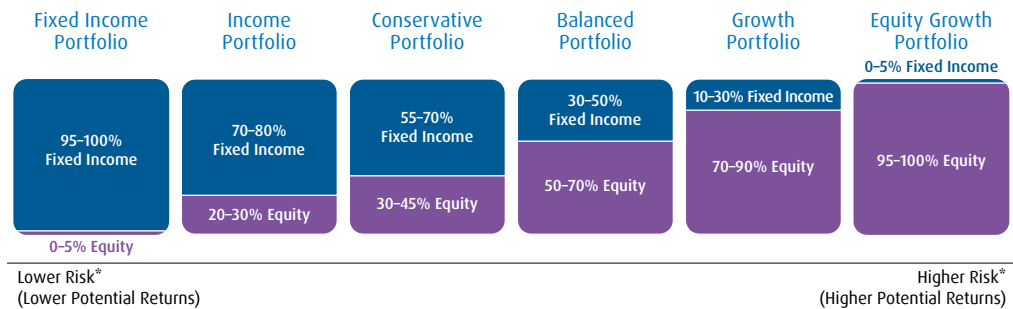


BMO ETF Portfolios

Asset Allocation



Fixed Income	Ticker	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO Aggregate Bond Index ETF	ZAG	11.8	19.0	13.0	9.0	-	-
BMO Mid-Term US IG Corporate Bond ETF (CAD Hgd)	ZMU	35.0	16.9	13.8	8.6	3.8	-
BMO High Yield US Corporate Bond (CAD Hgd)	ZHY	12.0	4.4	3.6	2.2	1.0	-
BMO Core Plus Bond Fund ETF	ZCPB	9.6	10.2	9.5	3.7	2.1	-
BMO Emerging Markets Bond ETF (CAD Hgd)	ZEF	9.9	5.2	4.0	2.5	1.1	-
BMO Canadian MBS Index ETF	ZMBS	5.3	3.5	2.3	1.4	-	-
BMO Long Federal Bond Index ETF	ZFL	8.2	3.3	3.4	3.0	1.5	-
BMO Money Market Fund ETF	ZMMK	-	-	-	1.0	1.0	0.3
BMO Short Corporate Bond Index ETF	ZCS	7.2	5.3	3.2	0.8	-	-
Cash & Cash Equivalents		0.9	0.7	1.2	0.9	0.7	0.8
TOTAL Fixed Income		100	69	54	33	11	1
Equity	Ticker	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO S&P 500 Index ETF	ZSP	-	11.7	16.9	24.7	29.5	28.3
BMO S&P/TSX Capped Comp Index ETF	ZCN	-	7.5	10.9	16.0	20.8	22.5
BMO MSCI EAFE Index ETF	ZEA	-	4.3	5.5	9.6	13.8	13.0
BMO Global Equity Fund	BGEQ	-	2.3	3.3	4.9	6.4	7.4
BMO MSCI Emerging Markets Index ETF	ZEM	-	0.9	1.5	2.1	2.9	3.7
BMO MSCI Europe High Quality Index ETF	ZEQ	-	1.4	2.6	2.9	2.7	4.4
BMO Japan Index ETF	ZJPN	-	0.8	1.3	1.6	1.6	2.8
BMO Global Infrastructure Fund	BGIF	-	-	-	-	0.9	0.9
BMO Global REIT Fund	BGRT	-	-	-	-	0.9	0.9
BMO S&P US Small Cap Index ETF	ZSML	-	0.1	0.2	0.7	0.8	1.2
BMO Gold Bullion ETF	ZGLD	-	0.9	1.3	2.0	2.6	3.2
Industrial Select Sector SPDR ETF	XLI	-	0.3	0.6	0.3	0.2	1.2
BMO Equal Weight US Bank Index ETF	ZBK	-	0.1	0.4	0.4	0.4	1.2
BMO NASDAQ 100 Equity Index ETF	ZNQ	-	0.3	0.4	0.4	3.7	5.3
BMO Global Health Care Fund	BGHC	-	0.3	0.6	0.5	0.5	1.8
BMO MSCI India ESG Leaders Index ETF	ZID	-	0.3	0.3	0.5	0.7	0.8
SPDR S&P Regional Banking ETF	KRE	-	0.1	0.1	0.2	0.3	0.4
TOTAL Equity		0	31	46	67	89	99

Asset allocation as of Feb. 28, 2025.

*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)
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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)

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- 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



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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

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- [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 ^{75/75}					GIF 75/100 ^{75/100}				
	Class A			Class F		Class A			Class F	
	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name ¹	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name ¹
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 ² ^{75/100}		
	Front-End Load	Class F	
		Nominee	Client Name ¹
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 ^{100/100}				
	Class A			Class F	
	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name ¹
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)
Deposit	0 to 5.0% negotiated with client	3.0%	5.0%
Trailer (paid monthly)	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 st 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 th 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 th 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 rd month 0% money market

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

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

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

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