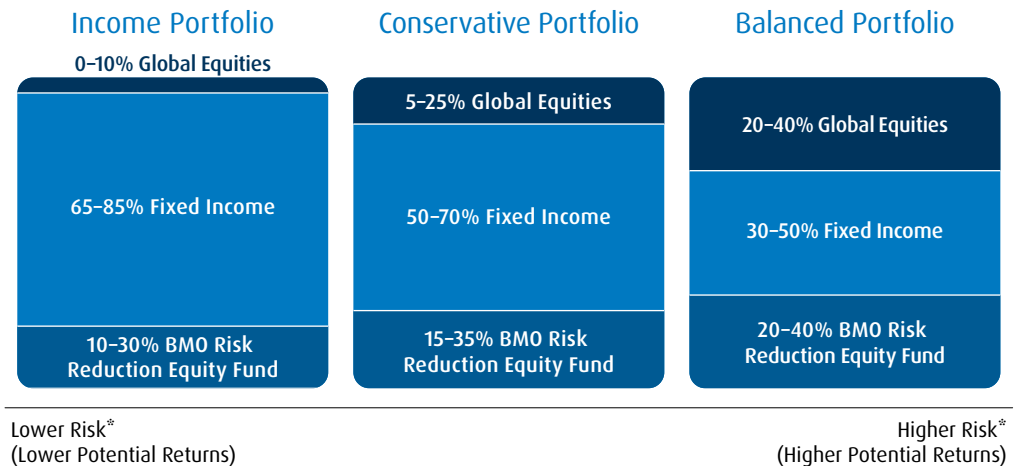


# BMO Retirement Portfolios

## Asset Allocation



	Income	Conservative	Balanced
<b>Global Equities<sup>1</sup></b>	0% - 10%	5% - 25%	20% - 40%
<b>Fixed Income</b>	65% - 85%	50% - 70%	30% - 50%
<b>BMO Risk Reduction Equity Fund</b>	10% - 30%	15% - 35%	20% - 40%
	Designed for investors seeking the most conservative asset allocation with capital protection and some potential for growth.	Designed for investors seeking a conservative asset allocation with capital protection and an increasing focus on growth.	Designed for investors seeking a balanced asset allocation with capital protection and a focus on growth.

<sup>1</sup> Includes Canada, U.S. and International Low Volatility, Broad Market and High Quality equity ETFs. Also includes hedged to CAD allocation.

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

## Fund Profiles

### Income

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68321563_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321563\_en.pdf)
- [Series T4](https://factsheets.lipperweb.com/digital/bmomf/68360621_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360621\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68321562_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321562\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68321564_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321564\_en.pdf)
- [Series F4](https://factsheets.lipperweb.com/digital/bmomf/68360622_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360622\_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68360623_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360623\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68321561_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321561\_en.pdf)

### Conservative

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68321567_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321567\_en.pdf)
- [Series T4](https://factsheets.lipperweb.com/digital/bmomf/68360625_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360625\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68321566_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321566\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68321568_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321568\_en.pdf)
- [Series F4](https://factsheets.lipperweb.com/digital/bmomf/68360626_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360626\_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68360627_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360627\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68321565_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321565\_en.pdf)

### Balanced

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68321571_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321571\_en.pdf)
- [Series T4](https://factsheets.lipperweb.com/digital/bmomf/68360629_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360629\_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68321570_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321570\_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68321572_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321572\_en.pdf)
- [Series F4](https://factsheets.lipperweb.com/digital/bmomf/68360630_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360630\_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68360631_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360631\_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68321569_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321569\_en.pdf)



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