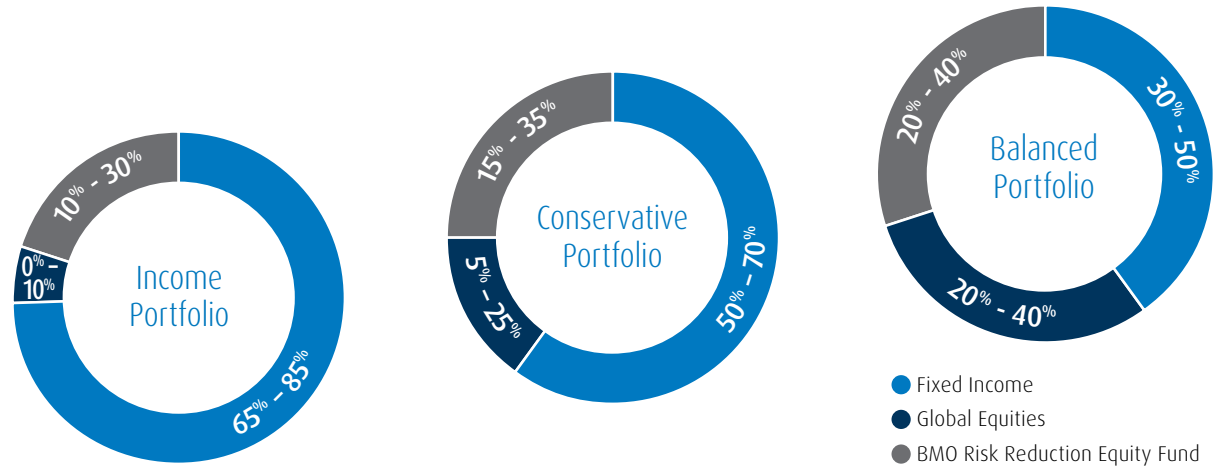


Fact sheet

Good for you now, better for you later

BMO Retirement Portfolios



| | | | |
|---------------------------------------|-----------|-----------|-----------|
| Fixed Income | 65% - 85% | 50% - 70% | 30% - 50% |
| Global Equities¹ | 0% - 10% | 5% - 25% | 20% - 40% |
| BMO Risk Reduction Equity Fund | 10% - 30% | 15% - 35% | 20% - 40% |

¹ Includes Canada, U.S. and International Low Volatility, Broad Market and High Quality equity ETFs. Also includes hedged to CAD allocation.

Income Portfolio
 Designed for investors seeking the most conservative asset allocation with capital protection and some potential for growth.

Conservative Portfolio
 Designed for investors seeking a conservative asset allocation with capital protection and an increasing focus on growth.

Balanced Portfolio
 Designed for investors seeking a balanced asset allocation with capital protection and a focus on growth.

Integrate BMO Global Asset Management investment approach with your retirement

Our approach focuses on more consistent returns, while providing capital protection and growth potential, to ensure your retirement portfolio is as healthy and active as you are in your retirement.

- Investing beyond traditional asset classes to reduce volatility and provide capital protection
- Multi-asset strategy that is flexible, diversified and hedged against significant market declines
- Realize more consistent growth potential to fund your retirement lifestyle

| Fund codes | BMO Retirement Income Portfolio | BMO Retirement Conservative Portfolio | BMO Retirement Balanced Portfolio |
|--------------------|---------------------------------|---------------------------------------|-----------------------------------|
| Series A | BM0223 | BM0224 | BM0225 |
| Series T4 | BM0233 | BM0234 | BM0235 |
| Series T6 | BM0227 | BM0228 | BM0229 |
| Risk Rating | Low | Low | Low to Medium |

Management Expense Ratio (MER) as of September 30, 2023

| | BMO Retirement Income Portfolio | BMO Retirement Conservative Portfolio | BMO Retirement Balanced Portfolio |
|-----------|---------------------------------|---------------------------------------|-----------------------------------|
| Series A | 1.73% | 1.78% | 1.83% |
| Series T4 | 1.72% | 1.78% | 1.84% |
| Series T6 | 1.74% | 1.78% | 1.83% |



Learn more at [bmo.com/mutualfunds](https://www.bmo.com/mutualfunds)

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