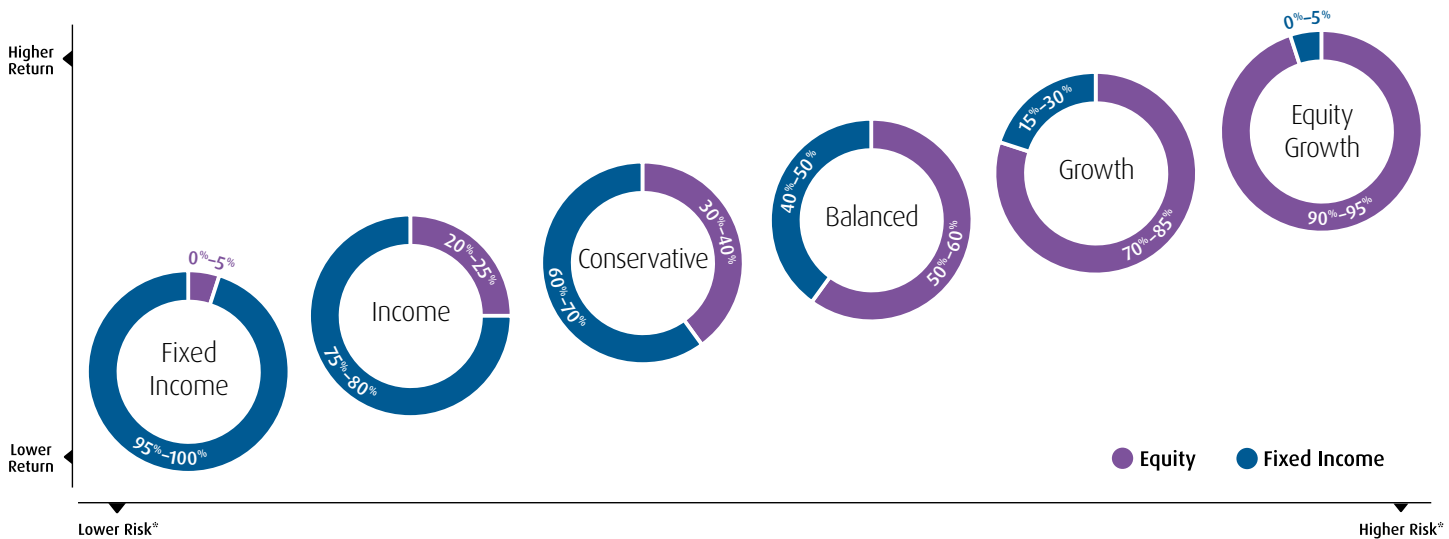


Fact sheet



	Lower Risk*						Higher Risk*
Fixed Income	Fixed Income	Income	Conservative	Balanced	Growth	Equity Growth	
BMO Aggregate Bond Index ETF ZAG	30.5%	32.5%	25.4%	16.3%	8.9%	2.3%	
BMO Long Federal Bond Index ETF ZFL	5.0%	4.7%	4.3%	2.9%	1.6%	-	
BMO Short Corporate Bond Index ETF ZCS	7.0%	3.0%	2.5%	1.2%	0.4%	-	
BMO Mid Corporate Bond Index ETF ZCM	2.6%	6.3%	3.7%	2.3%	0.9%	-	
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF ZMU	19.0%	10.1%	9.5%	7.9%	3.0%	-	
BMO Core Plus Bond Fund ETF ZCPB	1.6%	1.5%	1.6%	2.0%	0.7%	-	
BMO Emerging Markets Bond ETF (Hedged to CAD) ZEF	4.6%	3.2%	3.0%	2.0%	0.5%	-	
BMO High Yield US Corp Bond Hedged ZHY	8.6%	2.1%	1.7%	1.8%	0.6%	-	
BMO Long Provincial Bond Index ETF ZPL	1.9%	3.1%	2.5%	1.6%	0.5%	-	
BMO Canadian MBS Index ETF ZMBS	4.0%	2.3%	1.1%	0.9%	-	-	
BMO Floating Rate High Yield ZFH	1.7%	1.8%	1.4%	0.4%	0.4%	-	
SPDR Portfolio Tips ETF SPIP-US	4.7%	-	-	-	-	-	
BMO Long-Term US Treasury Bond Index ETF ZTL	4.6%	-	-	-	-	-	
Other Fixed Income/Cash	4.3%	5.6%	6.5%	4.2%	3.2%	0.8%	
Total Fixed Income	100%	76%	63%	43%	21%	3%	
Equity	Fixed Income	Income	Conservative	Balanced	Growth	Equity Growth	
BMO S&P 500 Index ETF ZSP	-	8.7%	12.6%	17.6%	23.7%	29.9%	
BMO S&P/TSX Capped Composite Index ETF ZCN	-	5.8%	8.6%	14.7%	20.0%	24.0%	
BMO MSCI EAFE* Index ETF ZEA	-	5.0%	8.5%	12.8%	17.8%	21.6%	
BMO MSCI Emerging Markets Index ETF ZEM	-	3.4%	4.4%	6.2%	8.8%	11.3%	
BMO Low Volatility Canadian Equity ETF ZLB	-	0.4%	1.3%	1.2%	2.0%	2.9%	
BMO Low Volatility US Equity ETF ZLU	-	0.8%	1.2%	1.6%	3.2%	3.3%	
Other Equity	-	-	0.2%	2.4%	3.7%	4.0%	
Total Equity	0%	24%	37%	57%	79%	97%	

Asset allocation as of February 28, 2021.

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

Under stressed market conditions, BMO Global Asset Management's Multi-asset solutions team may temporarily widen the allocation bands to a maximum of 20%, however the equity weight in BMO Income portfolios will not exceed 25%.

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.

Use Series T6 for monthly cash flow

- Series T6 provides regular, predictable monthly cash flow and are similar to systematic or automatic withdrawal plans
- Customize your distribution amount up to 6% payout by mixing Series T6 and Series A

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

MUTUAL FUND TRUST	FIXED INCOME	INCOME	CONSERVATIVE	BALANCED	GROWTH	EQUITY GROWTH
Fund Code: Series A / T6	BM0700 / BM0706	BM0701 / BM0707	BM0702 / BM0708	BM0703 / BM0709	BM0704 / BM0710	BM0705 / BM0712
Management Expense Ratio (MER): Series A as of September 30, 2020	0.99%	1.66%	1.66%	1.72%	1.72%	1.77%
MINIMUM INVESTMENT / CSP	\$500 / \$50					



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Call BMO Investment Centre at **1-800-665-7700**.



Learn more at [bmo.com/mutualfunds](https://www.bmo.com/mutualfunds)

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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. 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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