

Fund Information

Unit Price (as of Apr 12, 2019)	\$9.3630
Date Started	Apr 16, 2012
Net Assets (as of Mar 29, 2019)	\$71.4 M
MER (as of Sep 30, 2018)	1.70%
Baycom Number	BMO495
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 Mar 31, 2019)

Calendar Performance

Investment Objectives and Strategies

This fund's objective is to provide a regular distribution by investing primarily in exchange traded funds and/or mutual funds that invest in fixed income and equity securities. The fund may also invest directly in fixed income or equity securities, and cash or cash equivalents.

These are the strategies the portfolio manager uses to try and achieve the fund's objective:

- may invest up to 100% of the fund's assets in securities of exchange traded funds and other mutual funds, including funds that are managed by us or one of our affiliates or associates
- may invest directly in fixed income and equity securities and cash or cash equivalents
- the underlying funds selected by the portfolio manager will invest primarily in Canadian and foreign fixed income and equity securities, and will be selected on the basis that they help the portfolio to achieve the same strategies that it uses when investing directly in those securities
- allocates assets among the underlying exchange traded funds and other mutual funds based on each underlying fund's investment objectives and strategies, among other factors. The underlying funds as well as the percentage holding in each underlying fund, may be changed without notice from time to time

BMO Asset Management Inc.

- may invest up to 45% of the fund's assets in foreign fixed income securities
- the underlying funds may temporarily depart from their investment objectives by holding a portion of their assets in cash or short-term money market instruments and/or high quality fixed income securities while seeking investment opportunities or for defensive purposes to reflect economic and market conditions

Performance History

(as of Mar 31, 2019)

YTD	7.14%
3 Month	7.14%
1 Year	5.80%
3 Years	4.42%
5 Years	2.93%
10 Years	-
20 Years	-
30 Years	-
Since Inception	3.70%

Top 10 Holdings

(as of Mar 31, 2019)

BMO Short Corporate Bond Index ETF	17.5%
BMO S&P 500 Index ETF	8.2%
BMO Europe High Dividend Cov Call Hgd to C	6.7%
BMO Short-Term US IG Corp Bond Hgd to CA	5.8%
BMO Canadian Dividend ETF	5.6%
BMO S&P/TSX Capped Composite Index ETF	5.5%
BMO Covered Call DJIA Hedged to CAD ETF	5.4%
BMO Mid-Term US IG Corp Bond Hgd to CAD	5.2%
BMO US High Dividend Covered Call ETF	5.2%
BMO MSCI EAFE Index ETF	4.6%

Sector Allocation

(as of Mar 31, 2019)

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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