

Trailing Returns

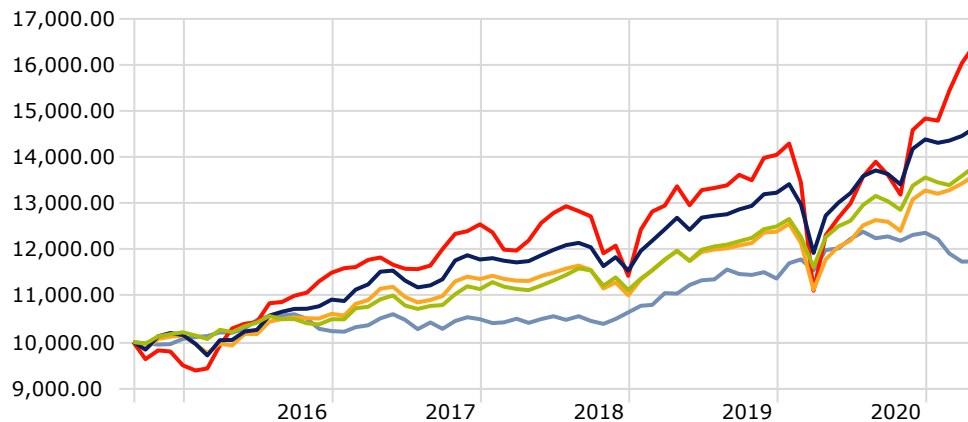
As of Date: 2021-04-30 Currency: Canadian Dollar

	1 Month	3 Months	6 Months	YTD	1 Year	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception	Inception Date
BMO Retirement Balanced Portfolio F	1.46	2.51	7.24	1.71	12.37	7.35	7.43	6.00	6.18		5.84	2015-08-25
BMO Balanced ETF Portfolio Class F	1.17	2.21	9.07	1.68	14.83	7.35	7.56	6.14	7.80	6.95	6.89	2010-04-26
Canada Fund Global Neutral Balanced	1.31	2.98	9.64	2.45	15.41	6.54	6.36	5.10	6.54	6.03	5.99	1986-03-01
S&P/TSX Composite TR	2.39	10.99	24.43	10.63	33.31	10.80	10.40	8.53	9.78	6.36	10.12	1977-01-03
FTSE Canada Universe Bond	0.06	-3.92	-3.65	-4.98	-2.03	3.11	4.09	2.81	2.86	3.90	8.30	1979-12-31

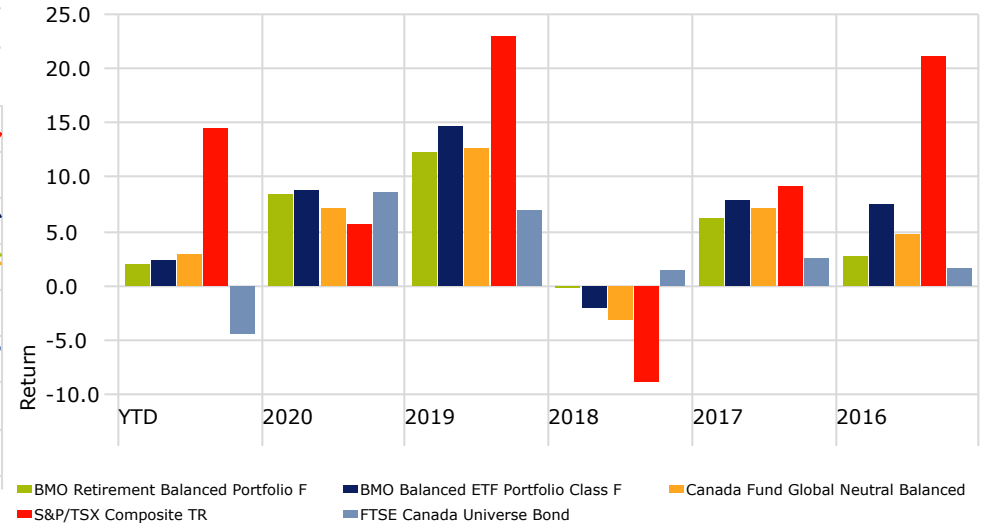
Investment Growth

Time Period: Since Common Inception (2015-09-01) to 2021-04-30

Currency: Canadian Dollar



Calendar Year Returns



BMO Retirement Balanced Portfolio F - Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	-0.79	-0.44	1.48	1.46	0.19								2.81
2020	1.30	-3.06	-5.34	5.61	1.90	0.95	2.69	1.52	-0.88	-1.42	4.05	1.34	8.48
2019	2.22	1.60	2.03	1.51	-1.73	2.02	0.58	0.32	0.61	0.60	1.54	0.46	12.35
2018	1.36	-0.86	-0.45	-0.23	0.91	0.98	1.04	1.25	-0.39	-2.85	1.60	-2.40	-0.18
2017	-0.03	2.29	0.30	1.49	0.76	-1.98	-0.66	0.59	0.18	2.16	1.56	-0.55	6.20
2016	-0.69	-0.75	1.99	-0.48	1.23	0.76	1.37	-0.65	0.04	-0.88	-0.23	1.08	2.75

5 Year Risk measures

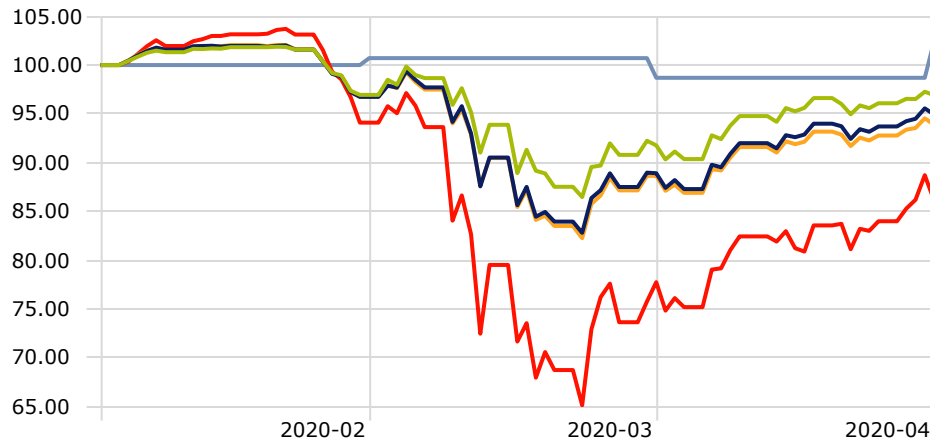
Time Period: 2016-05-01 to 2021-04-30 Currency: Canadian Dollar Calculation Benchmark: Morningstar Can Neu Gbl Tgt Alloc NR CAD

	Return	Standard Deviation	Sharpe Ratio	Beta	Alpha	Up Capture Ratio	Down Capture Ratio	Max Drawdown
BMO Retirement Balanced Portfolio F	6.18	5.89	0.87	0.81	-0.20	85.29	92.35	-8.23
BMO Balanced ETF Portfolio Class F	7.80	7.37	0.92	1.04	-0.12	103.31	106.67	-11.09
Canada Fund Global Neutral Balanced	6.54	7.10	0.78	1.00	-1.11	94.22	107.48	-11.36
S&P/TSX Composite TR	9.78	13.54	0.68	1.75	-2.41	148.81	180.44	-22.25
FTSE Canada Universe Bond	2.86	4.34	0.45	0.32	-0.23	29.45	17.71	-5.22

COVID-19 Performance

Time Period: 2020-02-01 to 2020-04-30

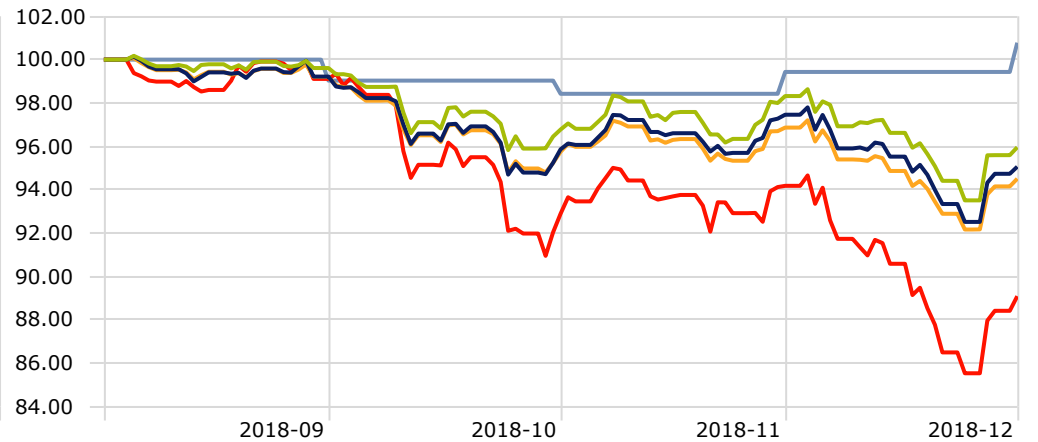
Currency: Canadian Dollar



2018 Sell-Off

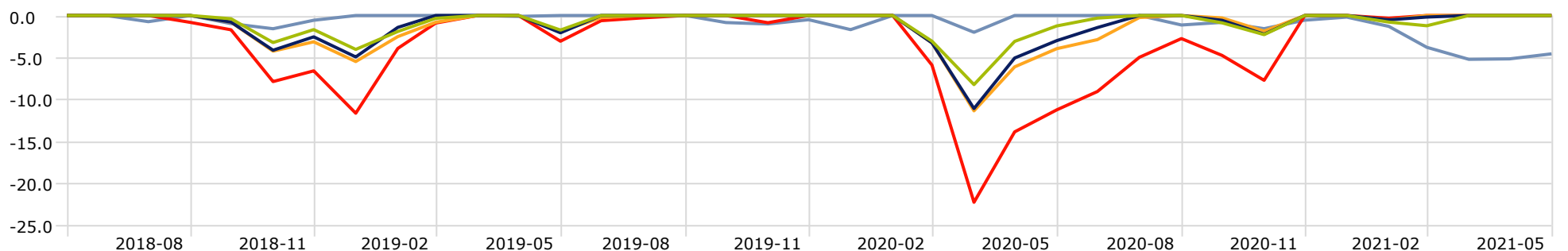
Time Period: 2018-09-01 to 2018-12-31

Currency: Canadian Dollar



Drawdown

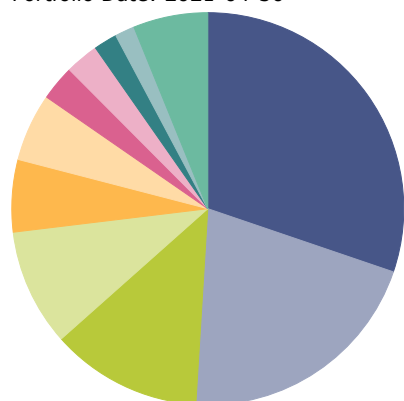
Time Period: 2018-06-01 to 2021-05-31



— BMO Retirement Balanced Portfolio F
 — BMO Balanced ETF Portfolio Class F
 — Canada Fund Global Neutral Balanced
— S&P/TSX Composite TR
 — FTSE Canada Universe Bond

BMO Retirement Balanced Portfolio F - Portfolio Holdings

Portfolio Date: 2021-04-30



	%
BMO Risk Reduction Equity	30.2
BMO Risk Reduction Fixed Income	20.8
BMO Core Plus Bond ETF	12.5
BMO Low Volatility US Equity ETF (CAD)	9.6
BMO S&P 500 ETF (CAD)	6.0
BMO Low Volatility International Eq ETF	5.6
BMO MSCI USA High Quality ETF	2.9
BMO MSCI EAFE ETF	2.8
BMO Low Volatility Em Mkts Eq ETF	1.9
iShares Gold Trust	1.6
Other	6.1
Total	100.0

Asset Allocation (net %)

	Portfolio Date	Equity	Bond	Cash	Other*
BMO Retirement Balanced Portfolio F	2021-04-30	33.2	27.5	2.3	36.9
BMO Balanced ETF Portfolio Class F	2021-04-30	58.2	38.3	1.6	2.0
Canada Fund Global Neutral Balanced	2021-04-30	54.9	33.6	4.6	6.9
S&P/TSX Composite TR	2021-05-31	100.0	0.0	0.0	0.0
FTSE Canada Universe Bond					

Estimated Net Flow \$Mil (Month-End)

	Fund Size	Effective Date	1 month	3 months	6 months	YTD	1 year	3 years	5 years
BMO Retirement Balanced Portfolio F	3,594	2021-05-31	88.0	235	455	412	718	1,422	2,071
BMO Balanced ETF Portfolio Class F	952	2021-05-31	14.6	42	56	46	56	-15	-66
Canada Fund Global Neutral Balanced									
S&P/TSX Composite TR									
FTSE Canada Universe Bond									

Yields

	Dividend Yield %	12 Mo Yield
BMO Retirement Balanced Portfolio F	2.28	1.29
BMO Balanced ETF Portfolio Class F	2.27	0.38
Canada Fund Global Neutral Balanced	1.97	1.69
S&P/TSX Composite TR	2.81	
FTSE Canada Universe Bond		

Fund Information

	Morningstar Category	Morningstar Risk Rating Overall	Morningstar Rating Overall	Inception Date	Fund Size (\$M)	Dividend Distribution Frequency	Management Fee	MER
BMO Retirement Balanced Portfolio F	Canada Fund Global Neutral Balanced	Low	★★★	2015-08-25	3,594.39	Annually	0.50	0.72
BMO Balanced ETF Portfolio Class F	Canada Fund Global Neutral Balanced	Average	★★★★	2010-04-26	951.77	Annually	0.40	0.61
Canada Fund Global Neutral Balanced	Global Neutral Balanced		★★★	1986-03-01				
S&P/TSX Composite TR				1977-01-03				
FTSE Canada Universe Bond				1979-12-31				

Dividend yield is forward-looking based on historical data. Market Cap Breakdown is calculated only using the long position holdings of the portfolio. Currency is displayed in Canadian dollars. Source: Morningstar Direct. Information from sources deemed reliable, but its accuracy cannot be guaranteed. Performance is historical and does not guarantee future results. Total return includes reinvestment of dividends. BMO Global Asset Management is a brand name that comprises of BMO Asset Management Inc., BMO Investments Inc., BMO Asset Management Corp. and BMO's specialized investment management firms. BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and a separate legal entity from Bank of Montreal. BMO ETFs are managed and administered by BMO Asset Management Inc., an investment fund manager and portfolio manager, and separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund and ETF investments. Please read the fund facts or prospectus before investing. Mutual funds and ETFs are not guaranteed; their values change frequently and past performance may not be repeated.