

# BMO Canadian Income & Growth Fund

## All-in-One Canadian Balanced Fund

- Core, All-in-One Canadian Multi-Asset Solution
- BMO Global Asset Management’s Top Active Ideas in one Fund
- Ability to invest in Multiple Asset Classes, Regions and Sectors

To invest across asset classes, insights and timely execution are critical to success. BMO Canadian Income & Growth Fund uses the expertise and insights from over 50 investment professionals and leverages their top ideas in one Canadian balanced fund. They incorporate insights from micro (individual stocks) to macro (how will inflation affect different asset classes) in one comprehensive Canadian 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



**Lutz Zeitler, MBA, CFA**  
Managing Director  
Portfolio Manager  
Fundamental Equity



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



**Behaviour**  
Behaviour impacts shorter-term (3-12 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



**Economic Moat**



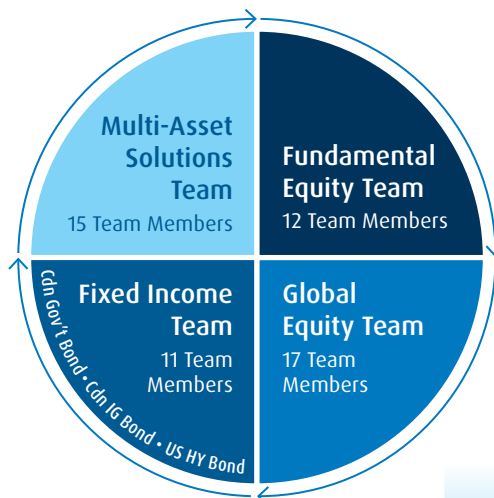
**Leadership**



**Growth Potential**



**Business Value**



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



**Jeff Elliott, PhD, CFA**  
Director,  
Portfolio Manager  
Global Equities



**Forecasting**  
Macro Thematic View



**Risk Expression**  
Optimize the Exposure



**Credit & Research Selection**  
Proprietary credit research model



**Portfolio Construction**  
Balance the Risks



**Risk Management**  
Protect the Downside

### Top Down

Sector weights are determined through combination of macro and fundamental insights

### Bottom Up

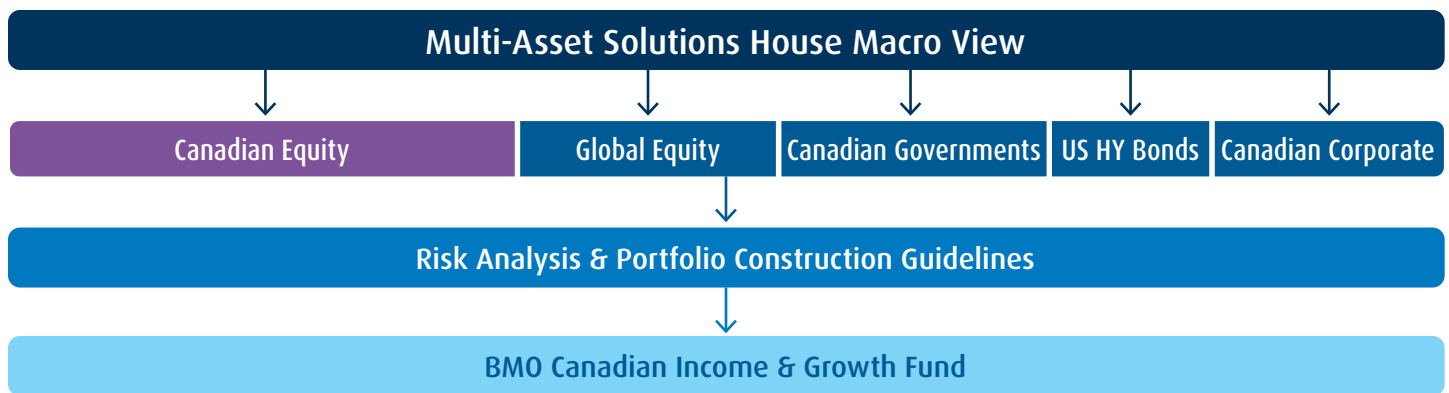
Global equity security selection driven by sector specialist best ideas

## Investment Process

- Macro View - BMO GAM MAST - 5 Lenses
- Canadian Fundamental Equity Stock Selection
- Global Equity Team stock selection and sector tilts
- Fixed Income team security selection and MAST allocation calls
- Risk Analysis & Portfolio Construction



### 5 Lenses



Asset Class	Neutral Target
<b>Canadian Exposure</b>	<b>70%</b>
Canadian Equity	40%
Canadian Government bonds	20%
Canadian IG Corporate Bonds	10%
<b>Global Exposure</b>	<b>30%</b>
Global Equity	20%
US High Yield	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 ranges of the Canadian Neutral Balanced category.

### 4 Levers to Drive Alpha

- Cross Asset
- Equity Sector
- Fixed Income Sector
- Security Selection

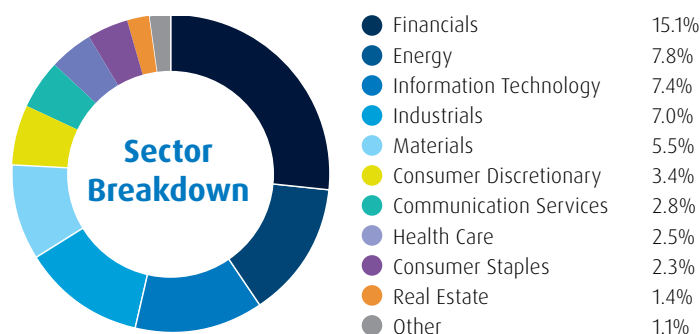
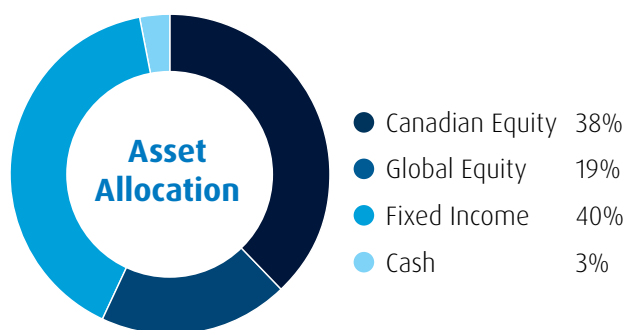
## Fund at a Glance

<b>Invests in</b>	This fund's objective is to generate income and provide long-term capital growth by investing primarily, directly or indirectly, in Canadian equity and fixed income securities.
<b>Investment process</b>	Top-down and bottom-up; sector focus top ideas from BMO GAM Fundamental, Global, Fixed Income and MAST teams
<b>Monthly Distributions</b>	<b>Advisor:</b> 3.0 cents, <b>F series:</b> 3.8 cents
<b>CIFSC Category</b>	Canadian Neutral Balanced
<b>Risk Rating</b>	Low to Medium

Distributions are subject to change and/or elimination.

## Target Top Holdings

- Toronto Dominion Bank
- Royal Bank of Canada
- Canadian Pacific Kansas City
- Canadian Dollar
- Franklin Responsibly Sourced G
- Canadian Natural Resources
- Telus Corp.
- Bank of Montreal
- Shopify Inc. Class A
- Franco Nevada Corp.



Sample allocation of the Fund's Top 10 Holdings, Asset Allocation and Sector Breakdown as of July 30, 2023. For illustrative purposes only and may change due to the Fund's ongoing portfolio transactions without notice.

## Fund Codes & Fees

Series	Fund Code	MER*
Advisor FE / US\$ FE	BM099163 / BM079163 (USD)	1.72*
T6 FE / US\$ FE	BM034268	1.72*
Series F / US\$	BM095163 / BM040163 (USD)	0.61*
Series F6	BM036163	0.61*

\*Fund is less than one year old so MERs are targets and can change without notice



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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