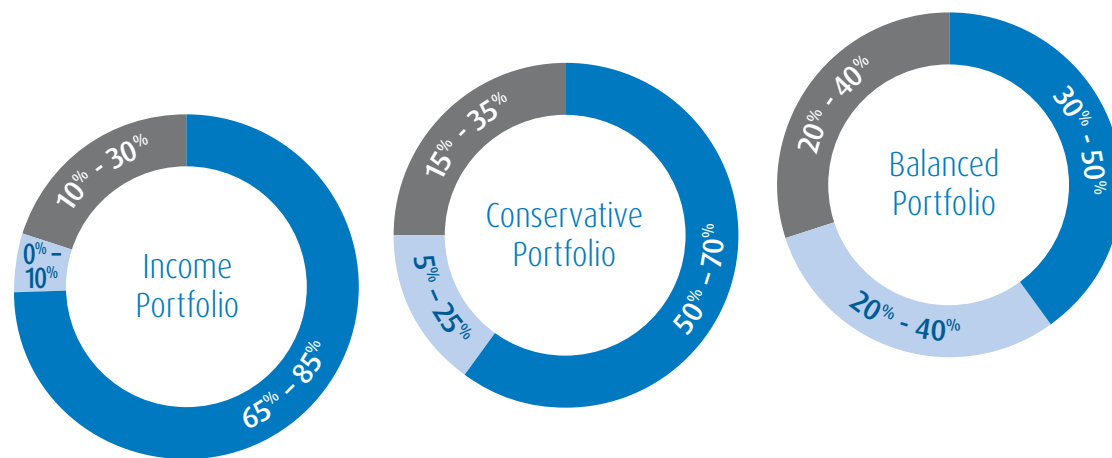


# Fact sheet

Good for you now, better for you later

## BMO Retirement Portfolios

- Fixed Income
- Global Equities
- BMO Risk Reduction Equity Fund



	Income Portfolio	Conservative Portfolio	Balanced Portfolio
<b>FIXED INCOME</b>			
Fixed Income	65% - 85%	50% - 70%	30% - 50%
<b>EQUITIES</b>			
Global Equities <sup>1</sup>	0% - 10%	5% - 25%	20% - 40%
BMO Risk Reduction Equity Fund	10% - 30%	15% - 35%	20% - 40%

<sup>1</sup> 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.

BMO Retirement Income Portfolio		BMO Retirement Conservative Portfolio		BMO Retirement Balanced Portfolio	
<b>Fund codes:</b>		<b>Fund codes:</b>		<b>Fund codes:</b>	
Advisor Series (FE):	BM099223	Advisor Series (FE):	BM099224	Advisor Series (FE):	BM099225
Advisor Series (LL):	BM098223	Advisor Series (LL):	BM098224	Advisor Series (LL):	BM098225
Series F:	BM095223	Series F:	BM095224	Series F:	BM095225
Series F4:	BM037223	Series F4:	BM037224	Series F4:	BM037225
Series F6:	BM036223	Series F6:	BM036224	Series F6:	BM036225
Series T4 (FE):	BM099233	Series T4 (FE):	BM099234	Series T4 (FE):	BM099235
Series T4 (LL):	BM098233	Series T4 (LL):	BM098234	Series T4 (LL):	BM098235
Series T6 (FE):	BM034227	Series T6 (FE):	BM034228	Series T6 (FE):	BM034229
Series T6 (LL):	BM033227	Series T6 (LL):	BM033228	Series T6 (LL):	BM033229
<b>Risk rating:</b>	Low	<b>Risk rating:</b>	Low	<b>Risk rating:</b>	Low
<b>Trailer Fees:</b>	FE - 1.00% LL - 1.00%	<b>Trailer Fees:</b>	FE - 1.00% LL - 1.00%	<b>Trailer Fees:</b>	FE - 1.00% LL - 1.00%
<b>Commissions:</b>	FE - 0-5% LL - 2.00%	<b>Commissions:</b>	FE - 0-5% LL - 2.00%	<b>Commissions:</b>	FE - 0-5% LL - 2.00%
<b>Management Expense Ratio (MER) as of September 30, 2020</b>		<b>Management Expense Ratio (MER) as of September 30, 2020</b>		<b>Management Expense Ratio (MER) as of September 30, 2020</b>	
Advisor	1.72%	Advisor	1.79%	Advisor	1.84%
T4	1.72%	T4	1.78%	T4	1.84%
T6	1.71%	T6	1.77%	T6	1.83%
F	0.61%	F	0.67%	F	0.72%
F4	0.61%	F4	0.67%	F4	0.71%
F6	0.62%	F6	0.66%	F6	0.71%

Low Load (LL) and DSC purchase options are no longer available for sale.  
FE = Sales Charge

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