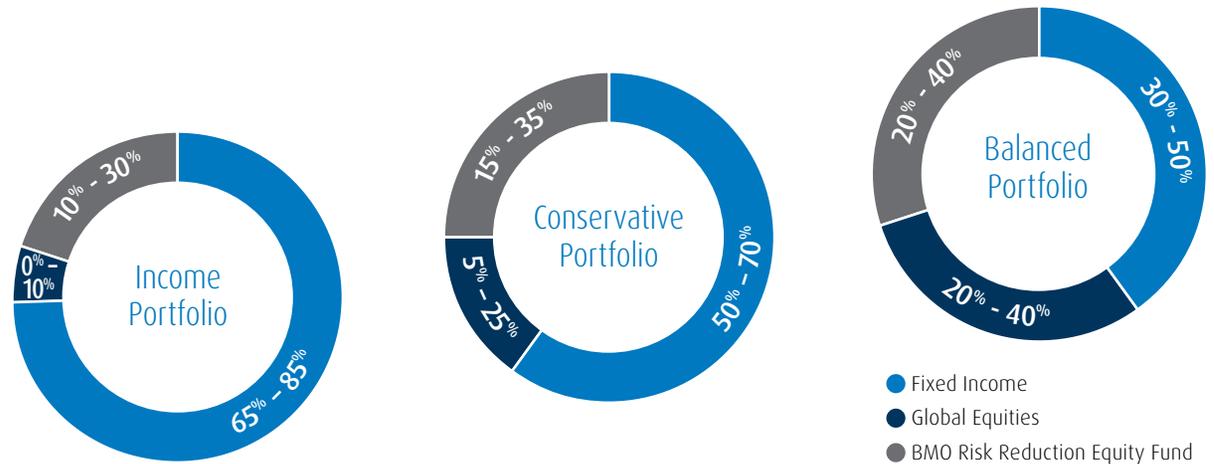


Fact sheet

Good for you now, better for you later

BMO Retirement Portfolios



Fixed Income	65% - 85%	50% - 70%	30% - 50%
Global Equities ¹	0% - 10%	5% - 25%	20% - 40%
BMO Risk Reduction Equity Fund	10% - 30%	15% - 35%	20% - 40%

¹ Includes Canada, U.S. and International Low Volatility, Broad Market and High Quality equity ETFs. Also includes hedged to CAD allocation.

Income Portfolio
 Designed for investors seeking the most conservative asset allocation with capital protection and some potential for growth.

Conservative Portfolio
 Designed for investors seeking a conservative asset allocation with capital protection and an increasing focus on growth.

Balanced Portfolio
 Designed for investors seeking a balanced asset allocation with capital protection and a focus on growth.

BMO Retirement Income Portfolio

Fund codes:

Advisor Series (FE):	BM099223
Advisor Series (LL):	BM098223
Series F:	BM095223
Series F4:	BM037223
Series F6:	BM036223
Series T4 (FE):	BM099233
Series T4 (LL):	BM098233
Series T6 (FE):	BM034227
Series T6 (LL):	BM033227
Series A (Retail):	BM070223
Series T4 (Retail):	BM070233
Series T6 (Retail):	BM035227

Risk rating: Low

Trailer Fees: FE – 1.00%
LL – 1.00%

Commissions: FE – 0-5%
LL – 2.00%

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

Advisor	1.72%
T4	1.72%
T6	1.74%
F	0.61%
F4	0.61%
F6	0.62%

BMO Retirement Conservative Portfolio

Fund codes:

Advisor Series (FE):	BM099224
Advisor Series (LL):	BM098224
Series F:	BM095224
Series F4:	BM037224
Series F6:	BM036224
Series T4 (FE):	BM099234
Series T4 (LL):	BM098234
Series T6 (FE):	BM034228
Series T6 (LL):	BM033228
Series A (Retail):	BM070224
Series T4 (Retail):	BM070234
Series T6 (Retail):	BM035228

Risk rating: Low

Trailer Fees: FE – 1.00%
LL – 1.00%

Commissions: FE – 0-5%
LL – 2.00%

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

Advisor	1.79%
T4	1.78%
T6	1.78%
F	0.67%
F4	0.67%
F6	0.67%

BMO Retirement Balanced Portfolio

Fund codes:

Advisor Series (FE):	BM099225
Advisor Series (LL):	BM098225
Series F:	BM095225
Series F4:	BM037225
Series F6:	BM036225
Series T4 (FE):	BM099235
Series T4 (LL):	BM098235
Series T6 (FE):	BM034229
Series T6 (LL):	BM033229
Series A (Retail):	BM070225
Series T4 (Retail):	BM070235
Series T6 (Retail):	BM035229

Risk rating: Low to Medium

Trailer Fees: FE – 1.00%
LL – 1.00%

Commissions: FE – 0-5%
LL – 2.00%

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

Advisor	1.83%
T4	1.84%
T6	1.83%
F	0.72%
F4	0.71%
F6	0.71%



We're here to help.™



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