

Helping you to
create and manage
your wealth.



Well rounded financial solutions designed to help
you build and maintain your long-term wealth.

Making investing make sense

The BMO SelectTrust® Portfolios are structured with investors in mind. They are innovative solutions designed to provide you with the utmost flexibility in creating and managing wealth, yet they are easy to use. They are designed so you can understand and make sense of your investments.

With BMO SelectTrust® Portfolios, we look after a number of investment functions that many investors find time consuming, confusing or stressful.

Once you start investing, we continuously monitor each portfolio and rebalance it automatically should market movements take its asset mix too far away from its target mix.

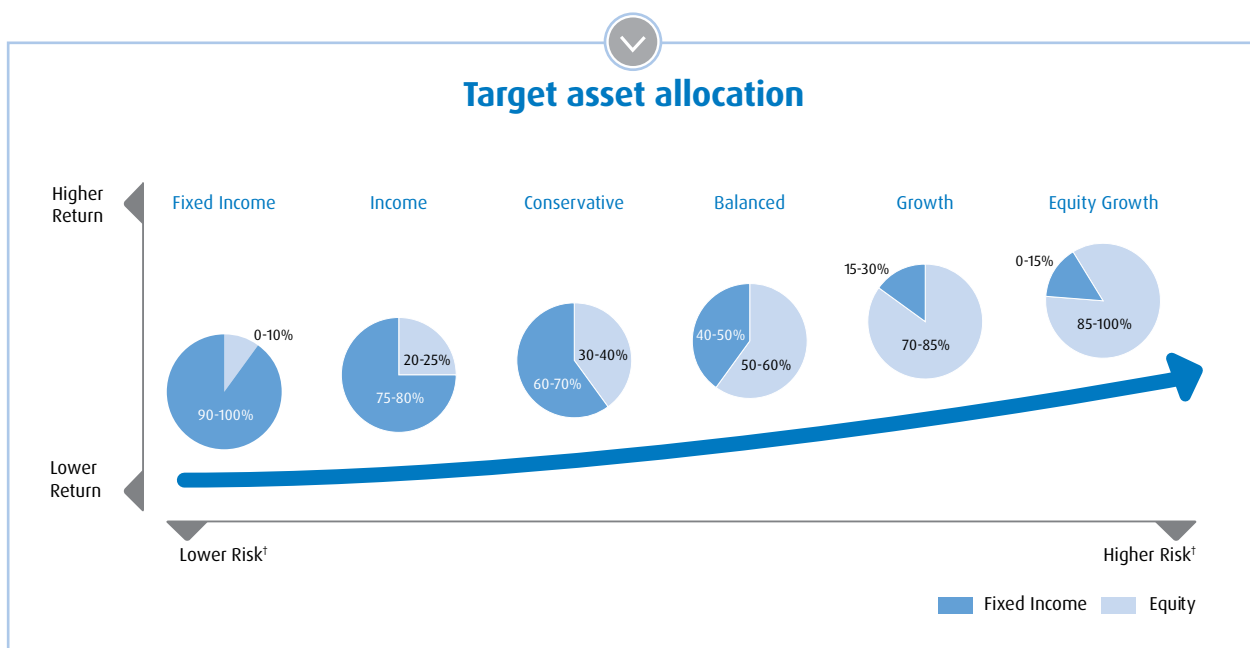
Having us perform these tasks can simplify investing and gives you peace of mind knowing your investments are with a trusted partner.

Key features & benefits of BMO SelectTrust® Portfolios

An all-in-one investment solution

BMO Global Asset Management (BMO GAM) builds diversified portfolios using the best investment ideas in the market to help produce smoother returns while seeking to outperform. Investors can select a portfolio based on their individual investment goals and objectives.

BMO SelectTrust® Portfolios are core investments that aim to deliver the highest potential returns based on your risk profile. BMO GAM uses quantitative and qualitative techniques to carefully manage the risk of each BMO SelectTrust® Portfolio to offer participation when markets are moving higher and downside protection when markets are in decline.



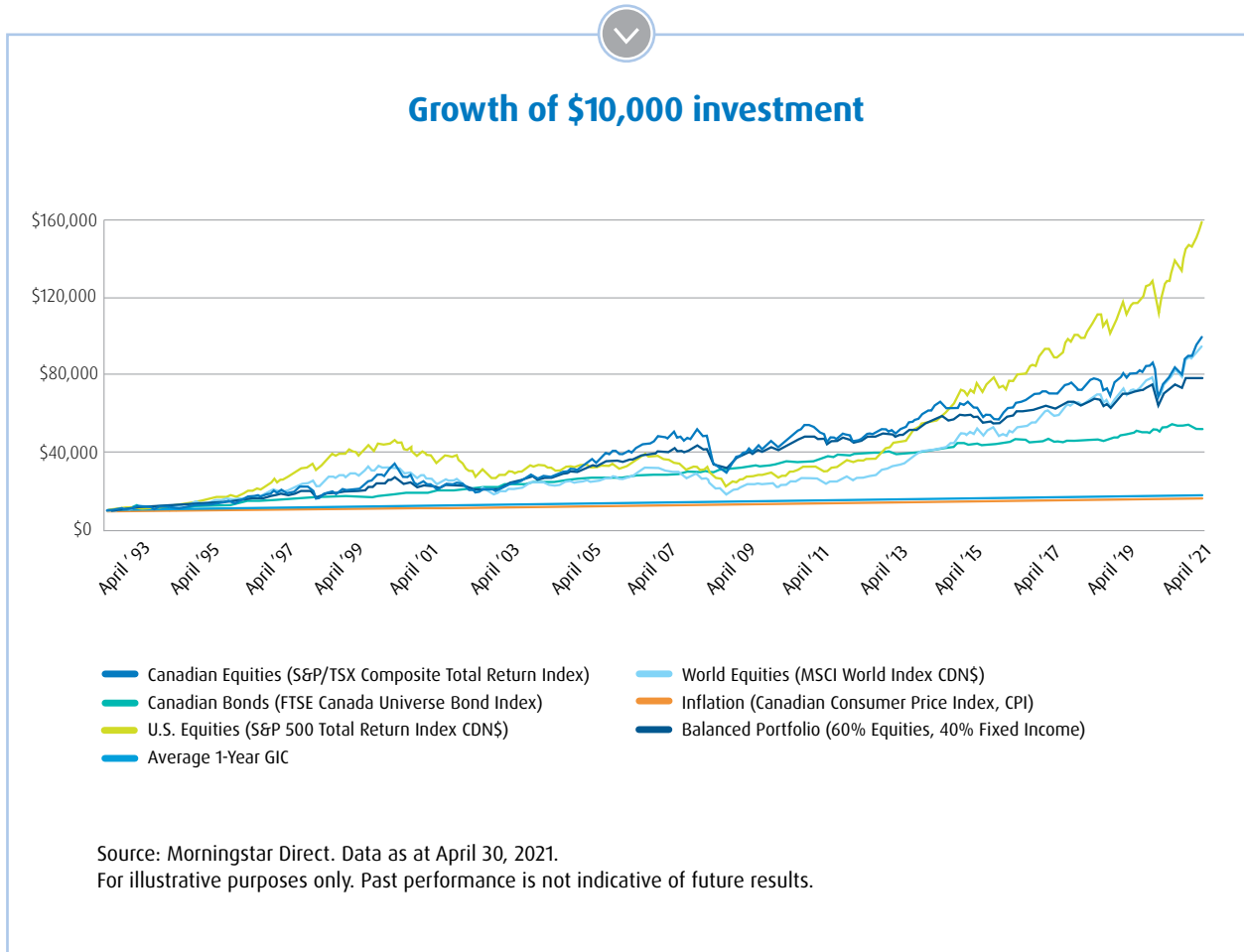
Key benefits

- Easy to use, all-in-one investment solutions that saves valuable time
- Portfolios that target a maximum potential return based on an individual's risk profile
- Diversified portfolio of actively managed funds and passively managed ETFs combined in a single mutual fund
- Professional portfolio management with ongoing monitoring
- They can be used as a core holding in your portfolio

†Risk tolerance measures the degree of uncertainty that an investor can handle regarding fluctuations in the value of their portfolio.

Long-term asset returns and risks differ

History has shown that over the long-term, equity investments outperform fixed income investments. What the chart below shows, however, is that there can be a significant amount of difference in return and risk among asset classes. This means that if you have too large a weight to equities, the value of your investments could fluctuate. If you do not invest in enough equities, your returns could be too low to meet your investment goals.



By regularly monitoring holdings and rebalancing to maintain the target asset range, the portfolios are automatically updated to account for market movements. Using a research based approach, the BMO SelectTrust® Portfolios maintain a long-term strategic asset allocation while utilizing regular rebalancing.



Understanding of Active and Passive investing

Passive investing

- Delivers market returns less management fees
- Can more efficiently access certain markets and asset classes
- Rules based methodology may mitigate the emotional element of investing

Active investing

- Potential to outperform the market
- Can provide downside protection and risk control
- Flexible mandates allow managers to move in and out of stocks and sectors

BMO SelectTrust® Portfolios combine both active and passive investing strategies, giving you the best of both worlds.



Drop by your local BMO Bank of Montreal branch and speak to an investment fund specialist.



Talk with us
1-800-665-7700



Learn more
bmo.com/mutualfunds

BMO **Global Asset Management**

This publication is intended for general informational purposes only. This information should not be construed as providing specific or personalized investment, financial, legal, accounting or tax advice. Particular investments or strategies should be evaluated according to each individual's investment objectives. Professional advice regarding an individual's particular financial and taxation position should always be obtained.

BMO Global Asset Management is a brand name that comprises BMO Asset Management Inc., BMO Investments Inc., BMO Asset Management Corp., BMO Asset Management Limited and BMO's specialized investment management firms.

BMO Mutual Funds refers to certain mutual funds and/or series of mutual funds offered by BMO Investments Inc. a financial services firm and separate legal entity from Bank of Montreal.

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 SelectTrust® Portfolios include: BMO SelectTrust® Fixed Income Portfolio, BMO SelectTrust® Income Portfolio, BMO SelectTrust® Conservative Portfolio, BMO SelectTrust® Balanced Portfolio, BMO SelectTrust® Growth Portfolio and BMO SelectTrust® Equity Growth Portfolio.

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