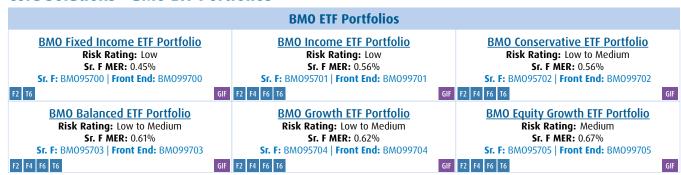
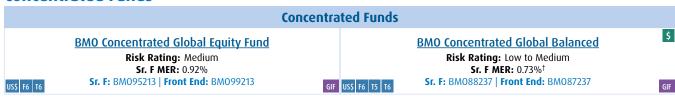
BMO Mutual Funds 2024 Top Ideas

Core Solutions – BMO ETF Portfolios



Concentrated Funds



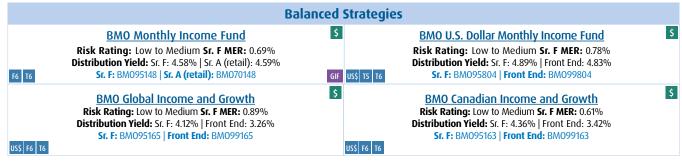
Low Volatility Solutions

Alternative Strategies **Low Volatility Solutions Alternative Asset Class Strategies** BMO Low Volatility Canadian Equity ETF Fund BMO Low Volatility U.S. Equity ETF Fund BMO Partners Group Private Markets Fund* Risk Rating: Medium Risk Rating: Low to Medium Sr. F MER: n/a Sr. F MER: 0.40% Sr. F MER: 0.32% CAD: BMA80502 | USD: BMA80102 Sr. F: BM095772 | Front End: BM099772 Sr. F: BM095109 | Front End: BM099109

Fixed Income Strategies



Balanced Strategies





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Enhanced Dividend and Yield Strategies

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Enhanced Dividend and Yield Strategies

BMO Global Enhanced Income Fund Risk Rating: Medium Sr. F MER: 0.73%

Distribution Yield: Sr. F: 6.72% | Front End: 5.75% Sr. F: BM095166 | Front End: BM099166

F6 T6

BMO Covered Call U.S. **High Dividend ETF Fund**

Risk Rating: Medium Sr. F MER: 0.73% Distribution Yield: Sr. F: 5.44% | Front End: 4.43% Sr. F: BM095766 | Front End: BM099766

BMO Covered Call Energy ETF Fund

Risk Rating: High Sr. F MER: 0.71%

Sr. F: BM095330 | **Front End:** BM099330

BMO Covered Call

Canadian Banks ETF Fund Risk Rating: Medium Sr. F MER: 0.73% **Distribution Yield:** Sr. F: 7.56% | Front End: 6.54% Sr. F: BM095765 | Front End: BM099765

BMO Covered Call Europe High Dividend ETF Fund

Risk Rating: Medium Sr. F MER: 0.73% **Distribution Yield:** Sr. F: 7.17% | Front End: 6.28% Sr. F: BM095767 | Front End: BM099767

BMO Covered Call Utilities ETF Fund

Risk Rating: Low to Medium Sr. F MER: 0.73%

Sr. F: BM095331 | **Front End:** BM099331

BMO Covered Call Canada High Dividend ETF Fund

Risk Rating: Medium Sr. F MER: 0.73% **Distribution Yield:** Sr. F: 7.71% | Front End: 6.74% Sr. F: BM095127 | Front End: BM099127

BMO Premium Yield ETF Fund

Risk Rating: Low to Medium Sr. F MER: 0.73% Sr. F: BM095324 | Front End: BM099767

BMO Strategic Equity Yield Fund

Risk Rating: Low to Medium Sr. F MER: 0.73% Distribution Yield: Sr. F: 8.32% | Front End: 7.28% Sr. F: BM095290 | Front End: BM099290

Equity Growth Strategies

BMO Global Quality ETF Fund

Risk Rating: Medium Sr. F MER: 0.51% Distribution Yield: Sr. F: 1.55% **Sr. F:** BM099263 | **Front End:** BM095263

F6 T6

US\$ F6 T6

Risk Rating: Medium Sr. F MER: 0.82% Distribution Yield: Sr. F: 1.07%

Equity Growth Strategies

BMO Canadian Banks ETF Fund Risk Rating: Medium Sr. F MER: 0.28% Distribution Yield: Sr. F: 4.78%

Sr. F: BM099262 | Front End: BM095262 F6 T6

BMO Nasdaq 100 Equity ETF Fund

Risk Rating: Medium to High Sr. F MER: 0.40% Distribution Yield: Sr. F: 0.15% **Sr. F:** BM095120 | **Sr. A (retail):** BM070120

BMO Dividend Fund

Risk Rating: Medium Sr. F MER: 0.70% Distribution Yield: Sr. F: 3.53%

Sr. F: BM095146 | Front End: BM099146 F6 T5

BMO U.S. Equity Plus Fund

Sr. F: BM095744 | **Front End:** BM099744

BMO International Equity ETF Fund

Risk Rating: Medium Sr. F MER: 0.45% Sr. F: BM095727 | Sr. A (retail): BM070727

BMO Canadian Equity ETF Fund

Risk Rating: Medium Sr. F MER: 0.34% Distribution Yield: Sr. F: 2.70% Sr. F: BM095144 | Sr. A (retail): BM070144

US\$ F6 T6

BMO Global Equity Fund Risk Rating: Medium Sr. F MER: 0.83% Distribution Yield: Sr. F: 4.94%

Sr. F: BM095743 | Front End: BM087237

BMO Global Innovators Fund

Risk Rating: Medium Sr. F MER: 1.05% Distribution Yield: Sr. F: 0.45% Sr. F: BM095164 | Sr. A (retail): BM099164

BMO U.S. Dollar Equity Index Fund Risk Rating: Medium Sr. F MER: 0.43%

Distribution Yield: Sr. F: 1.05% Sr. F: BM095803 | Sr. A (retail): BM070803

BMO ARK Genomic Revolution Fund

Risk Rating: High Sr. F MER: 0.85%

Sr. F: BM095264 | Front End: BM099264

BMO ARK Innovation Fund Risk Rating: High

Sr. F MER: 1.97% Sr. F: BM095265 | Sr. A (retail): BM099265

BMO ARK Next Generation Internet Fund

Risk Rating: High Sr. F MER: 0.85%

Sr. F: BM095267 | Sr. A (retail): BM099267

Source: BMO Global Asset Management, Morningstar Direct, as of Dec 31, 2023.

Distribution Yield: The most recent regular distribution, or expected distribution, (excluding additional year end distributions) annualized for frequency, divided by current NAV. Annual Management Expense Ratios (MERs) are as of September 30, 2023. MERs denoted by a dagger (†) are as of December 31, 2022.

Any offer or sale of any securities referenced will be made according to BMO Partners Group Private Markets Fund's offering memorandum to eliqible "accredited investors" under applicable Canadian securities laws.

= Sustainability Mandate derived from the fund prospectus.

Frequency of distribution: \$ = monthly, Q = quarterly, GIF = available as a segregated fund, USS = 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.



Performance

BMO Managed Solutions - BMO ETF Portfolios

	Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
BMO Fixed Income ETF Portfolio F	Aug-13	7.2	-2.7	1.2	2.0	1.9
BMO Income ETF Portfolio F	Aug-13	9.0	-0.5	3.2	3.7	3.9
BMO Conservative ETF Portfolio F	Aug-13	9.9	0.8	4.5	4.7	4.9
BMO Balanced ETF Portfolio F	Aug-13	11.4	2.7	6.2	5.9	6.3
BMO Growth ETF Portfolio F	Aug-13	12.5	4.8	7.9	7.1	7.6
BMO Equity Growth ETF Portfolio F	Aug-13	13.9	6.5	9.4	8.3	8.9

Concentrated Funds

	Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
BMO Concentrated Global Equity F	May-18	16.2	6.6	11.3	-	10.1
BMO Concentrated Glbl Balanced F	Feb-06	12.4	2.5	7.1	6.1	5.8

Low Volatility Solutions

	Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
BMO Low Volatility Canadian Eq ETF F	May-19	9.3	10.2	-	-	8.3
BMO Low Volatility US Eq ETF F	Aug-20	-3.1	7.9	-	-	7.2

Alternative Asset Class Strategies

	Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
BMO Partners Group Private Markets Fund F	Jun-24	-	-	-	-	-

Fixed Income Strategies

	Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
BMO Aggregate Bond ETF Fund F	Mar-23	-	-	-	-	2.9
BMO Corporate Bond ETF Fund F	Mar-23	-	-	-	-	5.4
BMO Ultra Short-Term Bond ETF F	Jun-23	-	-	-	-	2.9

Balanced Strategies

	Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
BMO Monthly Income F	Nov-08	8.7	3.9	6.3	6.1	6.7
BMO US Dollar Monthly Income F US\$	Nov-09	7.5	2.8	5.3	5.5	6.3
BMO Global Income & Growth F	Nov-22	12.3	-	-	-	13.1
BMO Canadian Income & Growth F	Nov-22	9.9	-	-	-	9.6

Enhanced Dividend and Yield Strategies

	Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
BMO Global Enhanced Income F	May-22	11.1	-	-	-	5.0
BMO Covered Call Canadian Banks ETF Fund F	Apr-16	6.7	7.4	7.5	-	7.4
BMO Covered Call Canada Hi Div ETF Fund F	May-18	7.4	9.0	7.0	-	4.7
BMO Covered Call US High Div ETF Fund F	Apr-16	4.5	9.0	8.5	-	-
BMO Covered Call Europe High Div ETF Fund F	Apr-16	14.6	11.0	8.7	-	7.3
BMO Premium Yield ETF Fund F	Mar-23	-	-	-	-	8.3
BMO Covered Call Energy ETF Fund F	Jun-23	-	-	-	-	11.2
BMO Covered Call Utilities ETF Fund F	Jun-23	-	-	-	-	-1.6
BMO Strategic Equity Yield Fund F	Jun-23	-	-	-	-	-0.3



Equity Growth Strategies

	Inception Date	1 Year	3 Year	5 Year	10 Year	Since Inception
BMO Global Quality ETF F	May-22	28.3	-	-	-	16.6
BMO Canadian Banks ETF F	May-22	10.6	-	-	-	-0.6
BMO Dividend F	Nov-08	10.2	7.9	9.8	8.0	8.4
BMO U.S. Equity Plus F	Nov-14	25.4	10.7	14.5	-	12.1
BMO Nasdaq 100 Equity ETF F	Jun-21	50.9	-	-	-	12.0
BMO International Equity ETF F	May-17	18.1	9.6	10.2	-	6.8
BMO Canadian Equity ETF F	May-17	11.3	9.2	10.9	-	7.5
BMO Global Equity F	Apr-15	16.8	9.3	10.2	-	8.5
BMO Global Innovators F	Nov-22	26.5	-	-	-	27.2
BMO US Dollar Equity Index F US\$	Oct-21	25.3	-	-	-	3.2
BMO ARK Genomic Revolution F	Nov-22	13.1	-	-	-	1.4
BMO ARK Innovation Fund F	Nov-22	65.3	-	-	-	41.0
BMO ARK Next Generation Internet F	Nov-22	85.2	-	-	-	55.5



This communication is for information purposes. 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, 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 quaranteed, their values change frequently and past performance may not be repeated.

The attached material is provided to you on the understanding that you will understand and accept its inherent limitations, you will not rely on it in making or recommending any investment decision with respect to any securities that may be issued, and you will use it only for the purpose of considering your preliminary interest in investing in a transaction of the type described herein. An investment in the BMO Partners Group Private Markets Fund (the BMO PG Fund) described hereby is speculative. A subscription for units of the BMO PG Fund should be considered only by persons financially able to maintain their investment and who can bear the risk of loss associated with an investment in the BMO PG Fund. Prospective investors should consult with their own independent professional legal, tax, investment and financial advisors before purchasing units of the BMO PG Fund in order to determine the appropriateness of this investment in relation to their financial and investment objectives and in relation to the tax consequences of any such investment. Prospective investors should consider the risks described in the confidential offering memorandum (OM) of the BMO PG Fund before purchasing units of the BMO PG Fund. Any or all of these risks, or other as yet unidentified risks, may have a material adverse effect on the BMO PG Fund's business and/or the return to investors. See "Investment Objective, Investment Strategy and Certain Risks" in the OM of the BMO PG Fund. In addition to the risks described in the OM of the BMO PG Fund will bear the risks associated with the Partners Group BMO Master Limited (Master Fund) in proportion to the amount of the BMO PG Fund's investment in the Master Fund. Prospective investors in the BMO PG Fund should therefore carefully consider the risks described under "Certain risk factors", "Business and structure related risks", "Adviser related risks" and "Limits of risk disclosure" in the OM of the Master Fund.

Distributions are not guaranteed and may fluctuate and should not be confused with a fund's performance, rate of return, or yield. Distributions paid as a result of capital gains realized by a fund and income and dividends earned by a fund are taxable in the year they are paid. The payment of distributions should not be confused with a fund's performance, rate of return, or yield. If distributions paid by the fund are greater than the performance of the fund, your original investment will shrink. Distributions paid as a result of capital gains realized by a fund, and income and dividends earned by a fund are taxable in your hands in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base goes below zero, you will have to pay capital gains tax on the amount below zero. Please refer to the fund's distribution policy in the mutual fund prospectus.

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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