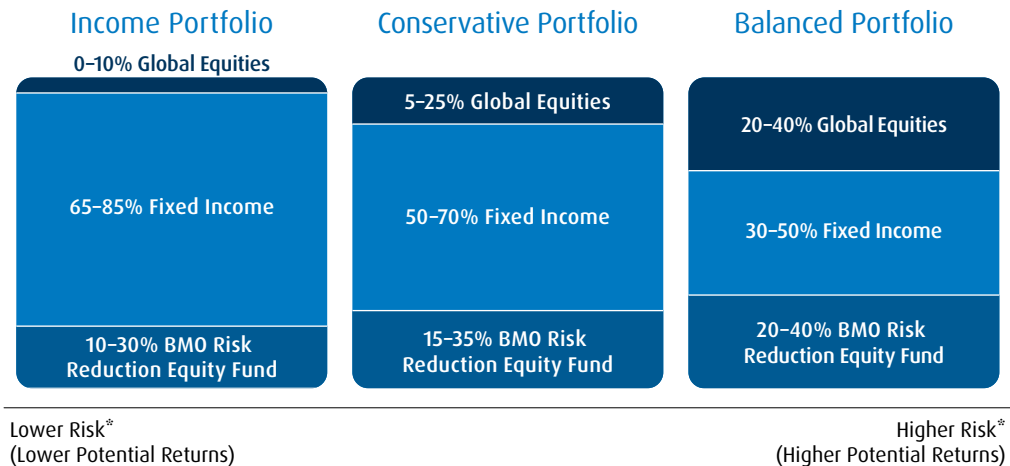


BMO Retirement Portfolios

Asset Allocation



	Income	Conservative	Balanced
Global Equities†	0% – 10%	5% – 25%	20% – 40%
Fixed Income	65% – 85%	50% – 70%	30% – 50%
BMO Risk Reduction Equity Fund	10% – 30%	15% – 35%	20% – 40%
	Designed for investors seeking the most conservative asset allocation with capital protection and some potential for growth.	Designed for investors seeking a conservative asset allocation with capital protection and an increasing focus on growth.	Designed for investors seeking a balanced asset allocation with capital protection and a focus on growth.

* Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.

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

Fund Profiles

Income

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68321563_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321563_en.pdf)
- [Series T4](https://factsheets.lipperweb.com/digital/bmomf/68360621_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360621_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68321562_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321562_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68321564_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321564_en.pdf)
- [Series F4](https://factsheets.lipperweb.com/digital/bmomf/68360622_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360622_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68360623_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360623_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68321561_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321561_en.pdf)

Conservative

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68321567_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321567_en.pdf)
- [Series T4](https://factsheets.lipperweb.com/digital/bmomf/68360625_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360625_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68321566_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321566_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68321568_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321568_en.pdf)
- [Series F4](https://factsheets.lipperweb.com/digital/bmomf/68360626_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360626_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68360627_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360627_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68321565_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321565_en.pdf)

Balanced

- [Advisor Series](https://factsheets.lipperweb.com/digital/bmomf/68321571_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321571_en.pdf)
- [Series T4](https://factsheets.lipperweb.com/digital/bmomf/68360629_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360629_en.pdf)
- [Series T6](https://factsheets.lipperweb.com/digital/bmomf/68321570_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321570_en.pdf)
- [Series F](https://factsheets.lipperweb.com/digital/bmomf/68321572_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321572_en.pdf)
- [Series F4](https://factsheets.lipperweb.com/digital/bmomf/68360630_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360630_en.pdf)
- [Series F6](https://factsheets.lipperweb.com/digital/bmomf/68360631_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68360631_en.pdf)
- [Series A/T6](https://factsheets.lipperweb.com/digital/bmomf/68321569_en.pdf) (factsheets.lipperweb.com/digital/bmomf/68321569_en.pdf)



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