

BMO Managed Solutions Product Overview – Internal Use Only

BMO's Managed Solutions contain a mix of BMO Mutual Funds & ETFs which are combined to build a well-diversified portfolio, where professional asset managers strategically allocate money across various investment solutions.

BMO Managed Solutions are a set of all-in-one prepackaged portfolios that offer:

Ease of Use: Created for clients seeking an all-in-one core solution that can meet their long term goals

More Return, Less Risk: Portfolios designed to target the maximum potential return for a given level of risk

Best of Both Worlds: Invest in the best of actively managed mutual funds and/or passively managed Exchange Traded Funds (ETFs)

Accumulation

For clients aged 25 – 65 (typically) who need to grow their investments over the long term and who are looking for a level of risk suited to their investment tolerance and goals.

De-accumulation

For clients aged 50+ who are transitioning to or are in retirement and need investments with lower volatility than the market to protect against potential downturns - while also providing moderate growth.

How do the Managed Solutions differ from one another?

	Accumulation												De-accumulation					
	BMO ETF Portfolios			BMO Ascent Portfolios			BMO Sustainable Portfolios			BMO Managed Portfolios			BMO SelectTrust™ Portfolios			BMO Retirement Portfolios		
Key Feature	• Lower-cost due to underlying ETFs			• Invests in non-traditional asset classes using factor-based and real asset strategies			• Incorporates ESG principles			• Primarily active mandates, with ETFs for tactical shifts			• Actively managed			• Hedged against significant market declines		
Other Features	• Innovative, risk-differentiated portfolios • Rebalanced to a target asset mix			• Combines core, efficient, diversified investments with satellite investments • Lower-cost			• Globally diversified • Invests only in ETFs/Mutual Funds that meet ESG criteria			• 10-15% alternative investments • More globally oriented • More small cap exposure			• Risk-adjusted • Uses research-based approach			• Flexible, diversified multi-asset strategy		
Invests in	• ETFs			• Mutual Funds, ETFs, and alternative products			• Mutual Funds and ETFs			• BMO Mutual Funds, ETFs, Alternative products			• BMO Mutual Funds, BMO ETFs and alternative products			• BMO Mutual Funds and BMO ETFs		
Objective	• To provide diversified market and asset exposure through ETFs			• To capture above-market returns while mitigating overall portfolio risk			• To capture above average returns while mitigating ESG risk			• To capture above market returns and provide exposure to alternative investments			• To produce smoother returns through long-term strategic asset allocation			• To deliver downside protection and growth potential, while avoiding market shocks prior to or during retirement		
Ideal client	• Investors of all asset levels			• High net worth investors			• Investors of all asset levels who want to align their investments with ESG values			• Investors of all asset levels • investors looking to take advantage of alternative strategies			• Investors of all asset levels			• Investors in or near retirement • Investors looking to consolidate assets to simplify retirement finances		
Portfolio Manager	Steven Shepherd & Sadiq Adatia			Robert Armstrong & Steve Xu			Robert Armstrong, Marchello Holditch & Steve Xu			Steven Shepherd, Marchello Holditch & Sadiq Adatia			Steven Shepherd & Marchello Holditch			Chris McHaney, Chris Heakes, Charles-Lucien Myssie & Omanand Karmalkar		
Investment Options	BMO ETF Portfolios	Risk Rating	MER	BMO Ascent Portfolios	Risk Rating	MER	BMO Sustainable Portfolios	Risk Rating	MER	BMO Managed Portfolios	Risk Rating	MER	BMO SelectTrust™ Portfolios	Risk Rating	MER	BMO Retirement Portfolios	Risk Rating	MER
	Fixed Income	Low	1.00										Fixed Income	Low	2.18			
	Income	Low	1.67	Income	Low	1.60	Income	Low	1.98	Income	Low	1.92	Income	Low	2.23	Income	Low	1.73
	Conservative	Low to Medium	1.66	Conservative	Low to Medium	1.59	Conservative	Low to Medium	1.95	Conservative	Low to Medium	1.92*	Conservative	Low to Medium	2.29	Conservative	Low	1.78
	Balanced	Low to Medium	1.72	Balanced	Low to Medium	1.58	Balanced	Low to Medium	1.84	Balanced	Low to Medium	1.92	Balanced	Low to Medium	2.40	Balanced	Low to Medium	1.83
	Growth	Low to Medium	1.72	Growth	Low to Medium	1.59	Growth	Low to Medium	1.87	Growth	Low to Medium	1.92	Growth	Low to Medium	2.50			
	Equity Growth	Medium	1.77	Equity Growth	Medium	1.59	Equity Growth	Medium	2.03*	Equity Growth	Medium	1.92	Equity Growth	Medium	2.61			
Series Availability	Series A, Series T6, Series G			Series A, Series T6			Series A, Series T6			Series A			Series A, Series T6			Series A, Series T4, Series T6		
Minimum investment	\$500			\$75,000			\$500			\$500			\$500			\$500		

BMO SelectTrust MERs (other than Fixed Income) as of December 31, 2022. BMO SelectTrust Fixed Income Portfolio, BMO ETF Portfolios, BMO Retirement Portfolios and BMO Ascent Portfolios' MERs' as of September 30, 2022.

*Estimated MER as fund is less than one year old.