

Good for you now,
better for you later



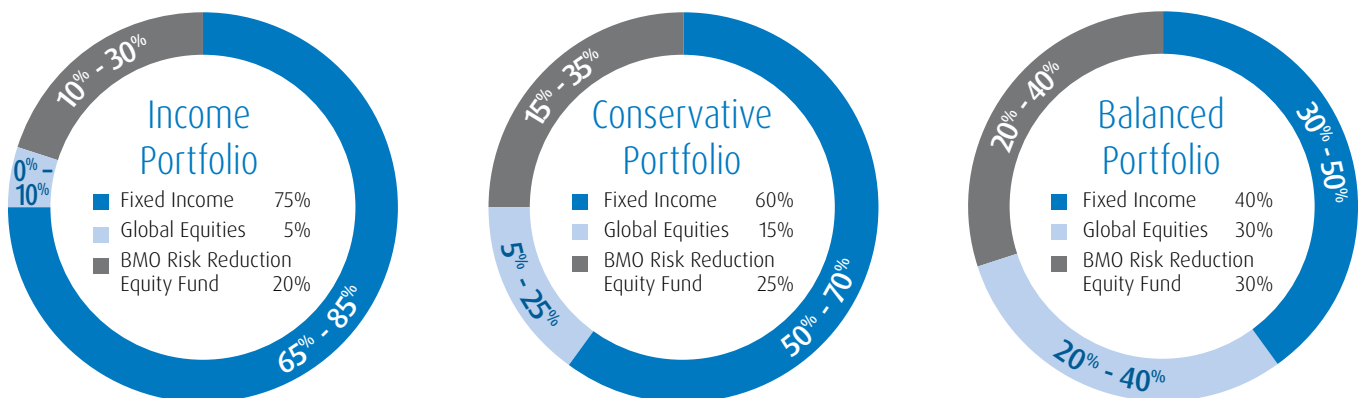
BMO Retirement Portfolios

According to Statistics Canada, Canadians are living longer and doing more, which raises the possibility that they could outlive their investments. The average life expectancy for men and women is 80 and 84, respectively, meaning your retirement may last 20 years or longer.¹

Protect your clients' investments today by reducing volatility

The timing of financial market volatility – that is, the sequence of returns – can affect your retirement lifestyle because market declines that occur close to or after retirement may compromise your ability to draw from your portfolio during the years ahead. To ensure that your portfolio is large enough to generate the retirement lifestyle you want, you need investments that have the potential to grow, while protecting you against market volatility.

BMO Retirement Portfolios are designed to limit the uncertainty of market volatility so that you can focus on a long and healthy retirement.



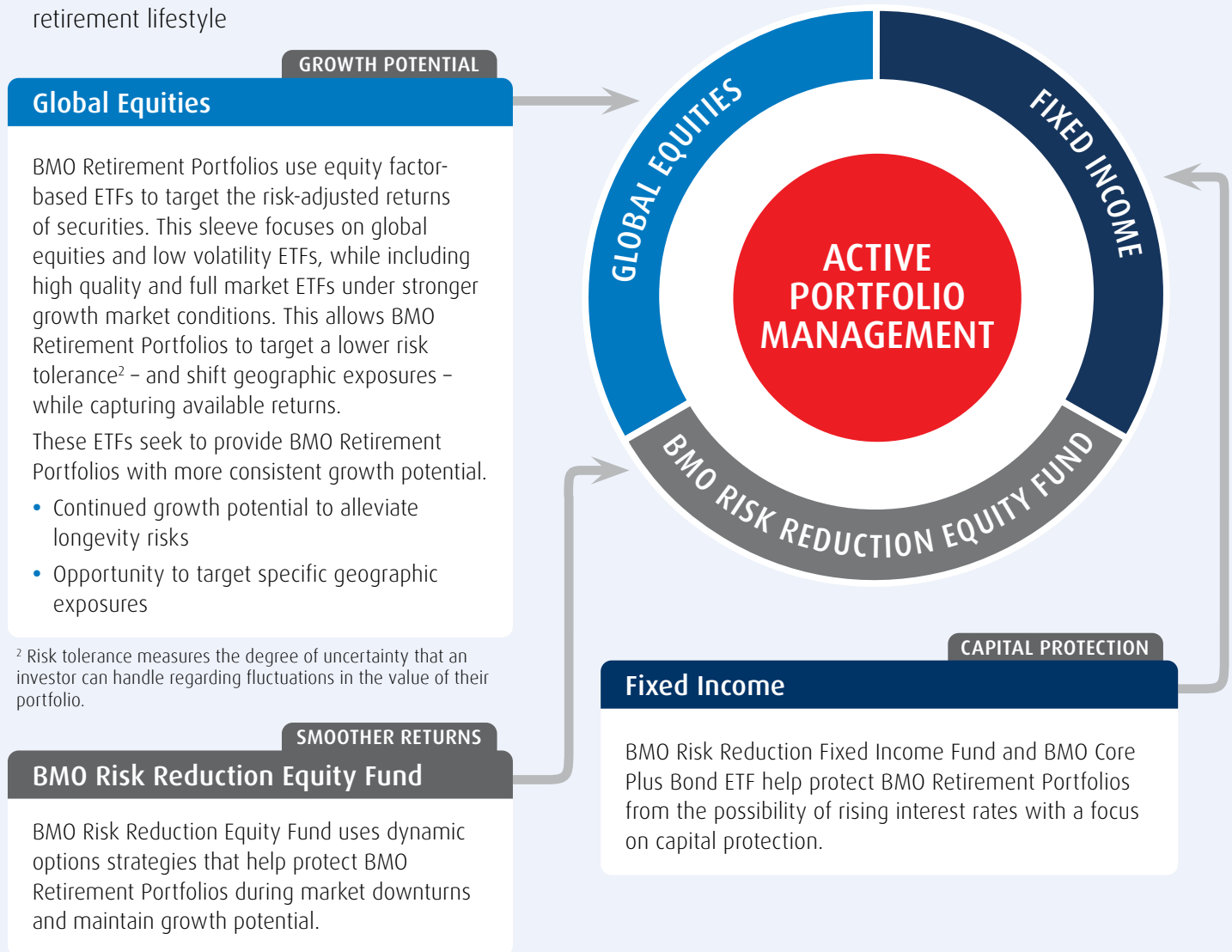
These are target allocation and may change based on active management of the fund.

¹ StatsCan, June 2018.

Integrate BMO's investment approach with your retirement

BMO Asset Management's 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.

- Moving 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



Contact your investment professional or visit bmo.com to find out why BMO Retirement Portfolios are good for you now and better for you later.



This brochure is for information purposes. The information contained herein is not, and should not be construed as, investment, tax or legal advice to any party. Particular investments and/or trading strategies should be evaluated relative to the individual's investment objectives and professional advice should be obtained with respect to any circumstance.

Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant mutual fund before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Distributions are not guaranteed and are subject to change and/or elimination.

For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus.

BMO Mutual Funds are managed by BMO Investments Inc., which is an investment fund manager and a separate legal entity from Bank of Montreal.

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