

Fund Information

Unit Price (as of Jun 08, 2026)	\$7.3799
Date Started	Mar 22, 1999
Net Assets (as of May 29, 2026)	\$8,766.6 M
MER (as of Sep 30, 2025)	1.57%
Baycom Number	BMO148
Minimum Investment	
Initial Investment	\$500
Additional Investment	\$50
Continuous Savings Plan (CSP)	\$50
Distribution Policy	
Income	Monthly
Capital Gains	Monthly

Growth of \$10,000

(as of May 31, 2026)

Calendar Performance

Investment Objectives and Strategies

This fund's objective is to provide a fixed monthly distribution while preserving the value of your investment. The fund invests primarily in Canadian fixed-income securities with higher-than-average yields, issued by the federal government, provincial governments, government agencies and corporations, as well as preferred and common shares, real estate investment trusts (REITs), royalty trusts and other high-yielding investments.

For fixed-income investments, a disciplined investment approach is used based on the portfolio manager's interest rate outlook. Overall maturity structure and sector positioning of the fund's portfolio are based on anticipated changes in the direction of interest rates, while the selection of individual securities is determined by fundamental analysis and relative valuations.

For the equity portion of the portfolio, the portfolio manager applies a bottom-up fundamental investment process to identify attractively priced securities. This process includes analyzing financial statements, company management and valuations, with an emphasis on companies that generate stable and predictable cash flows.

BMO Asset Management Inc.

Greg Gipson
Paul Taylor, CFA, MBA
Andrew Osterback, CFA
James Thai, CFA, MASc

F&C Management Limited

Erik Rubingh
Chris Childs

Performance History

(as of May 31, 2026)

YTD	5.96%
3 Month	1.72%
1 Year	13.28%
3 Years	11.28%
5 Years	6.50%
10 Years	6.12%
20 Years	5.65%
30 Years	-
Since Inception	5.99%

Top 10 Holdings

(as of May 31, 2026)

BMO S&P 500 Index ETF	8.5%
BMO Short Corporate Bond Index ETF	3.6%
BMO Core Plus Bond Fund ETF Series	3.0%
Royal Bank of Canada ORD	3.0%
BMO S&P/TSX Capped Composite Index ETF	2.8%
VanEck Gold Miners ETFA	2.0%
BMO MSCI EAFE Index ETF	2.0%
Toronto-Dominion Bank ORD	1.9%
BMO Aggregate Bond Index ETF	1.7%
Enbridge Inc ORD	1.6%

Sector Allocation

(as of May 31, 2026)

How to Reach Us

1-800-665-7700

7 a.m. to 11 p.m. (E.S.T.), Monday through Friday
9 a.m. to 5 p.m. (E.S.T.), Saturday

Note: Please see next page for important disclaimer and fund-specific information.

Disclaimer

BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus of the mutual fund before investing. Except as otherwise noted, the indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. For money market funds, the performance data assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. In addition, for money market funds, there can be no assurances that the fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment in the fund will be returned to you. Mutual funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, the Régie de l'assurance-dépôts du Québec or by any other government deposit insurer. The value of mutual funds changes frequently and past performance may not be repeated.

This fund profile is provided for informational purposes only. Particular investments and/or trading strategies should be evaluated relative to each individual's investment objectives. The information contained in this fund profile is not, and should not be construed as, investment or tax advice. You should not act or rely on the information contained in this fund profile without seeking the advice of an appropriate professional advisor.

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