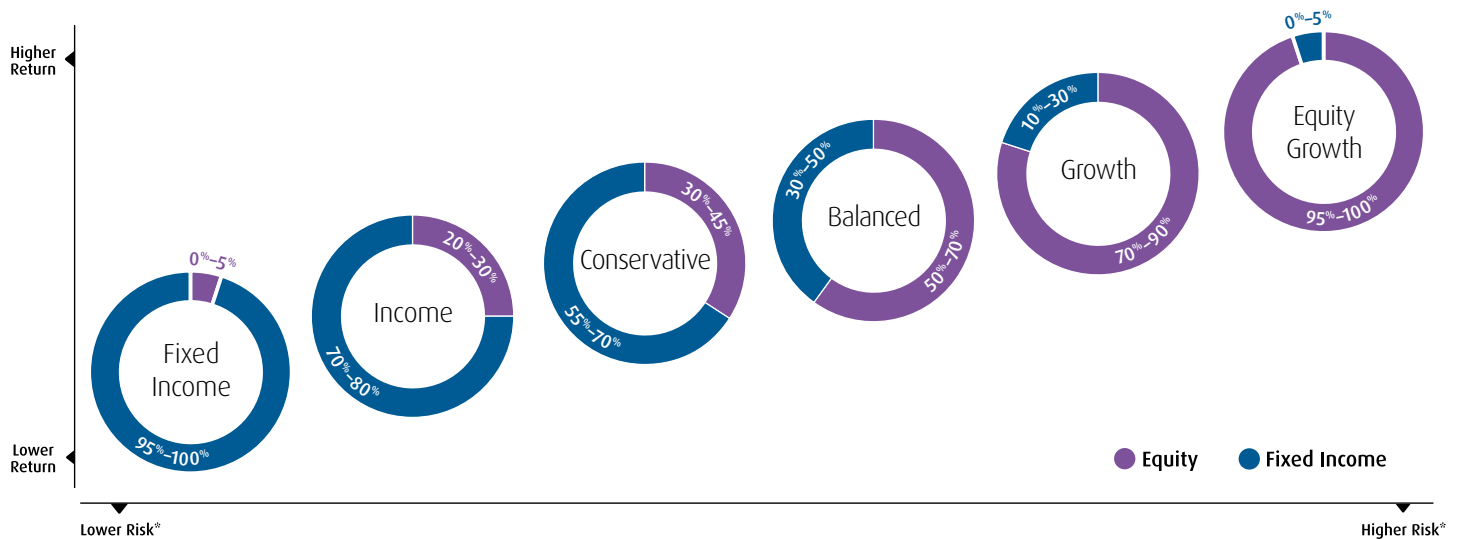


# Fact sheet



Fixed Income	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO Aggregate Bond Index ETF <b>ZAG</b>	25.9	29.4	25.2	17.7	9.6	-
BMO Mid-Term US IG Corporate Bond ETF (CAD Hgd) <b>ZMU</b>	30.2	17.4	15.0	9.9	5.3	-
BMO High Yield US Corporate Bond (CAD Hgd) <b>ZHY</b>	2.5	1.9	1.6	1.1	0.6	-
BMO Core Plus Bond Fund ETF <b>ZCPB</b>	7.6	8.1	6.3	4.4	3.6	-
BMO Emerging Markets Bond ETF (CAD Hgd) <b>ZEF</b>	5.1	5.8	5.0	3.3	1.8	-
BMO Canadian MBS Index ETF <b>ZMBS</b>	7.2	4.1	3.2	2.0	-	-
SPDR Portfolio Tips ETF <b>SPIP-US</b>	6.7	-	-	-	-	-
BMO Long Federal Bond Index ETF <b>ZFL</b>	5.2	3.2	2.8	1.4	0.5	-
Cash & Cash Equivalents	9.6	4.8	6.1	6.9	5.8	7.9
<b>Total Fixed Income</b>	<b>100</b>	<b>75</b>	<b>65</b>	<b>47</b>	<b>27</b>	<b>8</b>
Equity	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO S&P 500 Index ETF <b>ZSP</b>	-	8.0	11.2	16.6	23.3	29.7
BMO S&P/TSX Capped Comp Index ETF <b>ZCN</b>	-	8.2	11.5	17.9	24.1	30.4
BMO MSCI EAFE Index ETF <b>ZEA</b>	-	5.2	6.6	11.5	15.3	17.1
BMO MSCI Emerging Markets Index ETF <b>ZEM</b>	-	1.0	1.5	2.4	3.2	4.0
BMO MSCI Europe High Quality Index ETF <b>ZEQ</b>	-	1.0	1.8	2.3	2.2	4.1
BMO Japan Index ETF <b>ZJPN</b>	-	1.0	1.7	2.3	2.2	4.1
iShares US Technology ETF <b>IYW</b>	-	0.9	0.5	-	-	-
Energy Select Sectors SPDR Fund <b>XLE</b>	-	-	-	-	-	-
BMO Brookfield Global Renewables Infrastructure Fund ETF <b>GRNI</b>	-	-	-	-	1.0	1.0
BMO Brookfield Global Real Estate Tech Fund ETF <b>TOWR</b>	-	-	-	-	1.0	1.0
Health Care Select Sector SPDR Fund <b>XLV</b>	-	-	-	0.0	0.1	-
BMO S&P US Small Cap Index ETF <b>ZSML</b>	-	-	-	0.5	0.5	0.7
<b>Total Equity</b>	<b>0</b>	<b>25</b>	<b>35</b>	<b>53</b>	<b>73</b>	<b>92</b>

Asset allocation as of November 30, 2022.

\*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	-	-	-	14705
F4	-	-	-	-	-	-	-	37701	-	-	-	37702	-	-	-	37703	-	-	-	37704	-	-	-	37705
F6	-	-	-	-	-	-	-	36701	-	-	-	36702	-	-	-	36703	-	-	-	36704	-	-	-	36705

**Management Expense Ratio (MER) as of September 30, 2021**

Advisor	1.00%	1.67%	1.67%	1.72%	1.72%	1.78%
F	0.44%	0.55%	0.55%	0.61%	0.61%	0.66%

Corporate Class	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	-	-	-	-	87490	86490	85490	-	-	-	-	-	87491	86491	85491	-	87492	86492	85492	-	87493	86493	85493	-
T6	-	-	-	-	64490	63490	62490	-	-	-	-	-	64491	63491	62491	-	64492	63492	62492	-	64493	63493	62493	-
F	-	-	-	-	-	-	-	88490	-	-	-	-	-	-	-	88491	-	-	-	88492	-	-	-	88493
F2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14491	-	-	-	-	-	-	-	-	-
F6	-	-	-	-	-	-	-	36490	-	-	-	36491	-	-	-	-	-	-	-	36492	-	-	-	36493

**Management Expense Ratio (MER) as of September 30, 2021**

Advisor	-	1.67%	-	1.72%	1.72%	1.79%
F	-	0.56%	-	0.61%	0.61%	0.66%

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 [bmomutualfunds.com/advisor](https://bmomutualfunds.com/advisor)

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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 					GIF 75/100 				
	A Class					A Class				
	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class (nominee only)	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class (nominee only)
Fixed Income ETF Portfolio	2011	2021	2001	2002	2005	1011	1021	1001	1002	1005
Income ETF Portfolio	2111	2121	2101	2102	2105	1111	1121	1101	1102	1105
Conservative ETF Portfolio	2211	2221	2201	2202	2205	1211	1221	1201	1202	1205
Balanced ETF Portfolio	2311	2321	2301	2302	2305	1311	1321	1301	1302	1305
Growth ETF Portfolio	2411	2421	2401	2402	2405	1411	1421	1401	1404	1405
Equity Growth ETF Portfolio	2511	2521	2501	2502	2505	1511	1521	1501	1502	1505

Fund	75/100 Plus 	
	Front-End Load	F Class (nominee only)
Fixed Income ETF Portfolio	79011	79005
Income ETF Portfolio	79111	79105
Conservative ETF Portfolio	79211	79205
Balanced ETF Portfolio	79411	79305

Fund	GIF 100/100 				
	A Class				
	Front-End Load	Deferred Sales Charge	No-Load (3)	No-Load (5)	F Class (nominee only)
Conservative ETF Portfolio	5011	5021	5001	5002	5005
Balanced ETF Portfolio	5111	5121	5101	5102	5105

### Commissions (Gross): Class A and Prestige Class

	Front-end load	Deferred Sales Charge	No-load	
			No-load (3)	No-load (5)
<b>Deposit</b>	0 to 5.0% negotiated with client	5.0%	3.0%	5.0%
<b>Trailer (paid monthly)</b>	1.00% Class A 1.00% Prestige Class (75/75 & 75/100) 0.85% Prestige Class (100/100) of investment value starting in 1 <sup>st</sup> month 0% money market	0.50% Class A 0.50% Prestige Class (75/75 & 75/100) 0.35% Prestige Class (100/100) of investment value starting in 1 <sup>st</sup> month 0% money market	1.00% Class A 1.00% Prestige Class (75/75 & 75/100) 0.85% Prestige Class (100/100) of investment value starting in 25 <sup>th</sup> month 0% money market	0.50% Class A 0.50% Prestige Class (75/75 & 75/100) 0.35% Prestige Class (100/100) of investment value starting in 25 <sup>th</sup> month 0% money market 1.00% Class A 1.00% Prestige Class (75/75 & 75/100) 0.85% Prestige Class (100/100) of investment value starting in 73 <sup>rd</sup> month 0% money market

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