

Seeking an investment that can help **provide growth** to your portfolio?

A dividend fund representing today's relevant themes

Representing Plenty of Relevant Themes...



Canadian Natural



Brookfield THOMSON REUTERS



- Aging demographics
- Urban intensification
- Renewable energy
- AI
- Big data
- Mobile consumer
- 5G
- Cashless society
- Global infrastructure
- Changing consumer
- Cloud computing
- Electric Vehicle
- ecommerce

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Focus on equity growth investing



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BMO Dividend Fund focuses on investing in dividend growers – these companies can exhibit lower volatility and better risk/return characteristics.



Consistent and rigorous process of finding dividend growth

The Fund Managers' Core Investment Beliefs



11.2%¹
ROE²



9.1%¹
3-year* Dividend Growth Rate CAGR³



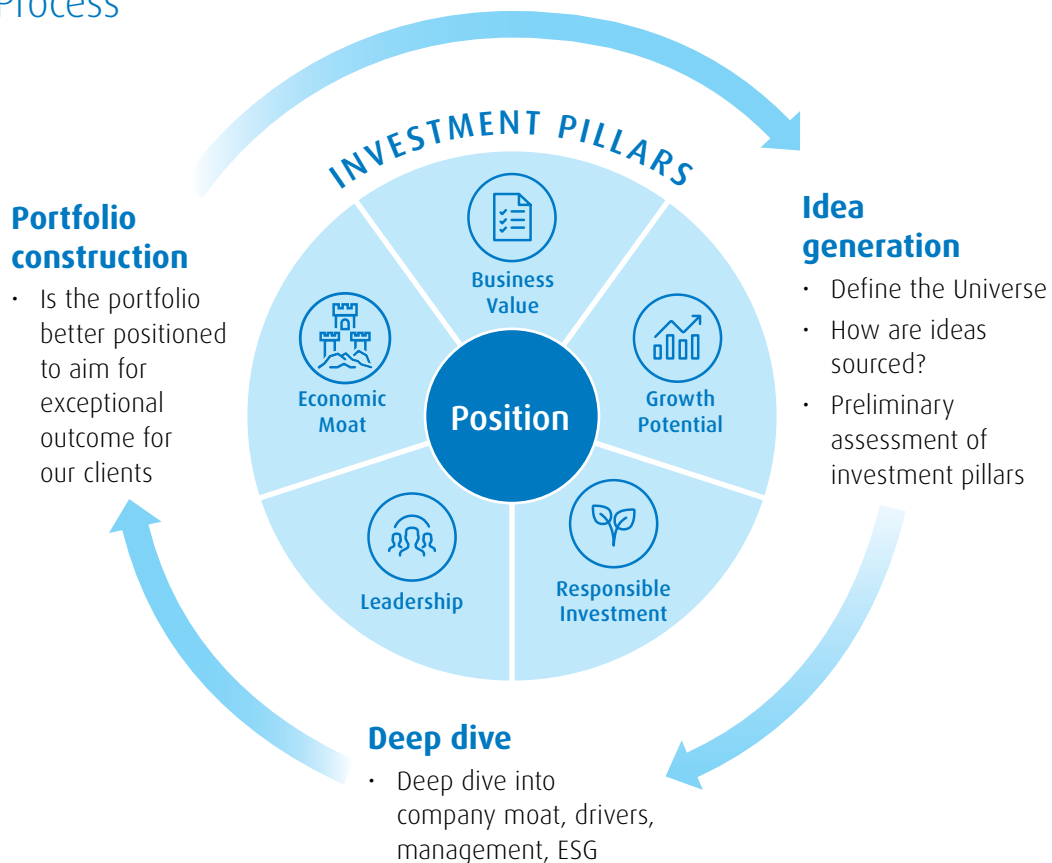
90% / 79%¹
10-year Upside / Downside Capture⁴



38¹
Number of stock holdings

* This is not the annualized distribution yield and is not guaranteed.

Investment Process



Fund Codes and Fees

Series	MER (%) [*]	Front End [†]	Low Load [‡]	Deferred Sales Charge [‡]
Advisor Series	1.80	BMO99146	BMO98146	BMO97146
F Series	0.70	BMO95146	-	-

* Annual Management Expense Ratios (MERs) are as of September 30, 2023.

† Sales Charge

‡ Low Load and DSC purchase options are no longer available for sale



¹ Source: Bloomberg as of March 31, 2024..

² **ROE:** Return on equity (ROE) is the measure of a company's net income divided by its shareholders' equity. ROE is a gauge of a corporation's profitability and how efficiently it generates those profits. The higher the ROE, the better a company is at converting its equity financing into profits.

³ **3-year Dividend Growth CAGR:** Dividend CAGR (3y) measures the three-year compound annual growth rate in Dividend Per Share. Compound annual growth rate (CAGR) is a commonly used business and investing term that measures the growth of a metric over multiple periods.

⁴ **Upside/Downside Capture:** Upside capture ratio measures a strategy's performance in up markets relative to an index. A value over 100 indicates that an investment has outperformed the benchmark during periods of positive returns for the benchmark. Downside capture ratio measures a strategy's performance in down markets relative to the index. A value of less than 100 indicates that an investment has lost less than its benchmark during periods of negative returns for the benchmark.

⁵ Our methodology is to run a concentrated portfolio which is made up of a lower number of high-conviction stocks that aim to generate higher returns.

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Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant mutual fund before investing. The indicated rates of return are the historical annual compounded total returns for the period indicated including changes in unit value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Distributions are not guaranteed and are subject to change and/or elimination.

For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus.

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