Good for you now, better for you later



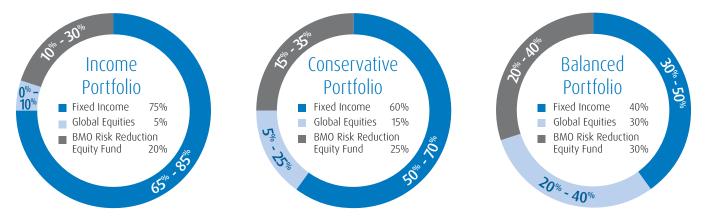
BMO Retirement Portfolios

According to Statistics Canada, Canadians are living longer and doing more, which raises the possibility that they could outlive their investments. The average life expectancy for men and women is 80 and 84, respectively, meaning your retirement may last 20 years or longer.¹

Protect your clients' investments today by reducing volatility

The timing of financial market volatility – that is, the sequence of returns – can affect your retirement lifestyle because market declines that occur close to or after retirement may compromise your ability to draw from your portfolio during the years ahead. To ensure that your portfolio is large enough to generate the retirement lifestyle you want, you need investments that have the potential to grow, while protecting you against market volatility.

BMO Retirement Portfolios are designed to limit the uncertainty of market volatility so that you can focus on a long and healthy retirement.



These are target allocation and may change based on active management of the fund.

¹ StatsCan, June 2018.

Integrate BMO's investment approach with your retirement

GROWTH POTENTIAL

BMO Asset Management's approach focuses on more consistent returns, while providing capital protection and growth potential, to ensure your retirement portfolio is as healthy and active as you are in your retirement.

- Moving beyond traditional asset classes to reduce volatility and provide capital protection
- Multi-asset strategy that is flexible, diversified and hedged against significant market declines
- Realize more consistent growth potential to fund your retirement lifestyle

Global Equities

BMO Retirement Portfolios use equity factorbased ETFs to target the risk-adjusted returns of securities. This sleeve focuses on global equities and low volatility ETFs, while including high quality and full market ETFs under stronger growth market conditions. This allows BMO Retirement Portfolios to target a lower risk tolerance² – and shift geographic exposures – while capturing available returns.

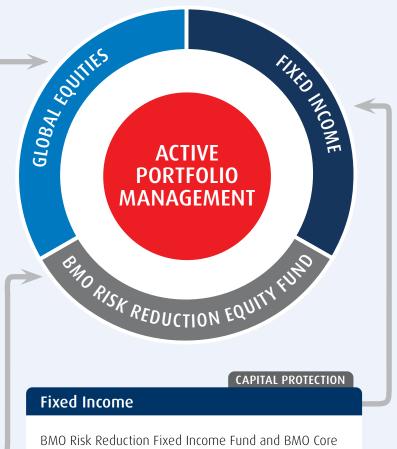
These ETFs seek to provide BMO Retirement Portfolios with more consistent growth potential.

- Continued growth potential to alleviate longevity risks
- Opportunity to target specific geographic exposures

² Risk tolerance measures the degree of uncertainty that an investor can handle regarding fluctuations in the value of their portfolio.

SMOOTHER RETURNS BMO Risk Reduction Equity Fund

BMO Risk Reduction Equity Fund uses dynamic options strategies that help protect BMO Retirement Portfolios during market downturns and maintain growth potential.



BMO Risk Reduction Fixed Income Fund and BMO Core Plus Bond ETF help protect BMO Retirement Portfolios from the possibility of rising interest rates with a focus on capital protection.

Contact your Investment professional or visit bmo.com to find out why BMO Retirement Portfolios are good for you now and better for you later.



This brochure 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. [®]/™Registered trade-marks/trade-mark of Bank of Montreal, used under licence.