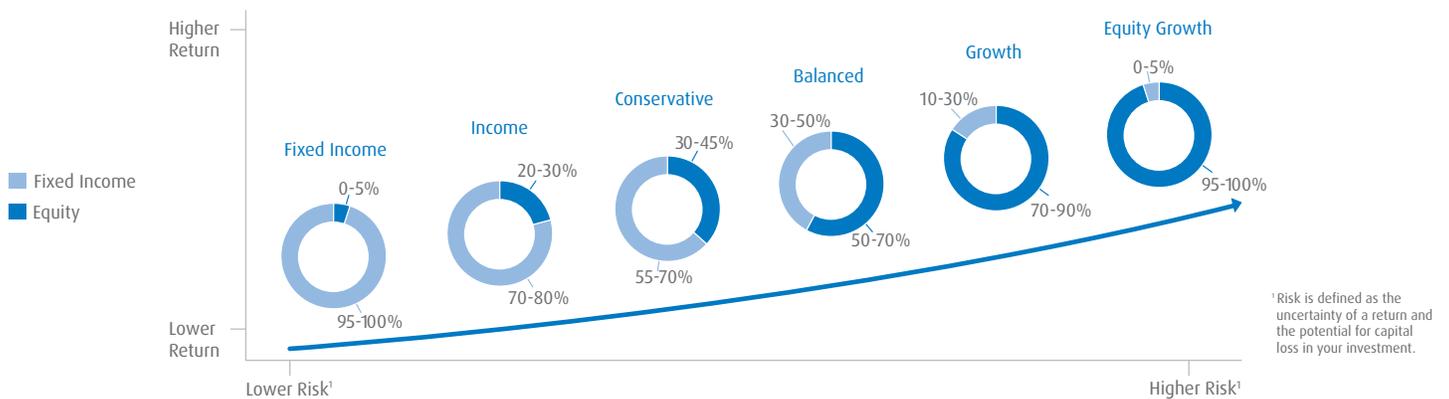


All-in-one Investment Solutions

Find the right portfolio to meet your needs.



¹Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.

Fixed Income	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO Aggregate Bond Index ETF ZAG	15.8	25.8	21.0	14.6	7.5	-
BMO Mid-Term US IG Corporate Bond ETF (CAD Hgd) ZMU	35.8	18.7	15.4	10.2	5.2	-
BMO High Yield US Corporate Bond (CAD Hgd) ZHY	6.2	2.7	2.9	1.5	0.9	-
BMO Core Plus Bond Fund ETF ZCPB	5.7	6.7	4.9	3.5	2.5	-
BMO Emerging Markets Bond ETF (CAD Hgd) ZEF	10.9	6.1	5.0	3.3	1.6	-
BMO Canadian MBS Index ETF ZMBS	5.4	3.5	2.6	1.7	-	-
SPDR Portfolio Tips ETF SPIP-US	4.9	-	0.0	-	-	-
BMO Long Federal Bond Index ETF ZFL	11.8	6.3	5.5	3.4	1.3	-
Cash & Cash Equivalents	3.6	5.1	5.2	3.5	3.0	2.6
Total Fixed Income	100	75	63	42	22	3

Equity	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO S&P 500 Index ETF ZSP	-	7.3	11.1	16.4	21.6	27.5
BMO S&P/TSX Capped Comp Index ETF ZCN	-	6.5	9.9	15.3	20.8	26.0
BMO MSCI EAFE Index ETF ZEA	-	5.2	7.0	13.6	18.7	2.3
BMO MSCI Emerging Markets Index ETF ZEM	-	1.6	2.4	4.0	5.3	6.5
BMO MSCI Europe High Quality Index ETF ZEQ	-	1.2	2.2	2.7	2.7	4.8
BMO Japan Index ETF ZJPN	-	1.1	2.1	2.6	2.6	4.7
Industrial Select Sector SPDR Fund XLI	-	0.6	0.8	1.0	1.1	1.4
iShares S&P/TSX Capped Materials Index ETF XMA	-	0.5	0.8	1.0	1.2	1.5
BMO Brookfield Global Renewables Infrastructure Fund ETF GRNI	-	-	-	-	1.0	1.0
BMO Brookfield Global Real Estate Tech Fund ETF TOWR	-	-	-	-	1.0	1.0
BMO S&P US Small Cap Index ETF ZSML	-	-	-	0.5	0.4	0.7
BMO MSCI China ESG Leaders ZCH	-	-	-	0.1	0.6	0.9
iShares Gold Trust	-	0.8	1.1	1.2	1.1	1.2
Total Equity	0	25	37	58	78	97

Asset allocation as of May 31, 2023.

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%.

Fund Codes

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

Please select from the following fund codes:

	GIF 75/75 				
	Class A			Class F	
Fund	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client name ²
Fixed Income ETF Portfolio	BLA2011	BLA2001	BLA2002	BLA2005	BLA2006
Income ETF Portfolio	BLA2111	BLA2101	BLA2102	BLA2105	BLA2106
Conservative ETF Portfolio	BLA2211	BLA2201	BLA2202	BLA2205	BLA2206
Balanced ETF Portfolio	BLA2311	BLA2301	BLA2302	BLA2305	BLA2306
Growth ETF Portfolio	BLA2411	BLA2401	BLA2402	BLA2405	BLA2406
Equity Growth ETF Portfolio	BLA2511	BLA2501	BLA2502	BLA2505	BLA2506

	GIF 75/100 				
	Class A			Class F	
Fund	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client name ²
Fixed Income ETF Portfolio	BLA1011	BLA1001	BLA1002	BLA1005	BLA1006
Income ETF Portfolio	BLA1111	BLA1101	BLA1102	BLA1105	BLA1106
Conservative ETF Portfolio	BLA1211	BLA1201	BLA1202	BLA1205	BLA1206
Balanced ETF Portfolio	BLA1311	BLA1301	BLA1302	BLA1305	BLA1306
Growth ETF Portfolio	BLA1411	BLA1401	BLA1402	BLA1405	BLA1406
Equity Growth ETF Portfolio	BLA1511	BLA1501	BLA1502	BLA1505	BLA1506

	75/100 Plus ³ 		
	Class A	Class F	
Fund	Front-End Load	Nominee	Client name ²
Fixed Income ETF Portfolio	BLA79011	BLA79005	BLA79006
Income ETF Portfolio	BLA79111	BLA79105	BLA79106
Conservative ETF Portfolio	BLA79211	BLA79205	BLA79206
Balanced ETF Portfolio	BLA79311	BLA79305	BLA79306

	GIF 100/100 				
	Class A			Class F	
Fund	Front-End Load	No-Load (3)	No-Load (5)	Nominee	Client name ²
Conservative ETF Portfolio	BLA5011	BLA5001	BLA5002	BLA5005	BLA5006
Balanced ETF Portfolio	BLA5111	BLA5101	BLA5102	BLA5105	BLA5106

² F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

³ Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge options.

Deposits qualifying for Prestige Class will automatically be switched from Class A or Class F to corresponding Prestige Class fund. Class F Prestige only available for 75/75 guarantee funds.

Commissions (Gross)

Class A and Class A Prestige		Front-End Load	No-Load	
			No-Load (3)	No-Load (5)
	Deposit	0 – 5.0% negotiated with client	3.0%	5.0%
	Trailer (paid monthly)	1.00% Class A	1.00% Class A	0.50% Class A
		1.00% Class A Prestige (75/75 & 75/100)	1.00% Class A Prestige (75/75 & 75/100)	0.50% Class A Prestige (75/75 & 75/100)
		0.85% Class A Prestige (100/100) of investment value starting in 1 st month	0.85% Class A Prestige (100/100) of investment value starting in 25 th month	0.35% Class A Prestige (100/100) of investment value starting in 25 th month
		0% money market	0% money market	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

Let's connect

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Deposits qualifying for Prestige Class will automatically be switched from Class A or Class F to corresponding Prestige Class fund. Class F Prestige only available for 75/75 guarantee funds.

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Insurer: BMO Life Assurance Company.