

**Trailing Returns**

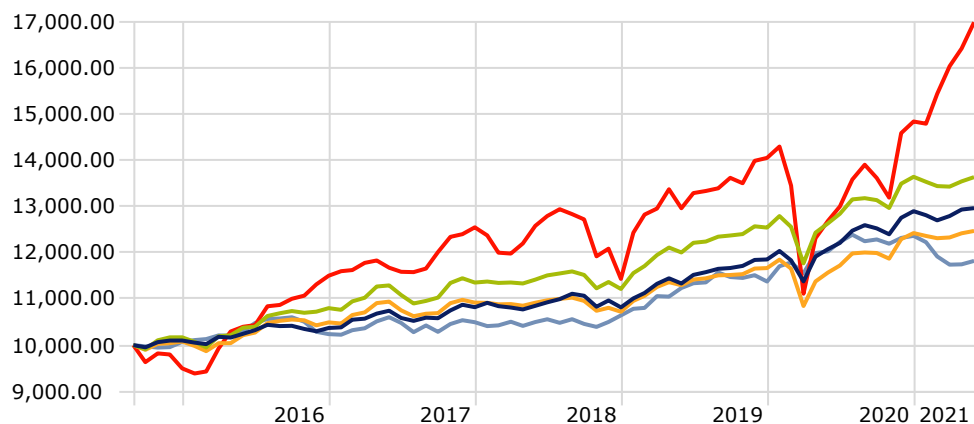
As of Date: 2021-05-31 Currency: Canadian Dollar

	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 Conservative Port F	0.23	2.08	1.63	0.51	7.34	6.94	6.11	4.80	4.81		4.61	2015-08-25
BMO Conservative ETF Portfolio F	0.68	1.44	1.05	-0.05	7.91	6.56	6.09	4.82	5.61		6.47	2013-08-12
Canada Fund Global Fixed Income Balanced	0.43	1.29	1.45	0.38	7.79	5.04	4.54	3.32	4.08	4.65	5.21	1992-03-01
S&P/TSX Composite TR	3.44	10.01	16.42	14.44	33.83	14.45	10.51	9.82	10.30	6.81	10.18	1977-01-03
FTSE Canada Universe Bond	0.63	-0.81	-4.03	-4.38	-1.72	2.57	4.03	2.75	2.80	3.81	8.30	1979-12-31

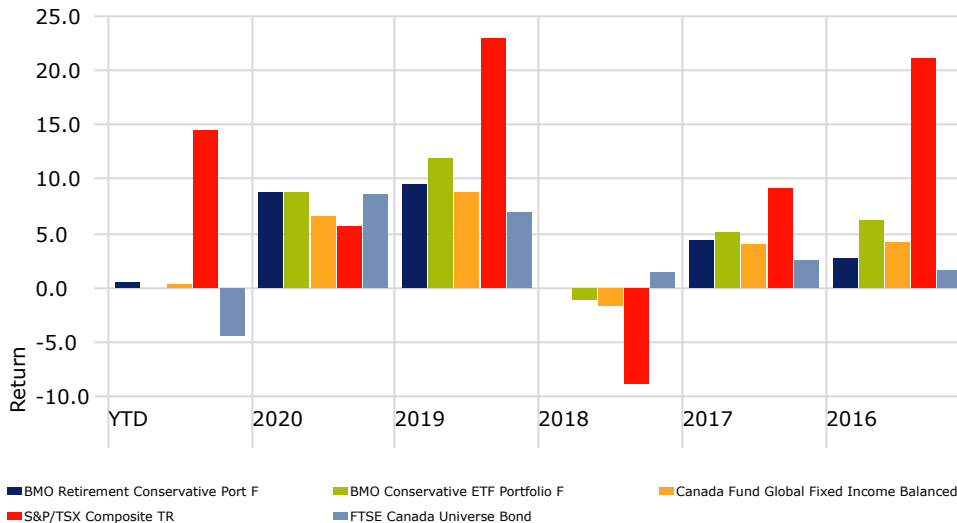
**Investment Growth**

Time Period: Since Common Inception (2015-09-01) to 2021-05-31

Currency: Canadian Dollar



**Calendar Year Returns**



**BMO Retirement Conservative Port F - Monthly Returns**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	-0.68	-0.86	0.73	1.10	0.23								1.26
2020	1.55	-1.69	-3.84	4.70	1.36	1.11	2.17	0.96	-0.56	-1.02	2.88	1.12	8.80
2019	1.80	1.06	1.78	1.05	-0.98	1.64	0.52	0.62	0.15	0.39	1.11	0.08	9.57
2018	0.87	-0.66	-0.28	-0.38	0.72	0.70	0.63	1.06	-0.39	-2.14	1.24	-1.36	-0.04
2017	0.13	1.59	0.22	1.03	0.58	-1.46	-0.58	0.66	-0.11	1.59	1.14	-0.48	4.33
2016	-0.45	-0.32	1.57	-0.16	0.80	0.77	1.11	-0.26	0.06	-0.65	-0.48	0.69	2.68

**5 Year Risk measures**

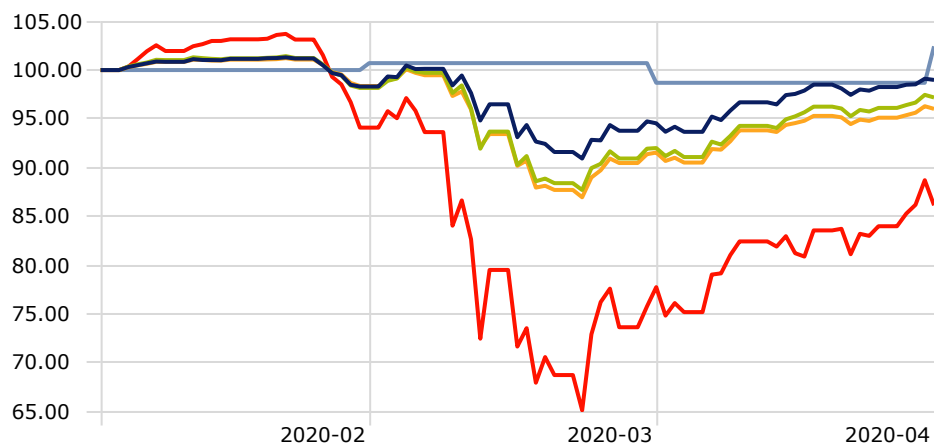
Time Period: 2016-06-01 to 2021-05-31 Currency: Canadian Dollar Calculation Benchmark: Morningstar Can FI Gbl Tgt Alloc NR CAD

	Return	Standard Deviation	Sharpe Ratio	Beta	Alpha	Up Capture Ratio	Down Capture Ratio	Max Drawdown
BMO Retirement Income Portfolio F	3.95	3.46	0.85	0.76	0.12	76.72	67.05	-3.37
BMO Income ETF Portfolio Class F	4.42	4.98	0.69	1.12	-0.70	101.46	111.63	-6.20
BMO Retirement Conservative Port F	4.81	4.41	0.86	0.95	0.31	92.35	79.23	-5.46
BMO Conservative ETF Portfolio F	5.61	5.78	0.80	1.27	-0.06	115.08	110.13	-7.99
Canada Fund Global Fixed Income Balanced	4.08	5.28	0.59	1.16	-1.15	96.31	109.04	-8.45

**COVID-19 Performance**

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

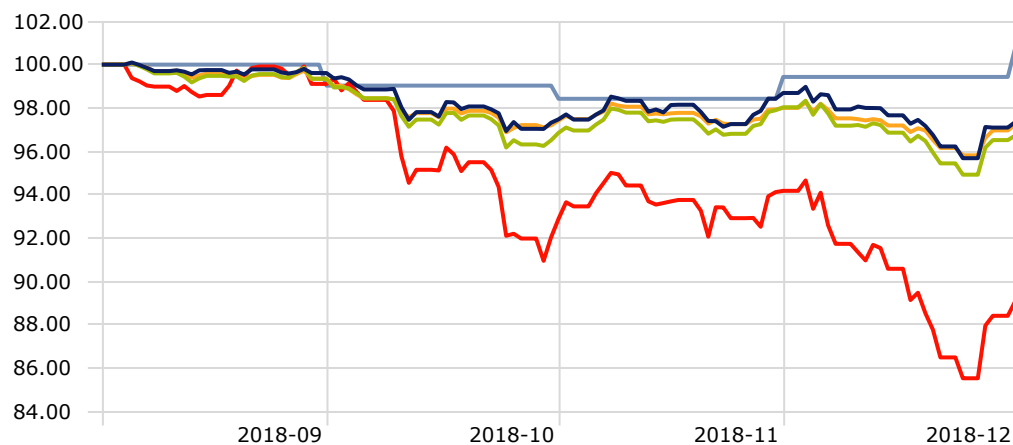
Currency: Canadian Dollar



**2018 Sell-Off**

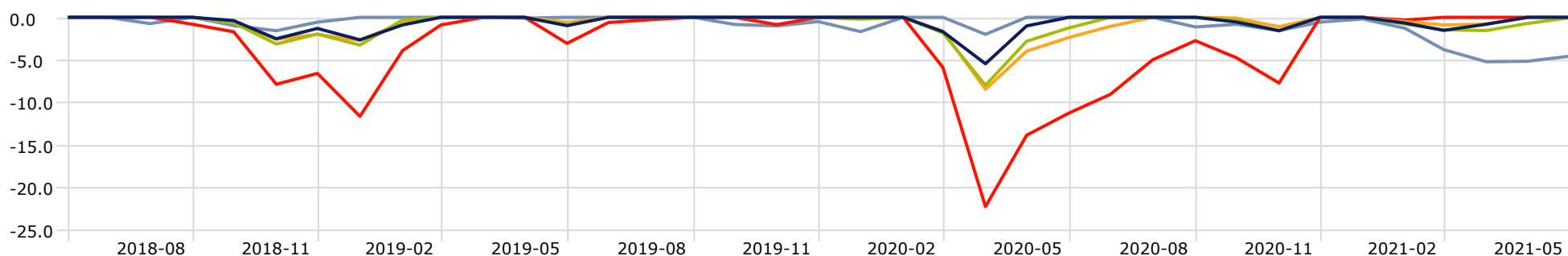
Time Period: 2018-09-01 to 2018-12-31

Currency: Canadian Dollar



**Drawdown**

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



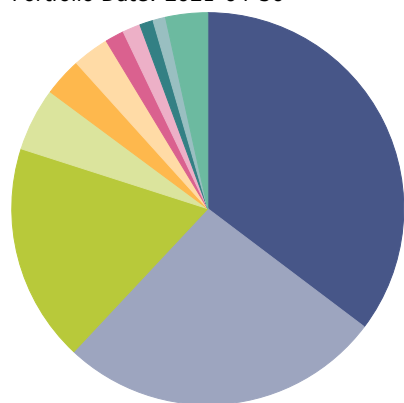
— BMO Retirement Conservative Port F  
— S&P/TSX Composite TR

— BMO Conservative ETF Portfolio F  
— FTSE Canada Universe Bond

— Canada Fund Global Fixed Income Balanced

**BMO Retirement Conservative Port F - Portfolio Holdings**

Portfolio Date: 2021-04-30



	%
BMO Risk Reduction Fixed Income	35.3
BMO Risk Reduction Equity	26.7
BMO Core Plus Bond ETF	18.0
BMO Low Volatility US Equity ETF (CAD)	5.2
Option on S&P 500	3.2
BMO Low Volatility International Eq ETF	3.0
BMO MSCI USA High Quality ETF	1.6
BMO MSCI EAFE ETF	1.5
iShares Gold Trust	1.1
BMO Low Volatility Em Mkts Eq ETF	1.0
Other	3.5
<b>Total</b>	<b>100.0</b>

**Asset Allocation (net %)**

	Portfolio Date	Equity	Bond	Cash	Other
BMO Retirement Conservative Port F	2021-04-30	17.9	44.2	3.0	34.9
BMO Conservative ETF Portfolio F	2021-04-30	37.6	58.2	2.3	1.9
Canada Fund Global Fixed Income Balanced	2021-04-30	28.3	56.6	6.1	9.0
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 Conservative Port F	1,942	2021-05-31	26.4	85	269	227	558	626	1,103
BMO Conservative ETF Portfolio F	2,135	2021-05-31	23.9	119	339	275	593	1,121	1,701
Canada Fund Global Fixed Income Balanced									
S&P/TSX Composite TR									
FTSE Canada Universe Bond									

**Yields**

	Dividend Yield %	12 Mo Yield
BMO Retirement Conservative Port F	2.27	1.42
BMO Conservative ETF Portfolio F	2.26	2.32
Canada Fund Global Fixed Income Balanced	2.18	1.99
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 Conservative Port F	Canada Fund Global Fixed Income Balanced	Low	★★★★	2015-08-25	1,941.86	Annually	0.45	0.67
BMO Conservative ETF Portfolio F	Canada Fund Global Fixed Income Balanced	Average	★★★★★	2013-08-12	2,135.38	Quarterly	0.35	0.56
Canada Fund Global Fixed Income Balanced	Global Fixed Income Balanced		★★★	1992-03-01				
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.