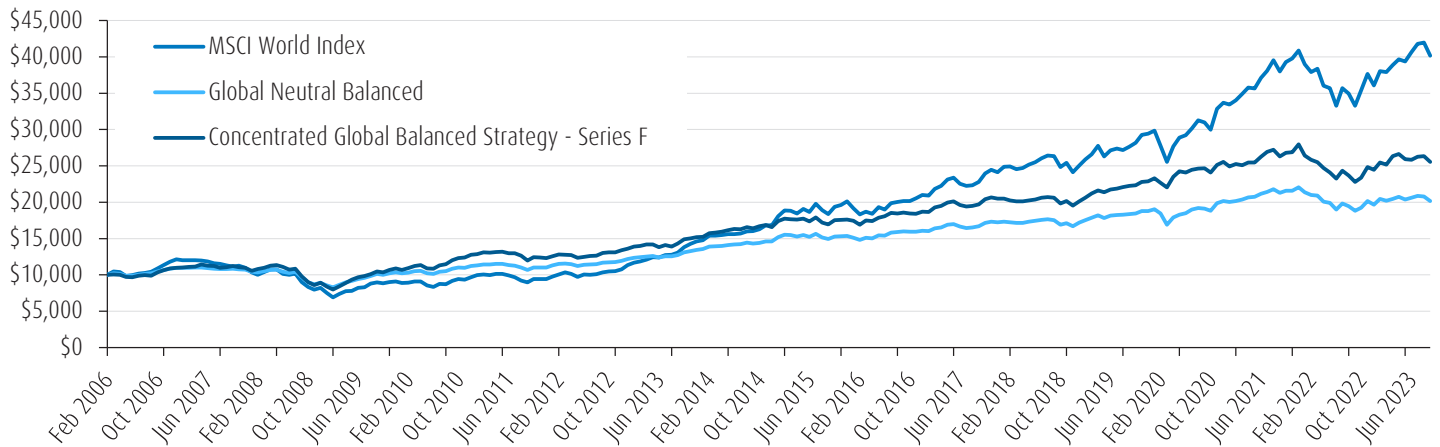




Concentrate the Potential for Growth. Contain the Risk.

Growth And Stability – Not Mutually Exclusive

BMO Concentrated Global Balanced Fund offers more risk-conscious investors with a compelling, easy-to-use solution – by pairing the outperformance potential of BMO Concentrated Global Equity Fund with the peace of mind offered by fixed income.



Source: BMO Global Asset Management. Data through September 30, 2023. Series F units are only available to investors who participate in eligible wrap programs or flat fee accounts with their registered dealers that have entered into a Series F Agreement with BMO Investment Inc. Global Neutral Balanced is represented by Canada Fund Global Neutral Balanced Index. Index returns do not reflect transactions costs or the deduction of other fees and expenses and it is not possible to invest directly in an Index. Past performance is not indicative of future results.

Annualized Rates of Return (%) in CAD - As of September 30, 2023

Trailing Returns	1M	2M	3M	6M	YTD	1Y	3Y	5Y	10Y	Since Inception*
BMO Concentrated Gbl Balanced Fund – Sr. F	-2.94	-2.72	-1.14	-3.06	4.41	12.00	1.15	4.37	5.98	5.48

Keep It Simple

Take active bets on global stocks and mitigate downside risk.



- Focus on companies that can thrive today and have the potential to thrive in the future
- Mitigate idiosyncratic and duration risk through an active selection of global bonds
- Complement equity growth with monthly cash flow to lock in gains and smooth out returns
- Navigate turbulent markets through careful asset allocation with the potential for enhanced risk-adjusted performance.

Fund Managers



Michael Boyd
Investment Manager
GuardCap Asset Management
Limited (U.K.)



Andrew Osterback, CFA
Director, Portfolio Manager
Fixed Income - Canada
BMO Asset Management Inc.



Balanced Investing Through A Well-Defined Process

A Truly Differentiated Global Balanced Portfolio Requires Experts On All Fronts

60%

BMO Multi-Asset Solutions Team

- Proprietary 5 Lenses Strategy to drive asset allocation decisions
- 5% tactical tilt to dynamically respond to macroeconomic developments

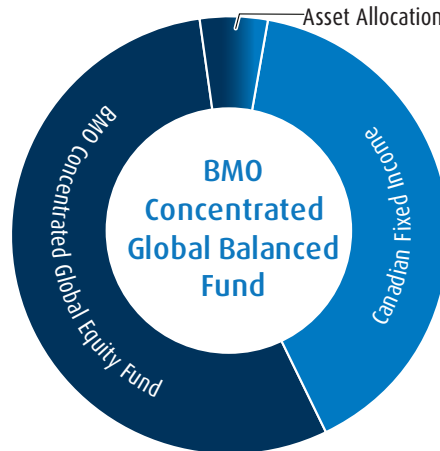
40%



GUARDIAN CAPITAL

- Bottom-up, fundamental research. Concentrated on 20-25 companies
- Emphasis on secular growth trends, robust quality and attractive valuations
- Seasoned investment team that has managed strategy for over 20 years*
- Fund of the Future. Available today.

* Source: Guardian Capital Website



BMO Global Asset Management

- 30% Canadian bonds at market duration with limited credit exposure
- 10% Unconstrained universe of global bonds to manage interest rate risk and introduce ESG considerations into selection process.
- Generates monthly income to deliver consistent cash flow

Fund Codes and Fees

Series	MER [®] (%)	Front End	Low Load	DSC
Advisor Series	1.83 [®]	BM087237	BM086950	BM085263
Advisor Series US\$	n/a ³	BM079237	BM078237	BM077237
Advisor Series (Hedged)	1.87 [®]	BM026237	BM025237	-
T5 Series	1.87 [®]	BM03022	BM03024	BM03023
T5 Series US\$	n/a ³	BM03025	BM03027	BM03026
F Series (Fee Based)	0.73 [®]	BM088237	-	-
F Series US\$ (Fee Based)	n/a ³	BM040237	-	-
F6 Series (Fee Based)	0.73 [®]	BM036237	-	-
F Series (Hedged)	0.77 [®]	BM024237	-	-

*Annual Management Expense Ratios (MERs) are as of December 31, 2022. ³The U.S. Dollar purchase options do not have audited MERs. For an approximation, please see the Canadian dollar equivalent of this series.

Guaranteed Investment Funds Codes and Fees

GIF	Class A					Class F	
	MER* (%)	Front End	No Load (3%)	No Load (5%)	MER* (%)	F	F
GIF 75/75	2.61	BLA4611	BLA4601	BLA4602	1.50	BLA4605	BLA4605
GIF 75/100	2.85	BLA3611	BLA3601	BLA3602	1.76	BLA3605	BLA3605
GIF 100/100	3.25	BLA5511	BLA5501	BLA5502	2.16	BLA5505	BLA5505
GIF 75/75 Prestige	2.38	BLA75511	BLA75501	BLA75502	-	-	-
GIF 75/100 Prestige	2.59	BLA77511	BLA77501	BLA77502	-	-	-
GIF 100/100 Prestige	2.85	BLA6511	BLA6501	BLA6502	-	-	-

*MERs as of December 31, 2022. BMO Life Assurance Company is the issuer of the BMO Segregated Funds individual variable insurance contract referred to in the Information Folder and the guarantor of any guarantee provisions therein. The BMO GIF Information Folder and Policy Provisions provide full details and govern in all cases. BMO GIF products are offered through BMO Life Assurance, a separate legal entity than BMO Global Asset Management and wholly owned by BMO Financial Group. Segregated funds are only available for sale by individuals with appropriate insurance licences and are not considered a mutual fund. Segregated fund fees are higher than mutual funds as they include insurance fees to provide for the guarantees on deposits at maturity or on death. **Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.**



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. The indicated rates of return are the historical annual compounded total returns for the period indicated including changes in unit value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. 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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