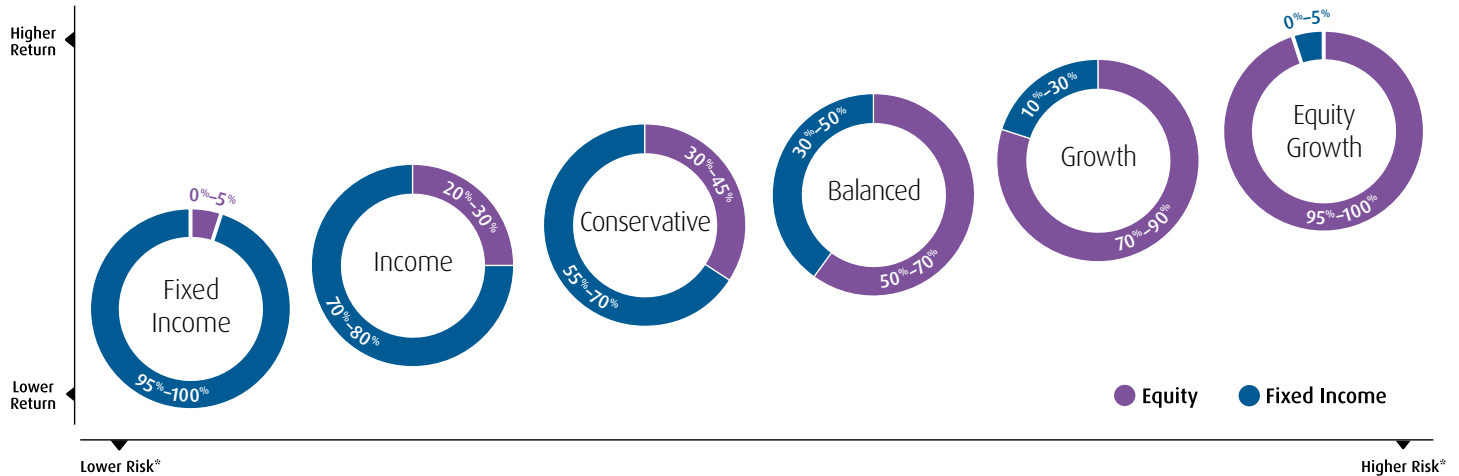


Fact sheet: Portfolio Asset Allocation



Fixed Income	Ticker	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO Aggregate Bond Index ETF	ZAG	10.9	16.8	18.3	11.5	4.6	-
BMO Mid-Term US IG Corporate Bond ETF (CAD Hgd)	ZMU	34.9	17.1	13.9	9.0	4.2	-
BMO High Yield US Corporate Bond (CAD Hgd)	ZHY	7.4	4.5	3.5	2.3	1.0	-
BMO Core Plus Bond Fund ETF	ZCPB	5.5	6.6	4.8	3.4	2.3	-
BMO Emerging Markets Bond ETF (CAD Hgd)	ZEF	9.9	5.5	4.2	2.7	1.2	-
BMO Canadian MBS Index ETF	ZMBS	5.2	3.4	2.5	1.5	-	-
SPDR Portfolio Tips ETF	SPIP-US	4.8	-	-	-	-	-
BMO Long Federal Bond Index ETF	ZFL	8.0	3.9	3.5	2.1	0.7	-
BMO Ultra Short-Term Bond ETF	ZST	4.4	3.2	2.5	1.3	0.5	-
BMO Discount Bond Index ETF	ZDB	-	6.1	-	0.5	-	-
Cash & Cash Equivalents		9.1	3.0	3.4	2.1	1.4	0.6
TOTAL Fixed Income		100	70	57	37	16	1
Equity	Ticker	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO S&P 500 Index ETF	ZSP	-	12.0	17.1	24.6	28.8	33.2
BMO S&P/TSX Capped Comp Index ETF	ZCN	-	6.7	9.4	14.4	19.1	18.2
BMO MSCI EAFE Index ETF	ZEA	-	5.5	6.9	11.9	16.5	17.1
BMO MSCI Emerging Markets Index ETF	ZEM	-	0.9	1.2	1.9	2.5	3.0
BMO MSCI Europe High Quality Index ETF	ZEQ	-	1.4	2.7	3.1	3.3	5.9
BMO Japan Index ETF	ZJPN	-	0.8	1.5	1.6	1.7	3.0
SPDR S&P 500 ETF	SPY	-	0.1	0.1	0.1	0.1	0.1
BMO Global Infrastructure Fund	BGIF	-	-	-	-	1.0	1.0
BMO Global REIT Fund	BGRT	-	-	-	-	1.0	1.0
BMO S&P US Small Cap Index ETF	ZSML	-	-	-	0.6	0.6	0.9
iShares Gold Trust	IAU	-	0.6	0.8	1.2	1.7	2.1
Industrial Select Sector SPDR ETF	XLI	-	0.3	0.6	0.5	0.5	1.6
BMO Equal Weight US Bank Index ETF	ZBK	-	0.2	0.8	0.8	0.8	2.4
Technology Select Sector SPDR ETF	XLK	-	0.2	0.5	0.4	0.5	1.3
BMO NASDAQ 100 Equity Index ETF	ZNQ	-	-	-	-	3.3	4.3
BMO Global Health Care Fund	BGHC	-	0.3	0.6	0.6	0.6	1.8
SPDR S&P Metals & Mining ETF	XME	-	0.0	0.0	0.0	0.1	0.1
iShares China Large Cap ETF	FXI	-	0.2	0.3	0.4	0.6	0.7
BMO MSCI India ESG Leaders Index ETF	ZID	-	0.3	0.4	0.7	0.9	1.0
BMO Equal Weight Global Base Metals Index ETF	ZMT	-	0.2	0.3	0.5	0.6	0.8
TOTAL Equity		0	30	43	63	84	99

Asset allocation as of July 31, 2024.

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

BMO Global Asset Management's Multi-Asset Solutions team may temporarily widen the Income and Conservative portfolios' allocation bands to a maximum of 20%, however the equity weight in the Income Portfolio will never exceed 30%.

Mutual Fund Trust	Fixed Income				Income				Conservative				Balanced				Growth				Equity Growth			
	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based	FE*	LL†	DSC†	Fee Based
Advisor	99700	98700	97700	-	99701	98701	97701	-	99702	98702	97702	-	99703	98703	97703	-	99704	98704	97704	-	99705	98705	97705	-
T6	34706	33706	32706	-	34707	33707	32707	-	34708	33708	32708	-	34709	33709	32709	-	34710	33710	32710	-	34712	33712	32712	-
F	-	-	-	95700	-	-	-	95701	-	-	-	95702	-	-	-	95703	-	-	-	95704	-	-	-	95705
F2	-	-	-	14700	-	-	-	14701	-	-	-	14702	-	-	-	14703	-	-	-	14704	-	-	-	-
F4	-	-	-	-	-	-	-	37701	-	-	-	-	-	-	-	37703	-	-	-	-	-	-	-	-
F6	-	-	-	-	-	-	-	36701	-	-	-	36702	-	-	-	36703	-	-	-	36704	-	-	-	36705

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

Advisor (%)	1.01	1.67	1.67	1.72	1.72	1.78
F (%)	0.45	0.56	0.56	0.61	0.62	0.67

Trailer Fees	Fixed Income	Income	Conservative	Balanced	Growth	Equity Growth
FE*	0.5%	1.0%	1.0%	1.0%	1.0%	1.0%
LL†	0.5%	1.0%	1.0%	1.0%	1.0%	1.0%
DSC†	0.25%	0.5%	0.5%	0.5%	0.5%	0.5%

Commissions (Excluding No Load)

SC	0-5%	0-5%	0-5%	0-5%	0-5%	0-5%
LL†	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
DSC†	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

*FE = Sale charge.

†DSC and LL purchase options are no longer available for sale.

Learn more at bmogam.com/ca-en/advisors

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Fund Codes

Lump sum Deposits, Withdrawals, Switches, SWPs and Deposits by PAD

Please select from the following fund codes (For FundServ trades, use management code "BLA"):

Fund	GIF 75/75 ⁷⁵ / ₇₅					GIF 75/100 ⁷⁵ / ₁₀₀				
	Class A			Class F		Class A			Class F	
	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name ¹	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name ¹
Fixed Income ETF Portfolio	2011	2001	2002	2005	2006	1011	1001	1002	1005	1006
Income ETF Portfolio	2111	2101	2102	2105	2106	1111	1101	1102	1105	1106
Conservative ETF Portfolio	2211	2201	2202	2205	2206	1211	1201	1202	1205	1206
Balanced ETF Portfolio	2311	2301	2302	2305	2306	1311	1301	1302	1305	1306
Growth ETF Portfolio	2411	2401	2402	2405	2406	1411	1401	1404	1405	1406
Equity Growth ETF Portfolio	2511	2501	2502	2505	2506	1511	1501	1502	1505	1506

Fund	75/100 Plus ² ⁷⁵ / ₁₀₀		
	Front-End Load	Class F	
		Nominee	Client Name ¹
Fixed Income ETF Portfolio	79011	79005	79006
Income ETF Portfolio	79111	79105	79106
Conservative ETF Portfolio	79211	79205	79206
Balanced ETF Portfolio	79411	79305	79306

Fund	GIF 100/100 ¹⁰⁰ / ₁₀₀				
	Class A			Class F	
	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client Name ¹
Conservative ETF Portfolio	5011	5001	5002	5005	5006
Balanced ETF Portfolio	5111	5101	5102	5105	5106

Commissions (Gross): Class A and Class A Prestige

	Front-end load	No-load	
		No-load (3)	No-load (5)
		Deposit	0 to 5.0% negotiated with client
Trailer (paid monthly)	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 1 st month 0% money market	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige(100/100) of investment value starting in 25 th month 0% money market	0.50% Class A 0.50% Class A Prestige (75/75 & 75/100) 0.35% Class A Prestige (100/100) of investment value starting in 25 th month 0% money market 1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 73 rd month 0% money market

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Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.

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¹ F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

² Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge options.

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