

BMO Global Income & Growth Fund

Global Investing Made Easy – All-in-one Global Balanced Fund

- Core, All-in-one, Global Multi-Asset Solution
- Experienced, Award-Winning¹ Global Sector Teams with a Differentiated Process
- Ability to invest in Multiple Asset Classes, Regions and Sectors

BMO Global Income & Growth Fund uses their knowledge and insights from over 40 investment professionals and aims to leverage their top ideas in one global balanced Fund. They incorporate insights from micro (individual stocks) to macro (how will inflation affect different asset classes) in one comprehensive global balanced fund that can invest in multiple asset classes, regions or sectors.



Sadiq Adatia,
FSA, FCIA, CFA
CIO



Marchello Holditch,
CAIA, CFA
Director
Portfolio Manager
MAST



Jeff Elliott, Ph.D, CFA, MBA
Director, Portfolio Manager
Global Equities



Valuation
Fundamental anchor that drives long-term (36+ month) views



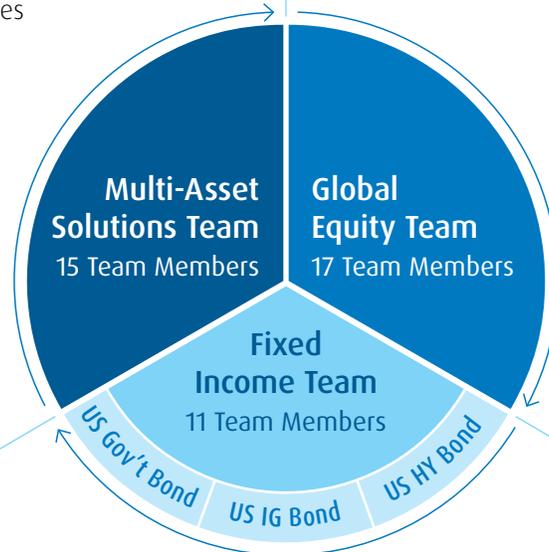
Economy
Economic cycle important for medium-term (6-36 month) views



Policy
Policy impacts short-term to long term (6-36+ month) views



Behaviour
Behaviour impacts shorter-term (3-12 month) views



Top Down
Sector weights are determined through combination of macro and fundamental insights



Bottom Up
Global equity security selection driven by sector specialist best ideas



Earl Davis, C.DIR, MBA, CFA
Managing Director, Portfolio Manager
Fixed Income



Forecasting
Macro Thematic View



Risk Expression
Aims to Optimize the Exposure



Credit & Research Selection
Proprietary credit research model



Portfolio Construction
Aims to Balance the Risks



Risk Management
Aims to Protect the Downside

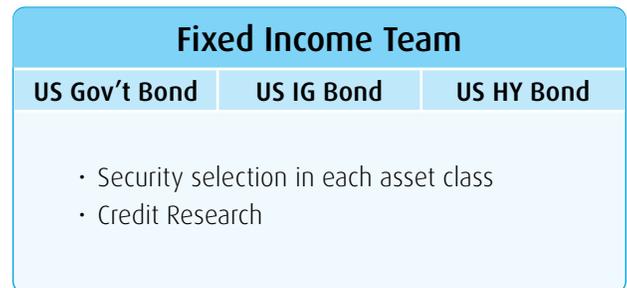
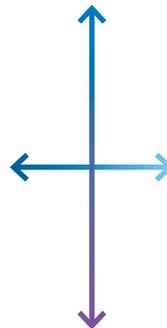
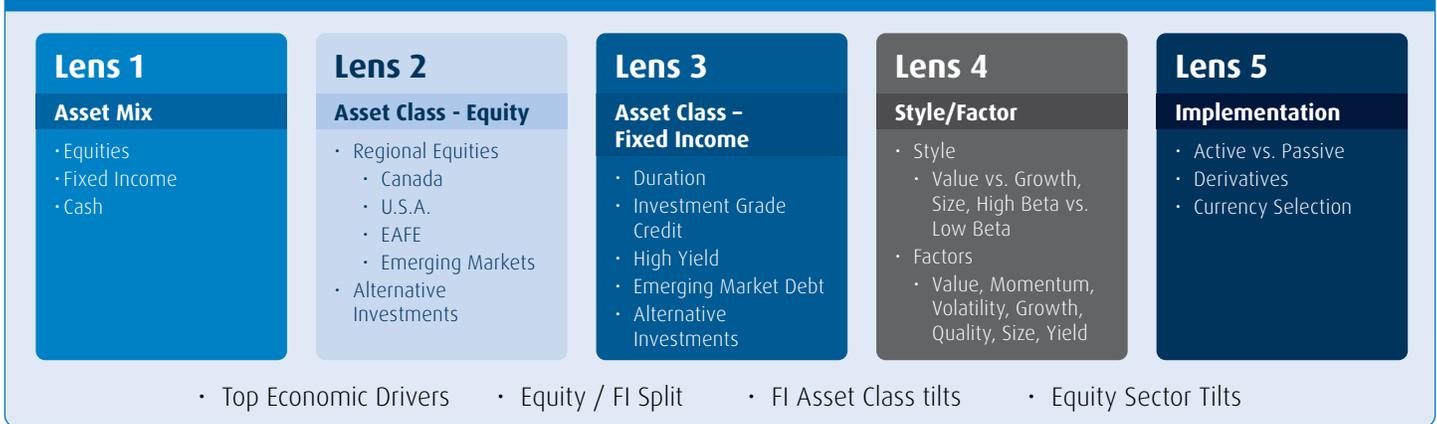
¹ Source: [TopGun Investment Minds Platinum Class winners 2022/2023](#) – TopGun Investment Minds Platinum Class Winners: Hoa Hong, and Kate MacDonald. Platinum Class awarded to individuals who have been Designated TopGun in four consecutive years.

Investment Process

- Macro View - BMO GAM MAST - 5 Lenses
- Global Equity Team stock selection and sector tilts
- Fixed Income team security selection and MAST allocation calls
- Risk analysis & portfolio construction
- 4 Levers to Drive Alpha
 - Cross Asset
 - Equity Sector
 - Fixed Income Sector
 - Security Selection



MAST Team - House Macro View



Risk Analysis & Portfolio Construction Guidelines

Balanced for Concentration, Sector, Factor Bias, Liquidity, Geography and Market Cap

Equity	Neutral Target	Fixed Income	Neutral Target
Global Equities	60%	US Government Bonds	20%
Market Cap Exposure	All Cap	US IG Corporate Bonds	10%
		US High Yield Bonds	10%

In periods of market uncertainty the Portfolio Managers may shift to 75% Equities/25% Fixed Income (or vice versa) for short periods of time but will typically stay within the 60/40% range of the Global Neutral Balanced Category.[†]

[†] Subject to change without notice.

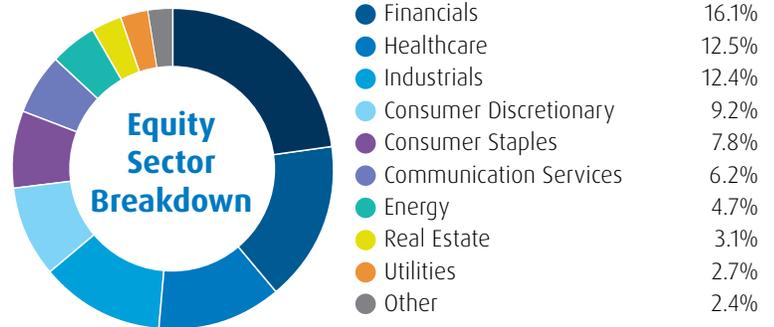
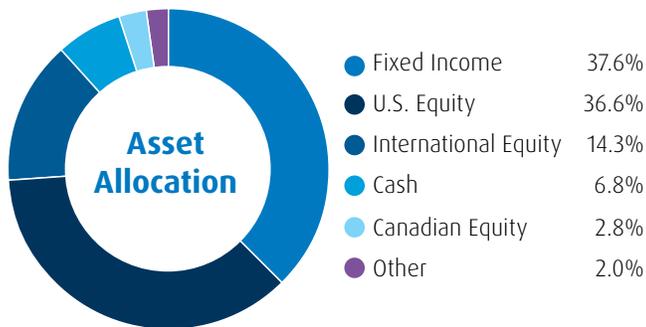
Fund at a Glance

Invests in	This fund's objective is to generate income and provide long-term capital growth by investing in equity and fixed income securities from around the world.
Investment Process	Top-down and bottom-up; sector focus
Monthly Distribution	Advisor: 3.0 cents, F Series: 3.8 cents
CIFSC Category	Global Neutral Balanced
Risk Rating	Low to Medium

Distributions are subject to change and/or elimination.

Top Equity Holdings

Nvidia Corp.	2.2%
Microsoft Corp.	2.1%
East West Bancorp Inc.	1.8%
Amazon.com Inc.	1.8%
Shell plc	1.7%
HSBC Holdings plc	1.4%
Meta Platforms Inc. Cl A	1.2%
Boston Scientific Corp.	1.2%
UnitedHealth Group Inc.	1.1%
BAWAG Group AG	1.1%
TOTAL	15.6%



Top Equity Holdings, Sector, and Region Breakdown as of January 31, 2024. For illustrative purposes only. The portfolio holdings are subject to change without notice and only represent a small percentage of portfolio holdings. They are not recommendations to buy or sell any particular security.

Fund Codes & Fees

Series	Fund Code	MER
Advisor FE / US\$ FE	BM099165 / BM079165 (USD)	1.96*
T6 FE	BM034270	2.00
Series F / US\$	BM095165 / BM040165 (USD)	0.89*
Series F6	BM036165	0.89

Annual Management Expense Ratios (MERs) are as of September 30, 2023.

*The U.S. Dollar purchase options do not have audited MERs. For an approximation, please see the Canadian dollar equivalent of this series



Any statement that necessarily depends on future events may be a forward-looking statement. Forward-looking statements are not guarantees of performance. They involve risks, uncertainties and assumptions. Although such statements are based on assumptions that are believed to be reasonable, there can be no assurance that actual results will not differ materially from expectations. Investors are cautioned not to rely unduly on any forward-looking statements. In connection with any forward-looking statements, investors should carefully consider the areas of risk described in the most recent simplified prospectus. This communication is for information purposes. The information contained herein is not, and should not be construed as, investment, tax or legal advice to any party. Particular investments and/or trading strategies should be evaluated relative to the individual's investment objectives and professional advice should be obtained with respect to any circumstance.

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 Mutual Funds are managed by BMO Investments Inc., which is an investment fund manager and a separate legal entity from Bank of Montreal.

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