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68484321\_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68337196_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68337196\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68221930_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221930\_en.pdf)

### Equity Growth

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68221934_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221934\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68234304_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68234304\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68221935_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221935\_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68337193_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68337193\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68221933_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68221933\_en.pdf)

## Fund Codes

### Lump sum Deposits, Withdrawals, Switches, SWPs and Deposits by PAD

Please select from the following fund codes (For FundServ trades, use management code “BLA”):

Fund	GIF 75/75 <sup>75/75</sup>					GIF 75/100 <sup>75/100</sup>				
	Class A			Class F		Class A			Class F	
	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name <sup>1</sup>	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name <sup>1</sup>
Fixed Income ETF Portfolio	2011	2001	2002	2005	2006	1011	1001	1002	1005	1006
Income ETF Portfolio	2111	2101	2102	2105	2106	1111	1101	1102	1105	1106
Conservative ETF Portfolio	2211	2201	2202	2205	2206	1211	1201	1202	1205	1206
Balanced ETF Portfolio	2311	2301	2302	2305	2306	1311	1301	1302	1305	1306
Growth ETF Portfolio	2411	2401	2402	2405	2406	1411	1401	1404	1405	1406
Equity Growth ETF Portfolio	2511	2501	2502	2505	2506	1511	1501	1502	1505	1506

Fund	75/100 Plus <sup>2</sup> <sup>75/100</sup>		
	Front-End Load	Class F	
		Nominee	Client Name <sup>1</sup>
Fixed Income ETF Portfolio	79011	79005	79006
Income ETF Portfolio	79111	79105	79106
Conservative ETF Portfolio	79211	79205	79206
Balanced ETF Portfolio	79411	79305	79306

Fund	GIF 100/100 <sup>100/100</sup>				
	Class A			Class F	
	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name <sup>1</sup>
Conservative ETF Portfolio	5011	5001	5002	5005	5006
Balanced ETF Portfolio	5111	5101	5102	5105	5106

### Commissions (Gross): Class A and Class A Prestige

	Front-end load	No-load	
		No-load (3)	No-load (5)
<b>Deposit</b>	0 to 5.0% negotiated with client	3.0%	5.0%
<b>Trailer (paid monthly)</b>	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 1 <sup>st</sup> month 0% money market	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige(100/100) of investment value starting in 25 <sup>th</sup> month 0% money market	0.50% Class A 0.50% Class A Prestige (75/75 & 75/100) 0.35% Class A Prestige (100/100) of investment value starting in 25 <sup>th</sup> month 0% money market 1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 73 <sup>rd</sup> month 0% money market

### FOR ADVISOR USE ONLY. NOT INTENDED FOR CLIENT DISTRIBUTION.

Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.

BMO Life Assurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. This document provides an overview of the product features and benefits of BMO GIF. The BMO GIF Information Folder and Policy Provisions provide full details and govern in all cases and can be found at [www.bmoinsurance.com/advisor/GIF](http://www.bmoinsurance.com/advisor/GIF).

<sup>1</sup> F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

<sup>2</sup> Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge options.

Insurer: BMO Life Assurance Company

® Registered trademark of Bank of Montreal, used under license.