

**Trailing Returns**

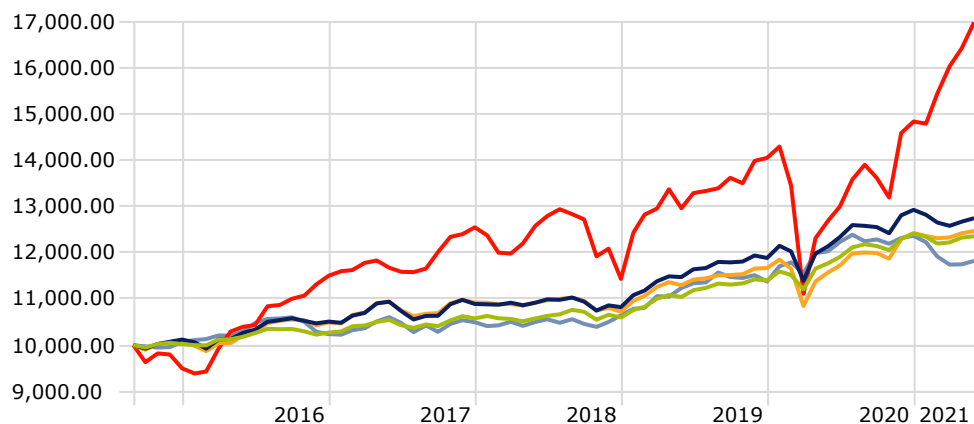
As of Date: 2021-05-31 Currency: Canadian Dollar

	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 Income Portfolio F	0.24	1.29	0.45	-0.48	4.98	5.77	5.31	4.03	3.95		3.74	2015-08-25
BMO Income ETF Portfolio Class F	0.59	0.72	-0.49	-1.40	5.01	5.40	5.29	3.89	4.42	4.52	4.56	2010-04-26
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

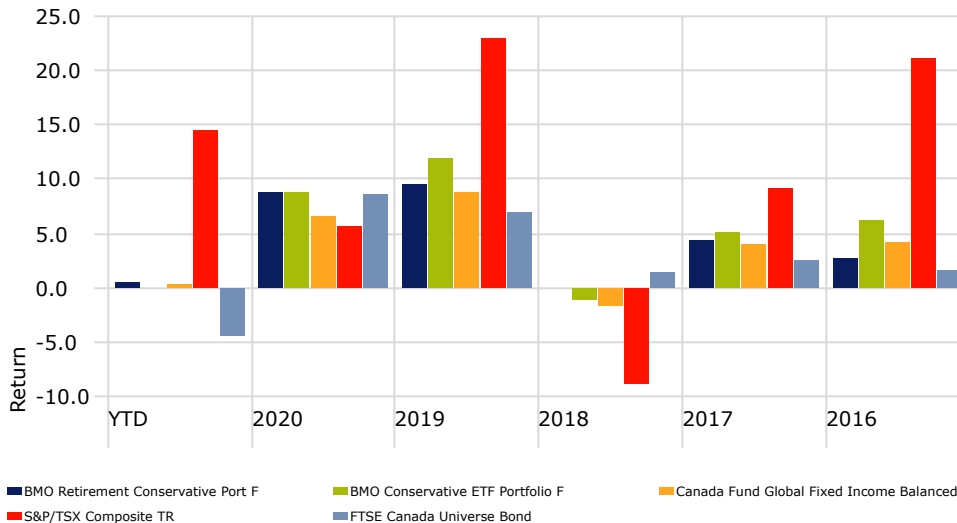
**Investment Growth**

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

Currency: Canadian Dollar



**Calendar Year Returns**



**BMO Retirement Income Portfolio F - Monthly Returns**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	-0.58	-1.17	0.21	0.84	0.24								0.15
2020	1.73	-0.68	-2.71	4.03	0.96	1.20	1.73	0.56	-0.32	-0.72	2.02	0.94	8.90
2019	1.50	0.67	1.61	0.71	-0.38	1.32	0.45	0.83	-0.19	0.23	0.76	-0.20	7.54
2018	0.50	-0.48	-0.13	-0.49	0.60	0.52	0.32	0.91	-0.40	-1.60	1.01	-0.55	0.19
2017	0.22	1.10	0.16	0.72	0.45	-1.12	-0.53	0.71	-0.35	1.20	0.85	-0.44	2.98
2016	-0.24	-0.04	1.26	0.06	0.50	0.80	0.88	-0.07	0.04	-0.49	-0.69	0.43	2.47

**5 Year Risk measures**

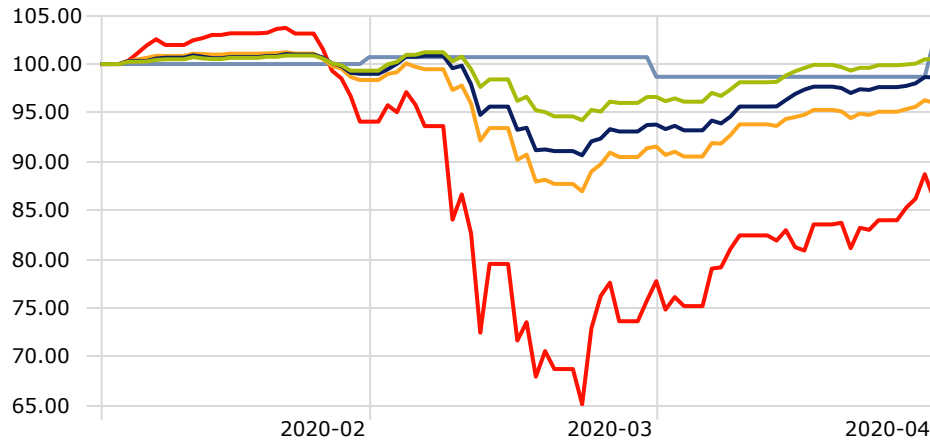
Time Period: 2016-06-01 to 2021-05-31 Currency: Canadian Dollar Calculation Benchmark: Morningstar Can FI Gbl Tgt Alloc NR CAD

	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
Canada Fund Global Fixed Income Balanced	4.08	5.28	0.59	1.16	-1.15	96.31	109.04	-8.45
S&P/TSX Composite TR	10.30	13.59	0.72	2.39	0.87	187.76	151.12	-22.25
FTSE Canada Universe Bond	2.80	4.34	0.44	0.80	-1.11	81.49	110.78	-5.22

**COVID-19 Performance**

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

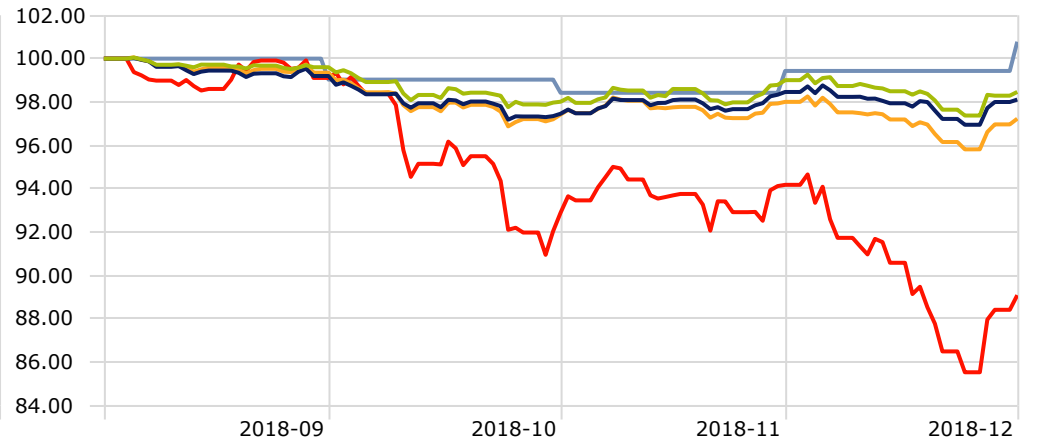
Currency: Canadian Dollar



**2018 Sell-Off**

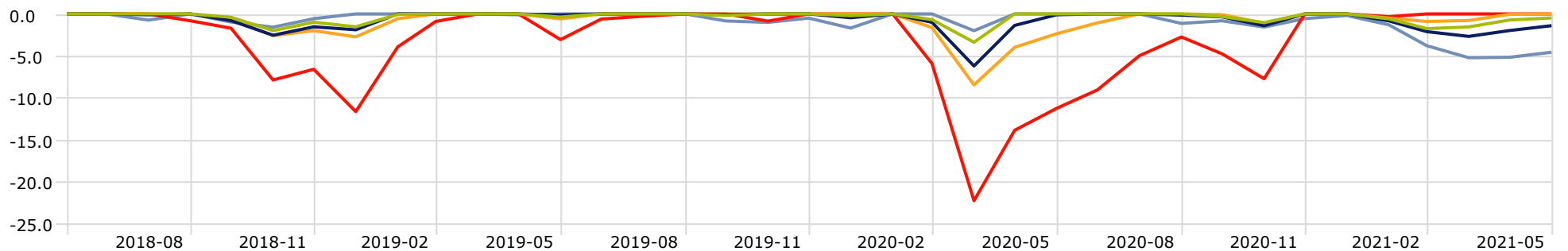
Time Period: 2018-09-01 to 2018-12-31

Currency: Canadian Dollar



**Drawdown**

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



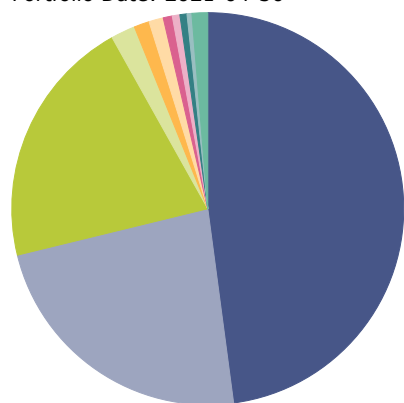
BMO Retirement Income Portfolio F  
S&P/TSX Composite TR

BMO Income ETF Portfolio Class F  
FTSE Canada Universe Bond

Canada Fund Global Fixed Income Balanced

**BMO Retirement Income Portfolio F - Portfolio Holdings**

Portfolio Date: 2021-04-30



	%
BMO Risk Reduction Fixed Income	47.9
BMO Risk Reduction Equity	23.3
BMO Core Plus Bond ETF	20.7
BMO Low Volatility US Equity ETF (CAD)	2.0
Option on S&P 500	1.3
BMO Low Volatility International Eq ETF	1.2
iShares Gold Trust	0.7
BMO MSCI USA High Quality ETF	0.6
Bmo Msci Eafe Index Etf Etp	0.6
BMO Low Volatility Em Mkts Eq ETF	0.4
Other	1.3
<b>Total</b>	<b>100.0</b>

**Asset Allocation (net %)**

	Portfolio Date	Equity	Bond	Cash	Other
BMO Retirement Income Portfolio F	2021-04-30	6.5	57.2	3.3	33.1
BMO Income ETF Portfolio Class F	2021-04-30	24.6	66.8	2.9	5.7
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	Estimated Net Flow (\$Mil)							Yields	
			1 month	3 months	6 months	YTD	1 year	3 years	5 years	Dividend Yield %	12 Mo Yield
BMO Retirement Income Portfolio F	922	2021-05-31	-12.9	-6	95	67	318	198	307	2.27	1.61
BMO Income ETF Portfolio Class F	974	2021-05-31	-1.4	13	78	45	182	181	60	2.22	0.13
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 Income Portfolio F	Canada Fund Global Fixed Income Balanced	Low	★★★	2015-08-25	921.84	Annually	0.40	0.61
BMO Income ETF Portfolio Class F	Canada Fund Canadian Fixed Income Balanced	Average	★★★	2010-04-26	974.17	Annually	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.