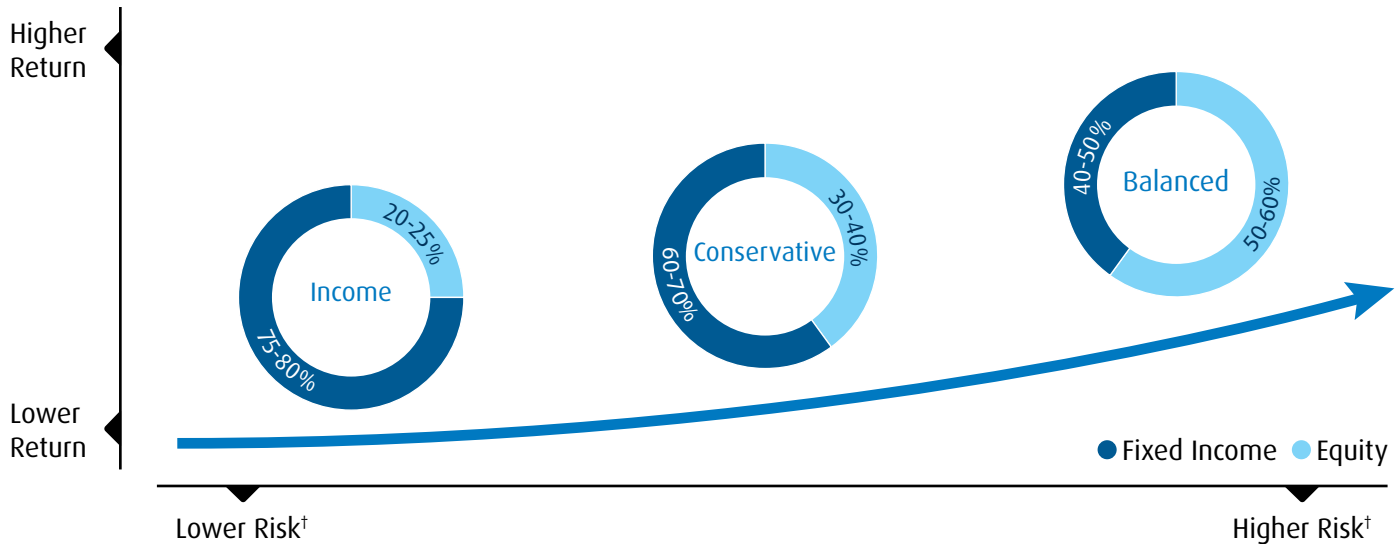


Fact sheet



Equity	Ticker	BMO USD Income ETF Portfolio (%)	BMO USD Conservative ETF Portfolio (%)	BMO USD Balanced ETF Portfolio (%)
BMO S&P 500 Index ETF – USD units	ZSP.U	21.0	31.5	46.5
Industrial Select Sector SPDR Fund USD	XLI	1.5	2.0	2.6
Health Care Select Sector SPDR Fund USD	XLV	1.5	2.0	2.5
BMO Nasdaq 100 Equity Index Fund – USD units	ZNQ.U	1.0	1.5	2.0
BMO S&P US Mid-Cap Index ETF – USD units	ZMID.U	1.2	1.3	3.4
BMO S&P US Small Cap Index ETF – USD units	ZSML.U	1.2	1.3	3.5
iShares Gold Trust ETF – USD units	IAU	0.5	0.8	1.2
Total Equity		28	40	62
Fixed Income	Ticker	BMO USD Income ETF Portfolio (%)	BMO USD Conservative ETF Portfolio (%)	BMO USD Balanced ETF Portfolio (%)
iShares MBS ETF – USD units	MBB-US	18.9	15.7	10.0
BMO Short-Term US Treasury Bond ETF – USD units	ZTS.U	8.7	6.6	5.6
BMO Mid-Term US Treasury Bond ETF – USD units	ZTM.U	8.0	7.4	3.0
BMO Long-Term US Treasury Bond ETF – USD units	ZTL.U	9.5	8.1	5.3
BMO Mid-Term US IG Corporate Bond ETF – USD units	ZIC.U	20.4	16.8	10.8
BMO High Yield US Corporate Bond Index ETF – USD units	ZJK.U	3.6	3.0	1.9
Cash	-	2.9	2.0	1.6
Total Fixed Income		72	60	38

Asset allocation as of April 30, 2024.

† Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.

Mutual Fund Trust	BMO USD Income ETF Portfolio	BMO USD Conservative ETF Portfolio	BMO USD Balanced ETF Portfolio
Series A	BM0816	BM0814	BM0812
Series T6	BM0817	BM0815	BM0813

Management Expense Ratio*	BMO USD Income ETF Portfolio	BMO USD Conservative ETF Portfolio	BMO USD Balanced ETF Portfolio
Series A	1.48%	1.54%	1.58%
Minimum Investment/CSP	\$500 / \$50	\$500 / \$50	\$500 / \$50

*Management Expense Ratio ("MER") is as of September 30, 2023.



BMO Global Asset Management is a brand name that comprises BMO Asset Management Inc. and BMO Investments Inc.

Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the ETF facts, 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.

For a summary of the risks of an investment in the BMO Mutual Funds, please see the specific risks set out in the prospectus. ETF Series of the BMO Mutual Funds trade like stocks, fluctuate in market value and may trade at a discount to their net asset value, which may increase the risk of loss. Distributions are not guaranteed and are subject to change and/or elimination.

S&P®, S&P/TSX Capped Composite®, S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and "TSX" is a trademark of TSX Inc. These trademarks have been licensed for use by S&P Dow Jones Indices LLC and sublicensed to BMO Asset Management Inc. in connection with the above mentioned BMO ETFs. These BMO ETFs are not sponsored, endorsed, sold or promoted by S&P Dow Jones LLC, S&P, TSX, or their respective affiliates and S&P Dow Jones Indices LLC, S&P, TSX and their affiliates make no representation regarding the advisability of trading or investing in such BMO ETF(s). Nasdaq®, OMX®, NASDAQ OMX®, Nasdaq-100®, and Nasdaq-100 Index®, are registered trademarks of The NASDAQ OMX Group, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by BMO Asset Management Inc.

®/™Registered trademarks/trademark of Bank of Montreal, used under licence.