

BMO Mutual Funds 2022 Top Ideas

Core Solutions – Managed Portfolios

BMO ETF Portfolios	
<p><u>BMO Fixed Income ETF Portfolio</u> Risk Rating: Low Sr. F MER: 0.44% Asset Allocation: Equity 0% Fixed Income 88% Sr. F: BM095700 Front End: BM099700</p> <p>F2 T6 GIF F2 F4 F6</p>	<p><u>BMO Income ETF Portfolio</u> Risk Rating: Low Sr. F MER: 0.55% Asset Allocation: Equity 28% Fixed Income 63% Sr. F: BM095701 Front End: BM099701</p> <p>T6 GIF</p>
<p><u>BMO Conservative ETF Portfolio</u> Risk Rating: Low Sr. F MER: 0.55% Asset Allocation: Equity 38% Fixed Income 53% Sr. F: BM095702 Front End: BM099702</p> <p>F2 F4 F6 T6 GIF F2 F4 F6</p>	<p><u>BMO Balanced ETF Portfolio</u> Risk Rating: Low to Medium Sr. F MER: 0.61% Asset Allocation: Equity 62% Fixed Income 33% Sr. F: BM095703 Front End: BM099703</p> <p>T6 GIF</p>
<p><u>BMO Growth ETF Portfolio</u> Risk Rating: Low to Medium Sr. F MER: 0.61% Asset Allocation: Equity 81% Fixed Income 16% Sr. F: BM095704 Front End: BM099704</p> <p>F2 F4 F6 T6 GIF F2 F4 F6</p>	<p><u>BMO Equity Growth ETF Portfolio</u> Risk Rating: Medium Sr. F MER: 0.66% Asset Allocation: Equity 98% Fixed Income 0% Sr. F: BM095705 Front End: BM099705</p> <p>T6 GIF</p>

Core Solutions – Retirement Portfolios

BMO Retirement Portfolios		
<p><u>BMO Retirement Balanced Portfolio</u> Risk Rating: Low Sr. F MER: 0.72% Asset Allocation: Equity 31% Fixed Income 33% Sr. F: BM095225 Front End: BM099225</p> <p>F4 F6 T4 T6</p>	<p><u>BMO Retirement Conservative Portfolio</u> Risk Rating: Low Sr. F MER: 0.67% Asset Allocation: Equity 16% Fixed Income 50% Sr. F: BM095224 Front End: BM099224</p> <p>F4 F6 T4 T6</p>	<p><u>BMO Retirement Income Portfolio</u> Risk Rating: Low Sr. F MER: 0.61% Asset Allocation: Equity 5% Fixed Income 63% Sr. F: BM095223 Front End: BM099223</p> <p>F4 F6 T4 T6</p>

Concentrated Funds

Concentrated Funds	
<p><u>BMO Concentrated Global Equity Fund</u> Risk Rating: Medium Sr. F MER: 0.93% Sr. F: BM095213 Front End: BM099213</p> <p>US\$ F6 T6 GIF</p>	<p><u>BMO Concentrated Global Balanced</u> Risk Rating: Low to Medium Sr. F MER: 0.73% Asset Allocation: Equity 60% Fixed Income 38% Sr. F: BM088237 Front End: BM087237</p> <p>US\$ F6 T5 T6 GIF</p>

Low Volatility Solutions

Low Volatility Solutions	
<p><u>BMO Low Volatility Canadian Equity ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.40% Sr. F: BM095772 Front End: BM099772</p> <p>F4 T4 GIF</p>	<p><u>BMO Low Volatility U.S. Equity ETF Fund</u> Risk Rating: Low to medium Sr. F MER: 0.40% Sr. F: BM095109 Front End: BM099109</p> <p>F4 T4 GIF</p>

Alternative Asset Class Strategies

Alternative Asset Class Strategies	
<p><u>BMO Brookfield Global Real Estate Tech Fund</u> Risk Rating: Medium Sr. F MER: 0.90%* Sr. F: BM095113 Front End: BM099113</p> <p>Q</p>	<p><u>BMO Brookfield Global Renewables Infrastructure Fund</u> Risk Rating: Medium Sr. F MER: 0.90%* Sr. F: BM095114 Front End: BM099114</p> <p>Q</p>

Fixed Income Strategies

Fixed Income Strategies

<p>BMO Mortgage & Short Term Income Fund \$</p> <p>Risk Rating: Low Sr. F MER: 0.46%</p> <p>Distribution Yield: Sr. F: 1.89% Front End: 1.31%</p> <p>Sr. F: BMO95141 Front End: BMO99141</p>	<p>BMO Core Plus Bond Fund \$</p> <p>Risk Rating: Low Sr. F MER: 0.56%</p> <p>Distribution Yield: Sr. F: 2.49% Front End: 1.54%</p> <p>Sr. F: BMO95159 Front End: BMO99159</p>	<p>BMO Sustainable Global Multi-Sector Bond Fund Q</p> <p>Risk Rating: Low to Medium Sr. F MER: 0.62%</p> <p>Distribution Yield: Sr. F: 2.48% Front End: 2.55%</p> <p>Sr. F: BMO95162 Front End: BMO99162</p>
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Balanced Strategies

Balanced Strategies

<p>BMO Monthly Income Fund \$</p> <p>Risk Rating: Low to Medium</p> <p>Sr. F MER: 0.69%</p> <p>Distribution Yield:</p> <p>Sr. F: 3.79% Sr. A (retail): 4.38%</p> <p>Asset Allocation:</p> <p>Equity 55% Fixed Income 36%</p> <p>Sr. F: BMO95148 Sr. A (retail): BMO70148</p> <p>F6 T6 GIF</p>	<p>BMO U.S. Dollar Monthly Income Fund \$</p> <p>Risk Rating: Low to Medium</p> <p>Sr. F MER: 0.78%</p> <p>Distribution Yield:</p> <p>Sr. F: 4.47% Front End: 4.73%</p> <p>Asset Allocation:</p> <p>Equity 50% Fixed Income 40%</p> <p>Sr. F: BMO95804 Front End: BMO99804</p> <p>US\$ T5 T6</p>	<p>BMO Concentrated Global Balanced \$</p> <p>Risk Rating: Low to Medium</p> <p>Sr. F MER: 0.73%</p> <p>Asset Allocation:</p> <p>Equity 60% Fixed Income 38%</p> <p>Sr. F: BMO88237 Front End: BMO87237</p> <p>US\$ F6 T5 T6 GIF</p>
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Enhanced Dividend Strategies

Enhanced Dividend Strategies

<p>BMO Global Enhanced Income Fund</p> <p>Risk Rating: Medium Sr. F MER: 0.73%*</p> <p>Distribution Yield: Sr. F: 5.11% Front End: 4.09%</p> <p>Sr. F: BMO99166 Front End: BMO95166</p> <p>F6 T6</p>	<p>BMO Covered Call Canadian Banks ETF Fund \$</p> <p>Risk Rating: Medium Sr. F MER: 0.73%</p> <p>Distribution Yield: Sr. F: 6.56% Front End: 5.48%</p> <p>Sr. F: BMO95765 Front End: BMO99765</p>	
<p>BMO Covered Call Canada High Dividend ETF Fund \$</p> <p>Risk Rating: Medium Sr. F MER: 0.73%</p> <p>Distribution Yield: Sr. F: 6.90% Front End: 6.19%</p> <p>Sr. F: BMO95127 Front End: BMO99127</p>	<p>BMO Covered Call U.S. High Dividend ETF Fund \$</p> <p>Risk Rating: Medium Sr. F MER: 0.73%</p> <p>Distribution Yield: Sr. F: 6.24% Front End: 5.52%</p> <p>Sr. F: BMO95766 Front End: BMO99766</p>	<p>BMO Covered Call Europe High Dividend ETF Fund \$</p> <p>Risk Rating: Medium Sr. F MER: 0.73%</p> <p>Distribution Yield: Sr. F: 6.96% Front End: 6.04%</p> <p>Sr. F: BMO95767 Front End: BMO99767</p>

Equity Growth Strategies

Equity Growth Strategies

<p>BMO Global Quality ETF Fund</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 0.51%*</p> <p>Sr. F: BMO99263 Front End: BMO95263</p> <p>F6 T6</p>	<p>BMO Canadian Banks ETF Fund</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 0.28%*</p> <p>Sr. F: BMO99262 Front End: BMO95262</p> <p>F6 T6</p>	<p>BMO Dividend Fund Q</p> <p>Risk Rating: Low to Medium</p> <p>Sr. F MER: 0.70%</p> <p>Sr. F: BMO95146 Front End: BMO99146</p> <p>F6 T5 GIF</p>
<p>BMO U.S. Equity Plus Fund</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 0.82%</p> <p>Sr. F: BMO95744 Front End: BMO99744</p> <p>US\$</p>	<p>BMO U.S. All Cap Equity Fund</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 0.85%</p> <p>Sr. F: BMO95115 Front End: BMO99115</p> <p>US\$</p>	<p>BMO Nasdaq 100 Equity ETF Fund</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 0.40%</p> <p>Sr. F: BMO95120 Sr. A (retail): BMO70120</p>

Sustainable Equity Strategies

Sustainable Equity Strategies

<p>BMO Sustainable Opportunities Global Equity Fund \$</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 0.74%</p> <p>Sr. F: BMO95764 Front End: BMO99764</p>	<p>BMO Sustainable Opportunities Canadian Equity Fund \$</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 0.75%</p> <p>Sr. F: BMO95111 Front End: BMO99111</p>	<p>BMO Sustainable Opportunities China Equity Fund \$</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 1.07%</p> <p>Sr. F: BMO95116 Front End: BMO99116</p>	<p>BMO Women in Leadership Fund \$</p> <p>Risk Rating: Medium</p> <p>Sr. F MER: 0.36%</p> <p>Sr. F: BMO95757 Front End: BMO99757</p>
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Source: BMO Global Asset Management, as at July 31, 2022.

Annual Management Expense Ratios (MERs) are as of September 30, 2021 unless denoted by an asterisk (*), in which case the MERs are estimated as the funds are less than one year old.

\$ = Sustainability Mandate derived from the fund prospectus.

Frequency of distribution: \$ = monthly, Q = quarterly, GIF = available as a segregated fund, US\$ = available as a U.S. dollar purchase option.

T4/T5/T6/T8/F2/F4/F5/F6 funds provide a monthly distribution at a predefined annualized rate that resets based on Dec 31 NAV of each year (i.e. T6 would mean 6% annually, resetting annually based on Dec 31 NAV) and are ideal for investors seeking a tax-efficient, predictable source of cash flow from non-registered accounts.



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Commissions, management fees and expenses (if applicable) may be associated with investments in mutual funds and exchange traded funds (ETFs). Trailing commissions may be associated with investments in mutual funds. Please read the fund facts, ETF Facts or prospectus before investing. Mutual funds and ETFs are not guaranteed, their values change frequently and past performance may not be repeated.

For a summary of the risks of an investment in the BMO ETFs, please see the specific risks set out in the prospectus. BMO ETFs trade like stocks, fluctuate in market value and may trade at a discount to their net asset value, which may increase the risk of loss. Distributions are not guaranteed and are subject to change and/or elimination.

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