

BMO Mutual Funds 2024 Top Ideas

Core Solutions – BMO ETF Portfolios

BMO ETF Portfolios		
<u>BMO Fixed Income ETF Portfolio</u> Risk Rating: Low Sr. F MER: 0.45% Sr. F: BM095700 Front End: BM099700 F2 T6	<u>BMO Income ETF Portfolio</u> Risk Rating: Low Sr. F MER: 0.56% Sr. F: BM095701 Front End: BM099701 GIF F2 F4 F6 T6	<u>BMO Conservative ETF Portfolio</u> Risk Rating: Low to Medium Sr. F MER: 0.56% Sr. F: BM095702 Front End: BM099702 GIF F2 F4 F6 T6
<u>BMO Balanced ETF Portfolio</u> Risk Rating: Low to Medium Sr. F MER: 0.61% Sr. F: BM095703 Front End: BM099703 F2 F4 F6 T6	<u>BMO Growth ETF Portfolio</u> Risk Rating: Low to Medium Sr. F MER: 0.62% Sr. F: BM095704 Front End: BM099704 GIF F2 F4 F6 T6	<u>BMO Equity Growth ETF Portfolio</u> Risk Rating: Medium Sr. F MER: 0.67% Sr. F: BM095705 Front End: BM099705 GIF F2 F4 F6 T6

Concentrated Funds

Concentrated Funds	
<u>BMO Concentrated Global Equity Fund</u> Risk Rating: Medium Sr. F MER: 0.92% Sr. F: BM095213 Front End: BM099213 US\$ F6 T6	<u>BMO Concentrated Global Balanced</u> Risk Rating: Low to Medium Sr. F MER: 0.73% [†] Sr. F: BM088237 Front End: BM087237 GIF US\$ F6 T5 T6

Low Volatility Solutions

Low Volatility Solutions	
<u>BMO Low Volatility Canadian Equity ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.40% Sr. F: BM095772 Front End: BM099772 F4 T4	<u>BMO Low Volatility U.S. Equity ETF Fund</u> Risk Rating: Low to Medium Sr. F MER: 0.32% Sr. F: BM095109 Front End: BM099109 GIF F4 T4

Alternative Strategies

Alternative Asset Class Strategies
BMO Partners Group Private Markets Fund^{1*} Sr. F MER: n/a CAD: BMA80502 USD: BMA80102 US\$

Fixed Income Strategies

Fixed Income Strategies		
<u>BMO Aggregate Bond ETF Fund</u> Risk Rating: Low Sr. F MER: 0.09% Sr. F: BM095322 Front End: BM099322 \$	<u>BMO Corporate Bond ETF Fund</u> Risk Rating: Low Sr. F MER: 0.17% Sr. F: BM095323 Front End: BM099323 \$	<u>BMO Ultra Short-Term Bond ETF Fund</u> Risk Rating: Low Sr. F MER: 0.17% Sr. F: BM095338 Front End: BM099338 \$

Balanced Strategies

Balanced Strategies	
<u>BMO Monthly Income Fund</u> Risk Rating: Low to Medium Sr. F MER: 0.69% Distribution Yield: Sr. F: 4.58% Sr. A (retail): 4.59% Sr. F: BM095148 Sr. A (retail): BM070148 F6 T6	<u>BMO U.S. Dollar Monthly Income Fund</u> Risk Rating: Low to Medium Sr. F MER: 0.78% Distribution Yield: Sr. F: 4.89% Front End: 4.83% Sr. F: BM095804 Front End: BM099804 GIF US\$ T5 T6
<u>BMO Global Income and Growth</u> Risk Rating: Low to Medium Sr. F MER: 0.89% Distribution Yield: Sr. F: 4.12% Front End: 3.26% Sr. F: BM095165 Front End: BM099165 US\$ F6 T6	<u>BMO Canadian Income and Growth</u> Risk Rating: Low to Medium Sr. F MER: 0.61% Distribution Yield: Sr. F: 4.36% Front End: 3.42% Sr. F: BM095163 Front End: BM099163 US\$ F6 T6

Enhanced Dividend and Yield Strategies

Enhanced Dividend and Yield Strategies		
<u>BMO Global Enhanced Income Fund</u> 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	<u>BMO Covered Call Canadian Banks ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.73% Distribution Yield: Sr. F: 7.56% Front End: 6.54% Sr. F: BM095765 Front End: BM099765 \$	<u>BMO Covered Call Canada High Dividend ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.73% Distribution Yield: Sr. F: 7.71% Front End: 6.74% Sr. F: BM095127 Front End: BM099127 \$
<u>BMO Covered Call U.S. High Dividend ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.73% Distribution Yield: Sr. F: 5.44% Front End: 4.43% Sr. F: BM095766 Front End: BM099766 \$	<u>BMO Covered Call Europe High Dividend ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.73% Distribution Yield: Sr. F: 7.17% Front End: 6.28% Sr. F: BM095767 Front End: BM099767 \$	<u>BMO Premium Yield ETF Fund</u> Risk Rating: Low to Medium Sr. F MER: 0.73% Sr. F: BM095324 Front End: BM099767 \$
<u>BMO Covered Call Energy ETF Fund</u> Risk Rating: High Sr. F MER: 0.71% Sr. F: BM095330 Front End: BM099330 \$	<u>BMO Covered Call Utilities ETF Fund</u> Risk Rating: Low to Medium Sr. F MER: 0.73% Sr. F: BM095331 Front End: BM099331 \$	<u>BMO Strategic Equity Yield Fund</u> 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

Equity Growth Strategies		
<u>BMO Global Quality ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.51% Distribution Yield: Sr. F: 1.55% Sr. F: BM099263 Front End: BM095263 F6 T6	<u>BMO Canadian Banks ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.28% Distribution Yield: Sr. F: 4.78% Sr. F: BM099262 Front End: BM095262 F6 T6	<u>BMO Dividend Fund</u> Risk Rating: Medium Sr. F MER: 0.70% Distribution Yield: Sr. F: 3.53% Sr. F: BM095146 Front End: BM099146 Q GIF
<u>BMO U.S. Equity Plus Fund</u> Risk Rating: Medium Sr. F MER: 0.82% Distribution Yield: Sr. F: 1.07% Sr. F: BM095744 Front End: BM099744 US\$	<u>BMO Nasdaq 100 Equity ETF Fund</u> Risk Rating: Medium to High Sr. F MER: 0.40% Distribution Yield: Sr. F: 0.15% Sr. F: BM095120 Sr. A (retail): BM070120 F6 T6	<u>BMO International Equity ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.45% Sr. F: BM095727 Sr. A (retail): BM070727 Q
<u>BMO Canadian Equity ETF Fund</u> Risk Rating: Medium Sr. F MER: 0.34% Distribution Yield: Sr. F: 2.70% Sr. F: BM095144 Sr. A (retail): BM070144 US\$ F6 T6	<u>BMO Global Equity Fund</u> Risk Rating: Medium Sr. F MER: 0.83% Distribution Yield: Sr. F: 4.94% Sr. F: BM095743 Front End: BM087237 \$	
<u>BMO Global Innovators Fund</u> Risk Rating: Medium Sr. F MER: 1.05% Distribution Yield: Sr. F: 0.45% Sr. F: BM095164 Sr. A (retail): BM099164 US\$ F6 T6	<u>BMO U.S. Dollar Equity Index Fund</u> Risk Rating: Medium Sr. F MER: 0.43% Distribution Yield: Sr. F: 1.05% Sr. F: BM095803 Sr. A (retail): BM070803 US\$ F6 T6	
<u>BMO ARK Genomic Revolution Fund</u> Risk Rating: High Sr. F MER: 0.85% Sr. F: BM095264 Front End: BM099264	<u>BMO ARK Innovation Fund</u> Risk Rating: High Sr. F MER: 1.97% Sr. F: BM095265 Sr. A (retail): BM099265	<u>BMO ARK Next Generation Internet Fund</u> 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 eligible "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, 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.

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 Gbl 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



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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.

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, 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", "Investment-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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