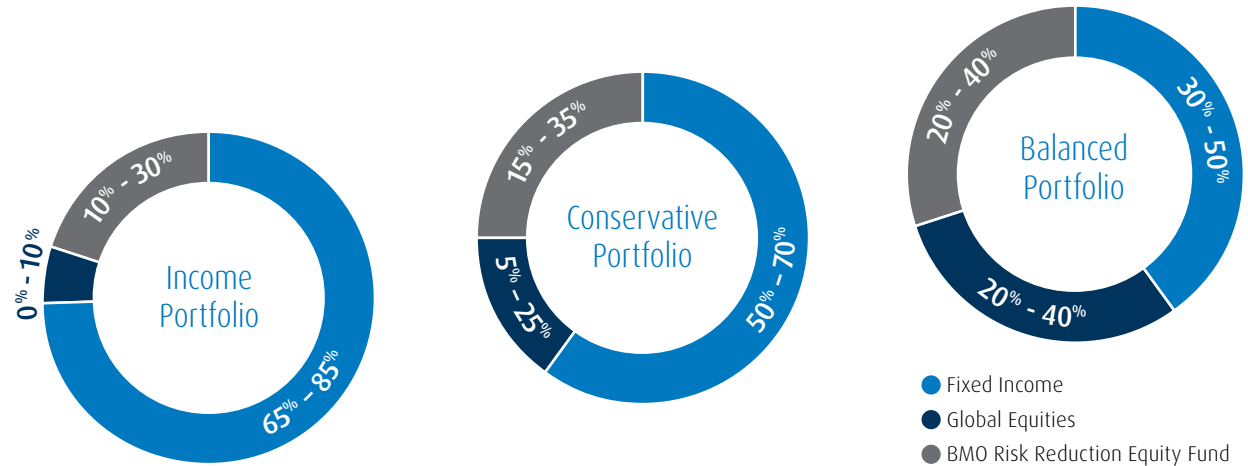


# Fact sheet

Good for you now, better for you later

## BMO Retirement Portfolios



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

<sup>1</sup> 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, 2021

<b>Advisor</b>	1.71%
<b>T4</b>	1.72%
<b>T6</b>	1.73%
<b>F</b>	0.61%
<b>F4</b>	0.61%
<b>F6</b>	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, 2021

<b>Advisor</b>	1.79%
<b>T4</b>	1.79%
<b>T6</b>	1.78%
<b>F</b>	0.67%
<b>F4</b>	0.67%
<b>F6</b>	0.66%

## 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

**Trailer Fees:** FE – 1.00%  
LL – 1.00%

**Commissions:** FE – 0-5%  
LL – 2.00%

## Management Expense Ratio (MER) as of September 30, 2021

<b>Advisor</b>	1.83%
<b>T4</b>	1.84%
<b>T6</b>	1.83%
<b>F</b>	0.72%
<b>F4</b>	0.71%
<b>F6</b>	0.71%



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