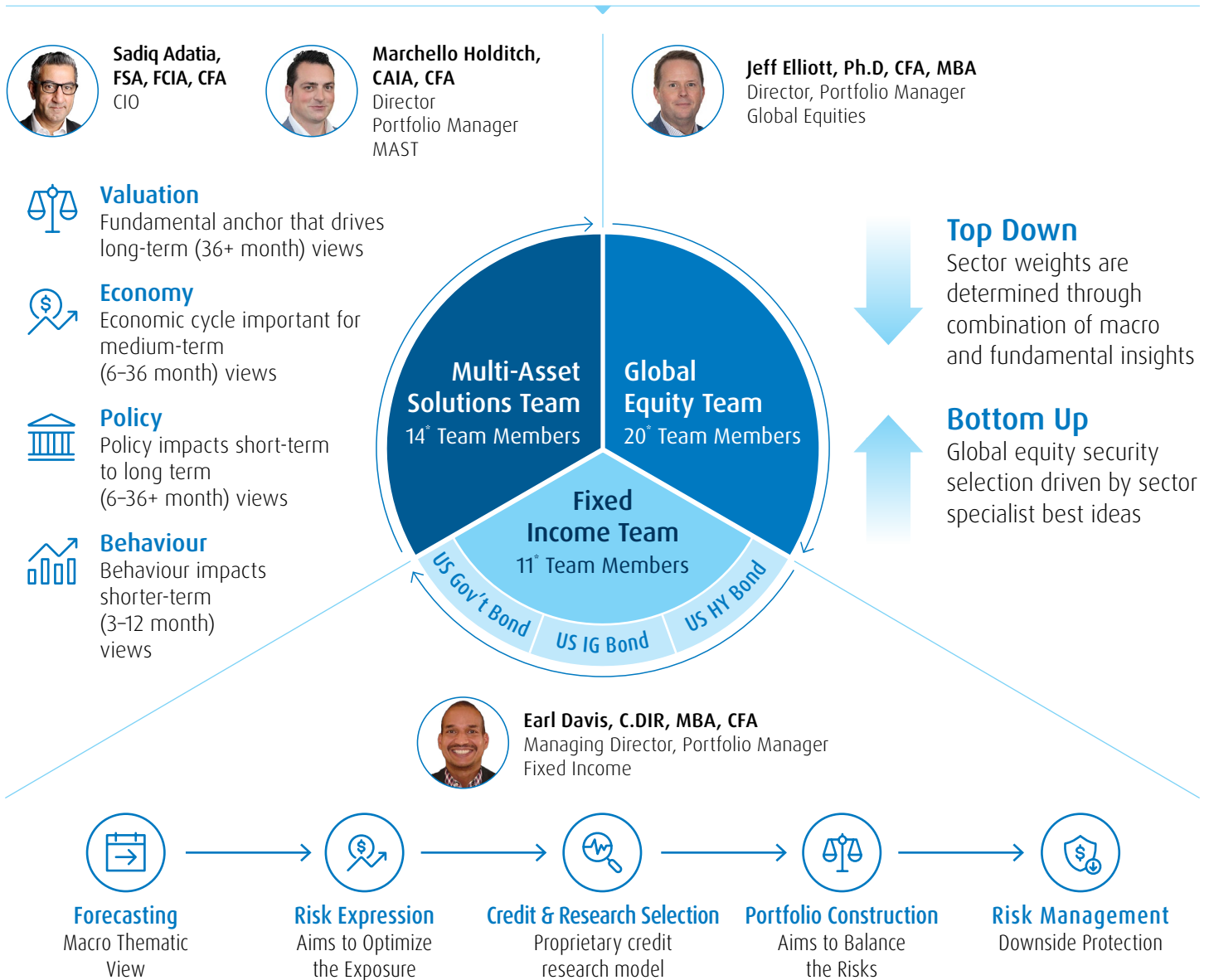


BMO Global Income & Growth Fund

Global Investing Made Easy – All-in-one Global Balanced Fund

- Core, All-in-one, Global Multi-Asset Solution
- Experienced Global Sector Teams with a Differentiated Process
- Ability to invest in Multiple Asset Classes, Regions and Sectors

BMO Global Income & Growth Fund uses their knowledge and insights from over 40 investment professionals and aims to leverage their top ideas in one global balanced Fund. They incorporate insights from micro (individual stocks) to macro (how will inflation affect different asset classes) in one comprehensive global balanced fund that can invest in multiple asset classes, regions or sectors.

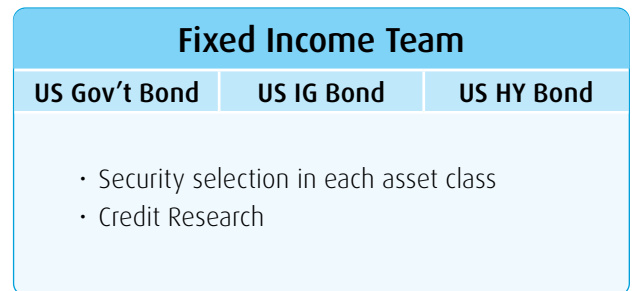
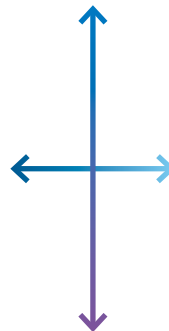
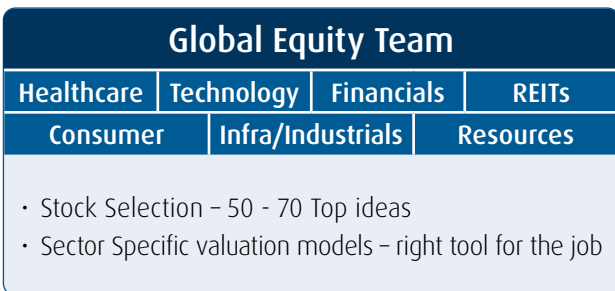
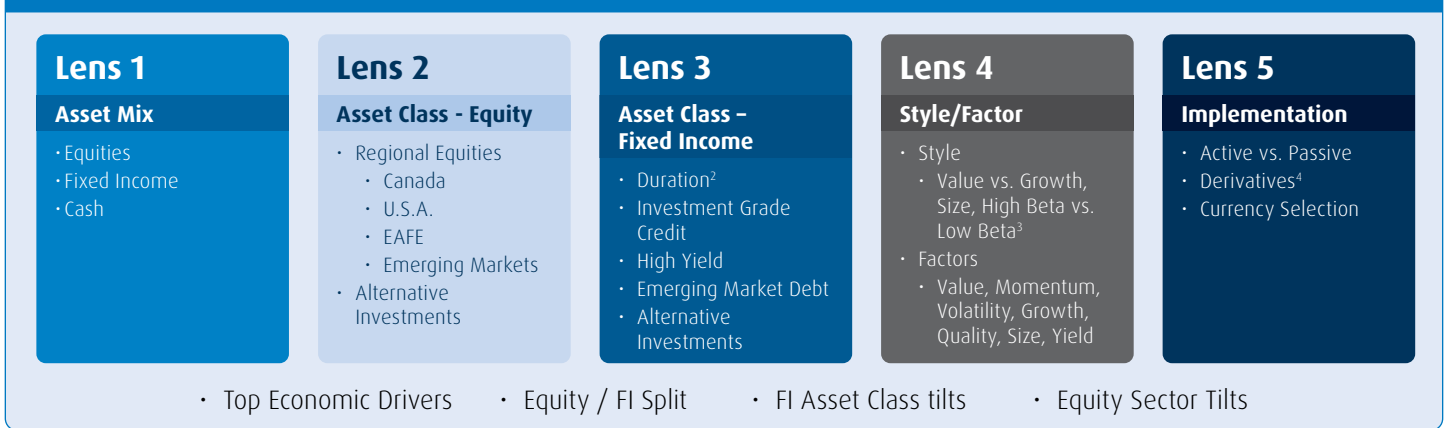


Investment Process

- Macro View - BMO GAM MAST - 5 Lenses
- Global Equity Team stock selection and sector tilts
- Fixed Income team security selection and MAST allocation calls
- Risk analysis & portfolio construction
- 4 Levers to Drive Alpha[†]
 - Cross Asset
 - Equity Sector
 - Fixed Income Sector
 - Security Selection



MAST Team - House Macro View



Risk Analysis & Portfolio Construction Guidelines

Balanced for Concentration, Sector, Factor Bias, Liquidity, Geography and Market Cap

Equity	Neutral Target	Fixed Income	Neutral Target
Global Equities	60%	US Government Bonds	20%
Market Cap Exposure	All Cap	US IG Corporate Bonds	10%
		US High Yield Bonds	10%

In periods of market uncertainty the Portfolio Managers may shift to 75% Equities/25% Fixed Income (or vice versa) for short periods of time but will typically stay within the 60/40% range of the Global Neutral Balanced Category.[†]

[†] Subject to change without notice.

Fund at a Glance

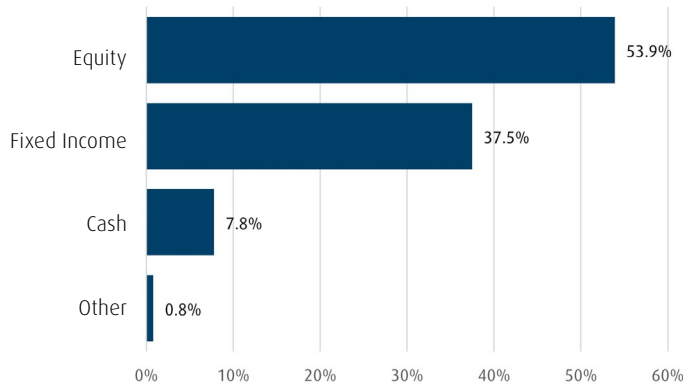
Investment Objective	This fund's objective is to generate income and provide long-term capital growth by investing in equity and fixed income securities from around the world.
Investment Process	Top-down and bottom-up; sector focus
Monthly Distribution*	Advisor: 3.0 cents, F Series: 3.8 cents
CIFSC Category	Global Neutral Balanced
Risk Rating	Low to Medium ⁵

* As of May 31, 2024. Distributions are subject to change and/or elimination.

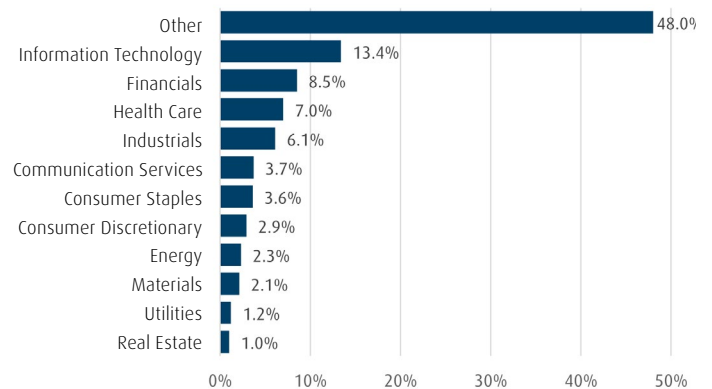
Top Equity Holdings

Nvidia Corp.	4.0%
Canada (Government) 2.75% 01-Sep-2027	2.6%
Microsoft Corp.	2.4%
Amazon.com Inc.	1.9%
BAWAG Group AG	1.7%
East West Bancorp Inc.	1.4%
Canada (Government) 4% 01-Jun-2041	1.4%
Alphabet Inc.	1.4%
Micron Technology Inc.	1.4%
Eli Lilly and Co.	1.3%
TOTAL	19.4%

Asset Allocation



Equity Sector Breakdown



Top Equity Holdings, Sector, and Region Breakdown as of May 31, 2024. For illustrative purposes only. The portfolio holdings are subject to change without notice and only represent a small percentage of portfolio holdings. They are not recommendations to buy or sell any particular security.

Fund Codes & Fees

Series	Fund Code	MER
Advisor FE / US\$ FE	BM099165 / BM079165 (USD)	1.96 [‡]
T6 FE	BM034270	2.00
Series F / US\$	BM095165 / BM040165 (USD)	0.89 [‡]
Series F6	BM036165	0.89

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

[‡] The U.S. Dollar purchase options do not have audited MERs. For an approximation, please see the Canadian dollar equivalent of this series.



¹ **Alpha:** A measure of performance often considered the active return on an investment. It gauges the performance of an investment against a market index or benchmark which is considered to represent the market's movement as a whole. The excess return of an investment relative to the return of a benchmark index is the investment's alpha.

² **Duration:** A measure of the sensitivity of the price of a fixed income investment to a change in interest rates. Duration is expressed as number of years. The price of a bond with a longer duration would be expected to rise (fall) more than the price of a bond with lower duration when interest rates fall (rise).

³ **Beta:** A measure of the volatility, or systematic risk, of a security or a portfolio in comparison to the market as a whole.

⁴ **Derivative:** A financial security with a value that is reliant upon, or derived from, an underlying asset or group of assets. The derivative itself is a contract between two or more parties based upon the asset or assets. Its price is determined by fluctuations in the underlying asset.

⁵ All investments involve risk. The value of a Mutual Fund can go down as well as up and you could lose money. The risk of a Mutual Fund is rated based on the volatility of the Mutual Fund's returns using the standardized risk classification methodology mandated by the Canadian Securities Administrators. Historical volatility doesn't tell you how volatile a Mutual Fund will be in the future. A Mutual Fund with a risk rating of "low" can still lose money. For more information about the risk rating and specific risks that can affect a Mutual Fund's returns, see the BMO Mutual Fund's simplified prospectus.

The information contained herein is not, and should not be construed as, investment, tax or legal advice to any party. Particular investments and/or trading strategies should be evaluated relative to the individual's investment objectives and professional advice should be obtained with respect to any circumstance.

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. BMO Mutual Funds are managed by BMO Investments Inc., which is an investment fund manager and a separate legal entity from Bank of Montreal.

BMO Global Asset Management is a brand name under which BMO Asset Management Inc. and BMO Investments Inc. operate.

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Publication Date: June 2024.