Annual Management Report of Fund Performance

BMO Harris International Equity Portfolio

For the period ended December 31, 2012

This annual management report of fund performance contains financial highlights but does not contain annual financial statements of the Portfolio. If the annual financial statements of the Portfolio do not accompany the mailing of this report, you may obtain a copy of the annual financial statements at your request, and at no cost, by calling 1-800-361-1392, by e-mailing us at **contact.centre@bmonb.com**, by writing to us at BMO Harris Investment Management Inc., 1 First Canadian Place, 100 King St. W., 41st Floor, Toronto, Ontario, M5X 1H3. Electronic copies are available by visiting our website at **www.bmoharrisprivatebanking.com** or SEDAR at **www.sedar.com**. You may also contact us using one of these methods to request a copy of the Portfolio's proxy voting policies and procedures, proxy voting disclosure record and/or quarterly portfolio disclosure.

Management Discussion of Fund Performance

BMO Harris Investment Management Inc. ("BHIMI" or the "manager"), the manager and the portfolio manager, is responsible for the management of the overall business and operations of BMO Harris Private Portfolios and has engaged McKinley Capital Management, LLC, Pyrford International Limited and Thornburg Investment Management, Inc. as the sub-advisors (each, a "sub-advisor" and collectively, the "sub-advisors") of BMO Harris International Equity Portfolio (the "Portfolio").

Three firms share the sub-advisory responsibilities for the Portfolio. Each sub-advisor manages one of three style components of the Portfolio, each with distinct investment strategies: core/value, deep value, and growth. Core/value and deep value investing employ the strategy of selecting stocks that trade for less than their intrinsic value which the sub-advisor believes the market has undervalued. Growth investing employs the strategy of seeking out stocks with good growth potential, defined as stocks of a company whose earnings are expected to grow at an above-average rate compared to its industry or the overall market.

Investment Objective and Strategies

The Portfolio's investment objective is to provide long term capital appreciation by investing in a diversified portfolio of primarily equity securities of issuers throughout the world, other than in Canada and the United States, and may also invest some of its assets in securities of companies located in emerging markets.

To seek to achieve the Portfolio's objectives, the Investment Advisors use analysis of the financial information available for each potential investment to analyse the quality of the company's management, operations and potential for growth and whether the stock is attractively priced in the market; the economic outlook for various countries/regions and industries and the expected changes in currency exchange rates.

The Portfolio may use derivative instruments to attempt to reduce the impact of currency fluctuations on, and to add value to, the Portfolio's investment portfolio. Stock index futures may also be used as a substitute for acquiring or selling the underlying securities which allows the Portfolio to efficiently manage its cash flow and its exposure to different countries.

Risk

No significant changes affecting the overall level of risk associated with investing in the Portfolio were made during the period. The risks of this Portfolio remain as discussed in the Portfolio's most recently filed simplified prospectus or its amendments.

Results of Operations

For the 12-month period ended December 31, 2012, the Portfolio returned 15.70% in C$ (18.50% in US$), after expenses. The Portfolio's benchmark is the MSCI EAFE Index, which generated a 14.77% total return in C$ (17.32% in US$) over the same 12-month period.

Financial markets were relatively volatile over 2012 as a result of the ongoing sovereign debt issues and recession in the eurozone; the slowing Chinese economy; and the U.S. “fiscal cliff,” which investors feared would lead to increased taxes and spending cuts in 2013. Nevertheless, global equity markets posted gains over the period as a result of increasing investor confidence that the measures being taken by governments to deal with their local economic and fiscal issues would succeed.

Growth component

The positions of the growth component of the Portfolio in Italy, South Korea and Germany contributed to its performance over the period. The growth component’s underweight exposure to the Telecommunication Services, Energy and Utilities sectors also contributed to its performance over the period. Significant individual contributors to the growth component’s performance included Aberdeen Asset Management PLC, Impregilo S.p.A. and Prada S.p.A.

The growth component’s positions in Japan, Australia and the Netherlands detracted from its performance over the period. On a sector basis, the growth component’s overweight exposures to the Consumer Discretionary and Consumer Staples sectors detracted from its performance, as did its positions in the Health Care sector. Significant individual detractors from the growth component’s performance over the period included Clarion Co., Ltd.; Sanrio Co. Ltd.; and UBS AG.

During the period, the sub-advisor for the growth component of the Portfolio eliminated the growth component’s positions in Barclays PLC; BG Group plc; and Clarion Co., Ltd. as a result of their weakening relative returns on a risk-adjusted basis. The sub-advisor added positions in Aberdeen Asset Management PLC, BNP Paribas S.A. and Prada S.p.A as a result of these companies’ rising risk-adjusted relative returns and accelerating earnings growth.

Deep value component

The deep value component’s underweight position in the United Kingdom and its overweight position in Hong Kong contributed to its performance over the period.

From an individual securities perspective, significant contributors to the deep value component’s performance included SAP AG; Advantech Co., Ltd.; Makita Corporation; and Fuchs Petrolub AG. SAP AG shares posted gains as a result of investor confidence that the company would meet its 2015 sales and operating margins targets. Advantech Co., Ltd.’s share price gained in value as a result of the company’s strong sales growth, as capital expenditures in its key markets increased. Makita Corporation’s shares rose as a result of a decline in the value of the Japanese yen, which made the company’s products more competitive in overseas markets.

The overweight position of the deep value component of the Portfolio in Israeli and Malaysian equities detracted from its performance over the period. From a sector perspective, the deep value component’s underweight exposure to the Financials sector and its overweight exposure to the Telecommunication Services sector detracted from its performance.

From an individual securities perspective, significant detractors from the deep value component’s performance over the period included Koninklijke KPN N.V., Tesco PLC and QBE Insurance Group Limited. Koninklijke KPN N.V.’s share price was negatively affected by investor anticipation of increased competition in the Dutch mobile telephone market, and by doubts about the company’s ability to maintain its current dividend. Tesco PLC’s share price declined after it forecast low earnings growth for 2013. Shares of QBE Insurance Group Limited declined as a result of the company’s downward revision of its profit guidance following a series of natural disasters.

During the period, the sub-advisor for the deep value component of the Portfolio reduced or eliminated the deep value component’s positions in Casio Computer Co., Ltd.; Nintendo Co., Ltd.; Telefonica S.A.; and Hang Seng Bank Limited. Casio Computer Co., Ltd.’s sales of electronic dictionaries and compact cameras had been disappointing, and the sub-advisor believed the company had not been innovative enough in its new product releases. Nintendo Co., Ltd. was sold because of the volatility of its earnings, and because the sub-advisor believed the company’s most recent releases had been disappointing. Telefonica S.A. was sold because the sub-advisor believed many Spanish consumers would be forced to choose cheaper telecommunications providers as a result of Spain’s economic issues. Hang Seng Bank Limited was sold on valuation grounds following a period in which the company’s share price had increased significantly.

During the period, the sub-advisor took positions in Axiata Group Berhad, Kone Corporation and China Mobile Limited. The sub-advisor believes that Axiata Group Berhad, a Malaysian wireless telecommunications operator, is well positioned to benefit from subscriber growth in less developed markets. Kone Corporation, a company that provides installation and maintenance services for elevators and escalators, was purchased because the sub-advisor believes that its business will be positively affected by the trend toward urbanization in emerging markets. China Mobile Limited, a Chinese mobile telecommunications operator, was purchased because the sub-advisor believes that the company will be positively affected by the long-term growth in disposable incomes in China.

Core component

The overweight positions of the core component of the Portfolio in Germany, Brazil and Denmark, as well as its security selection in Japan and Ireland, contributed to its performance over the period. On a sector basis, the core component's considerable overweight position in the Consumer Discretionary sector, and its underweight exposure to the Energy and Telecommunication Services sectors, contributed to performance.

Significant individual contributors to performance included Novo Nordisk A/S, SAP AG and Assa Abloy AB. Novo Nordisk A/S's shares posted gains partly as a result of investor expectations that the company's new drug for treating obesity would be approved by U.S. regulators. SAP AG's share price was positively affected by the U.S. economic recovery and investor expectations the company's new software product would contribute significantly to its earnings. Assa Abloy AB's stock rose as a result of the company's growth in revenue and earnings.

The core component's overweight position in Israel and its security selection in the United Kingdom detracted from its performance over the period. On a sector basis, the core component's underweight position and security selection in the Financials sectors detracted from performance. Significant individual detractors over the period included Tesco PLC, BG Group plc and Vallourec S.A. Tesco PLC's share price declined following an announcement by the company of a new strategy, which investors anticipated would reduce the company's margins in the near term. BG Group plc stock was negatively affected by delays in some of the company's projects in the North Sea and Brazil, and disappointing production in Egypt. Vallourec S.A. shares declined as a result of weakening demand for the company's products in Europe.

During the period, the sub-advisor for the core component eliminated the core component's position in Turkiye Garanti Bankasi AS, Credit Suisse Group AG, HTC Corporation and Vallourec S.A. Turkiye Garanti Bankasi AS was sold as a result of the sub-advisor's concern regarding the impact of high oil prices on the Turkish economy. The sub-advisor eliminated the core component's position in Credit Suisse Group AG to minimize its exposure to the European economy. HTC Corporation was sold after the company lost market share to rivals in China. Vallourec S.A. was sold as a result of the sub-advisor's concern about demand for the company's products in Europe, and about a delay in the opening of two of the company's plants.

During the period, the sub-advisor purchased Syngenta AG; HSBC Holdings plc; Compagnie Générale des Établissements Michelin; and Baidu, Inc. Syngenta AG, an agricultural company specializing in crop protection and seeds businesses, was purchased because the sub-advisor believes that the company is likely to be positively affected by increasing demand for agricultural commodities. HSBC Holdings plc was purchased as the sub-advisor believes that the company has a strong franchise in Asia and Latin America. Compagnie Générale des Établissements Michelin, the France-based manufacturer of tires, was purchased because the sub-advisor believes that the company's current valuation makes it attractive. Baidu, Inc., a Chinese internet search engine, has had a dominant position in China since the departure of Google from that country.

Change to Expenses

The Portfolio is responsible for the payment of all expenses relating to the operation of the Portfolio and the carrying on of its business. At the beginning of the period, these expenses were capped and the trustee absorbed any expenses above this capped amount.

Effective October 1, 2012, the existing cap on the expenses of the Portfolio was removed. Also, commencing on that date, any fees payable to the sub-advisor of the Portfolio over 0.15% (plus any applicable HST) became an expense of the Portfolio.

For information on the Portfolio's longer-term performance and composition, please refer to the Past Performance section and Summary of Investment Portfolio section of this report.

Recent developments

Growth component

The sub-advisor believes that there may be opportunities to add to the growth component's positions in Germany, Hong Kong and Norway, as well as to the Consumer Discretionary, Financials and Information Technology sectors. According to the sub-advisor, there are relatively fewer attractive opportunities in Japan, the United Kingdom and France, and in the Energy, Utilities and Telecommunication Services sectors.

Core component

The sub-advisor believes that measures taken by the European Central Bank to resolve the eurozone's ongoing sovereign debt issues have partly succeeded, the economic slowdown in China appears to have ended, and that there are increased signs of economic growth in Japan and the United States. Despite these factors, the sub-advisor believes that risks to global equity markets remain. The sub-advisor will maintain a balanced posture in the core component of the Portfolio, focusing on basic value companies, consistent earners and emerging franchises.

Deep value component

The sub-advisor believes that there is a continued need for significant debt reduction on the part of households and governments in many Western economies. According to the sub-advisor, corporations will find it challenging to grow their earnings as a result of this deleveraging, and global economic growth may be negatively affected. The sub-advisor also believes that financial markets might be negatively affected by a possible partial breakup of the European Union. The sub-advisor will continue to position the deep value component of the Portfolio defensively, focusing on companies with sustainable earnings streams and highly visible cash flows, as well as on capital preservation.

Future Accounting Standards

Canadian investment entities will be required to prepare their financial statements in accordance with International Financial Reporting Standards ("IFRS"), as issued by the International Accounting Standards Board, for fiscal years beginning on or after January 1, 2014. For reporting periods commencing January 1, 2014, the Portfolio will adopt IFRS as the basis for preparing its financial statements. The Portfolio will report its financial results for the interim period ending June 30, 2014, prepared on an IFRS basis. It will also provide comparative data on an IFRS basis, including an opening balance sheet as at January 1, 2013 (transition date). A summary of the significant standards impacting the Portfolio under IFRS are outlined below.

Based on the Portfolio's analysis to date, the more significant accounting changes that will result from its adoption of IFRS will be in the areas of fair valuation, cash flow presentation, consolidation of investments and classification of net assets representing unitholders' equity. The differences described in the sections that follow are based on Canadian generally accepted accounting principles ("Canadian GAAP") and IFRS that are in effect as of this date. This should not be considered a comprehensive list of the main accounting changes when the Portfolio adopts IFRS.

The framework for fair valuation is set out under IFRS 13 Fair Value Measurement, which includes the requirements for the measurement and disclosure of fair value. If an asset or liability measured at fair value has a bid price and an ask price, the standard requires valuation to be based on a price within the bid-ask spread that is most representative of fair value. The standard allows the use of mid-market pricing or other pricing conventions that are used by market participants as a practical means for fair value measurements within a bid-ask spread. Thus this standard will impact the net assets per unit for financial statement reporting purposes compared to current standards, and may also result in the elimination of the differences between the net asset per unit and Net Asset Value per Unit ("NAVPU") at the financial statement reporting date. The Manager has not identified any changes that will impact NAVPU as a result of the transition to IFRS.

Where the Portfolio holds controlling interest in an investment, it is the Manager's expectation that the Portfolio will qualify as an Investment Entity in accordance with IFRS 10 Consolidated Financial Statements. As such, the Portfolio will not be required to consolidate its investments, but rather to fair value its investments regardless of whether those investments are controlled. However, where in certain circumstances the Portfolio does not have all the typical characteristics of an investment entity, even though it qualifies as an investment entity, it may be required to make additional financial statements disclosures on its investments in accordance with IFRS 12 Disclosure of Interests in Other Entities.

In addition to the financial statements currently presented for the Portfolio, Statement of Cash Flows will now be included in the financial statements in accordance with the requirement of IFRS 1 First-time Adoption of IFRS, and prepared in line with IAS 7 Statement of Cash Flows.

The criteria contained within IAS 32 Financial Instruments: Presentation may require unitholders' equity to be classified as a liability within the Portfolio's Statement of Net Assets, unless certain conditions are met. The Manager is currently assessing the Portfolio's unitholder structure to confirm classification.

Related Party Transactions

BMO Trust Company, an indirect, wholly-owned subsidiary of Bank of Montreal, is the trustee (the "trustee") and BHIMI is the manager of the Portfolio. From time to time, BHIMI may, on behalf of the Portfolio, enter into transactions or arrangements with or involving other members of BMO Financial Group, or certain other persons or companies that are related or connected to the Portfolio (each, a "related party" and collectively, the "related parties").

Portfolio Manager
BHIMI has hired McKinley Capital Management, LLC, Pyrford International Ltd. (a related party) and Thornburg Investment Management, Inc. to provide investment advice and make investment decisions for the Portfolio's investment portfolio. Each sub-advisor receives investment advisory fees based on assets under management that are paid quarterly. The sub-advisors are paid by both BHIMI and by the Portfolio.

Wealth Management Fee
Units of the Portfolio are only available through the wealth management service offered by BMO Financial Group. The trustee, a related party, receives an annual fee from each investor for the wealth management service offered by BMO Financial Group. A tiered schedule is applied to calculate the annual fee for this service. The fee schedule starts at 1.95% and declines to 0.20% (depending on the nature and size of the investor's investment portfolio), and is calculated as a percentage of the assets under management. The actual wealth management fee payable by each investor is set out in the BHIMI *Investment Management Fee Schedule* that has been provided to the investor when the investor enters into an investment management agreement with the trustee and BHIMI. The wealth management fee is paid directly by the investor to the trustee. The trustee may compensate financial institutions and securities registrants within BMO Financial Group for client referrals to the wealth management service.

Unitholder Services
The Portfolio is provided with certain facilities and services by related parties. BMO Asset Management Inc. ("BMO AM Inc.") is the registrar of the Portfolio. The trustee and BMO AM Inc. are paid by the Portfolio for fees relating to the custodial and administrative services they provide, respectively. Administrative services include fund accounting, record keeping and purchases/redemption order processing. The fees charged to the Portfolio during the period were as follows:

	2012 ($000s)	2011 ($000s)
Unitholder Services	297	301

Management Fee

There is no management fee charged to the Portfolio. The trustee receives an annual fee from investors for the wealth management service offered by BMO Financial Group.

Financial Highlights

The following tables show selected key financial information about the Portfolio and are intended to help you understand the Portfolio's financial performance for the periods indicated.

The Portfolio's Net Assets Per Unit (1)		Years ended December 31 2012	2011	2010	2009	2008
Net assets, beginning of period	$	7.77	8.75	8.44	7.80	11.54
Increase (decrease) from operations:						
Total revenue	$	0.23	0.23	0.20	0.21	0.27
Total expenses	$	(0.03)	(0.02)	(0.03)	(0.03)	(0.05)
Realized gains (losses) for the period	$	(0.21)	(0.06)	(0.15)	(0.96)	(2.70)
Unrealized gains (losses) for the period	$	1.21	(0.91)	0.53	1.71	(1.27)
Total increase (decrease) from operations (2)	$	1.20	(0.76)	0.55	0.93	(3.75)
Distributions:						
From income (excluding dividends)	$	0.00	0.00	—	—	—
From dividends	$	0.21	0.23	0.18	0.21	0.28
From capital gains	$	—	—	—	—	—
Return of capital	$	0.00	0.00	—	—	—
Total Annual Distributions (3)	$	0.21	0.23	0.18	0.21	0.28
Net assets, end of period	$	8.77	7.77	8.75	8.44	7.80

(1) This information is derived from the Portfolio's audited annual financial statements. The net assets per unit presented in the financial statements differs from the net asset value calculated for Portfolio pricing purposes. An explanation of these differences can be found in the notes to the financial statements.

(2) Net assets and distributions are based on the actual number of units outstanding at the relevant time. The increase/decrease from operations is based on the weighted average number of units outstanding over the financial period. This table is not intended to be a reconciliation of beginning to ending net assets per unit.

(3) Distributions were paid in cash or reinvested in additional units of the Portfolio, or both.

Ratios and Supplemental Data		Years ended December 31 2012	2011	2010	2009	2008
Total net asset value (000s) (1)	$	553,418	459,153	559,179	439,133	296,709
Number of units outstanding (000s) (1)		63,099	59,109	63,875	52,058	38,055
Management expense ratio (2)	%	0.23	0.15	0.15	0.17	0.15
Management expense ratio before waivers or management absorptions	%	0.28	0.15	0.15	0.17	0.15
Trading expense ratio (3)	%	0.17	0.25	0.26	0.26	0.40
Portfolio turnover rate (4)	%	46.44	72.18	65.23	54.34	146.45
Net asset value per unit	$	8.77	7.77	8.75	8.44	7.80

(1) This information is provided as at December 31 of the period shown.

(2) Management expense ratio is based on total expenses (excluding commissions and other portfolio transaction costs) for the stated period and is expressed as an annualized percentage of daily average net asset value during the period.

(3) The trading expense ratio represents total commissions and other portfolio transaction costs expressed as an annualized percentage of daily average net asset value during the period.

(4) The portfolio turnover rate indicates how actively the Portfolio's sub-advisors manage its portfolio investments. A portfolio turnover rate of 100% is equivalent to the Portfolio buying and selling all of the securities in its portfolio once in the course of the year. The higher a portfolio turnover rate in a year, the greater the trading costs payable by the Portfolio in the year, and the greater the chance of an investor receiving taxable capital gains in the year. There is not necessarily a relationship between a high turnover rate and the performance of a Portfolio.

Past Performance

General

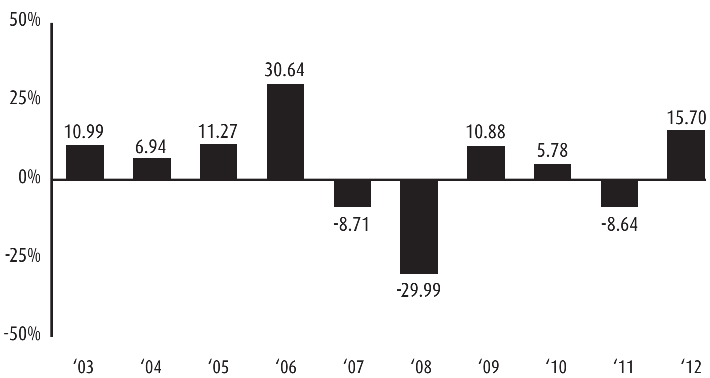
The Portfolio's performance information assumes that all distributions made by the Portfolio in the periods shown were reinvested in additional units of the Portfolio and is based on the net asset value of the Portfolio.

The performance information does not take into account sales, redemption, distribution or other optional charges that, if applicable, would have reduced returns or performance. Please remember, how the Portfolio has performed in the past does not necessarily indicate how it will perform in the future.

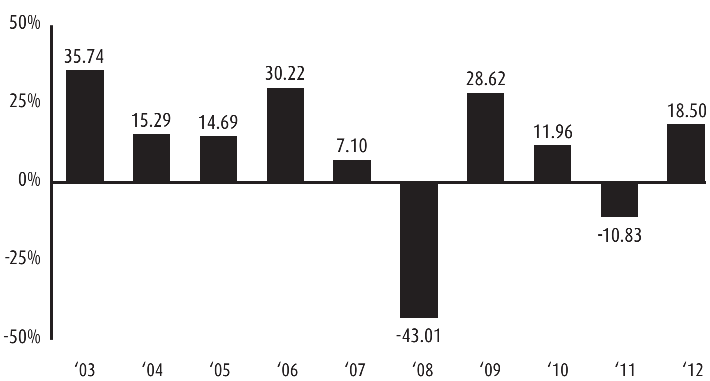
Year-by-Year Returns

The following bar chart(s) show the performance for each of the financial years shown and illustrates how the performance has changed from year to year. The bar chart(s) show in percentage terms how an investment made on the first day of each financial year would have increased or decreased by the last day of each financial year.

BMO Harris International Equity Portfolio (C$)



BMO Harris International Equity Portfolio (US$)



Annual Compound Returns

This chart compares the historical annual compound returns of the Portfolio with the MSCI EAFE Index, which reflects changes in the performance of equity securities in 22 developed market country indices, excluding the U.S. and Canada.

	1 yr %	3 yrs %	5yrs %	10yrs %
BMO Harris International Equity Portfolio‡ (C$)	15.70	3.79	(2.79)	3.18
MSCI EAFE Index (C$)	14.77	1.82	(3.56)	3.33

‡The Portfolio's return is after the deduction of expenses, while the benchmarks do not include any costs of investing.

	1 yr %	3 yrs %	5yrs %	10yrs %
BMO Harris International Equity Portfolio‡ (US$)	18.50	5.76	(2.81)	8.06
MSCI EAFE Index (US$)	17.32	3.56	(3.69)	8.21

‡The Portfolio's return is after the deduction of expenses, while the benchmarks do not include any costs of investing.

A commentary on the market and/or information regarding the relative performance of the Portfolio as compared to its benchmark can be found under the Results of Operations section of this report.

Summary of Investment Portfolio
as at December 31, 2012

Portfolio Allocation	% of Net Asset Value
United Kingdom	17.4
Germany	11.6
Japan	10.8
Switzerland	9.3
France	7.9
Hong Kong	5.9
Other	5.9
Australia	5.3
Cash/Receivables/Payables	4.7
Sweden	3.4
China	2.9
Singapore	2.5
Netherlands	2.3
Belgium	1.6
Ireland	1.4
Israel	1.4
Malaysia	1.3
Brazil	1.2
Norway	1.2
Taiwan	1.0
South Korea	1.0
Total portfolio allocation	**100.0**

Sector Allocation	
Financials	18.4
Consumer Discretionary	14.4
Industrials	12.8
Consumer Staples	10.7
Health Care	9.3
Information Technology	9.1
Materials	7.2
Energy	6.4
Telecommunication Services	5.0
Cash/Receivables/Payables	4.7
Utilities	2.0
Total sector allocation	**100.0**

Top 25 Holdings	% of Net Asset Value
Issuer	
Cash/Receivables/Payables	4.7
SAP AG	2.2
Roche Holding AG	2.0
Nestle S.A.	1.7
Novartis AG	1.6
British American Tobacco p.l.c.	1.6
Toyota Motor Corporation	1.5
Air Liquide S.A.	1.4
CNOOC Limited	1.2
Vodafone Group Plc	1.2
adidas AG	1.2
AIA Group Limited	1.1
Sanofi	1.1
Royal Dutch Shell Plc, Class A, Euronext Amsterdam Exchange	1.1
Total S.A.	1.0
LVMH Moet Hennessy Louis Vuitton S.A.	0.9
Mitsubishi UFJ Financial Group, Inc.	0.9
Novo Nordisk A/S, Class B	0.9
Power Assets Holdings Limited	0.9
Reckitt Benckiser Group plc	0.8
Assa Abloy AB, Class B	0.8
United Overseas Bank Limited	0.8
Symrise AG	0.8
Kingfisher plc	0.8
Siemens AG	0.8
Top holdings as a percentage of net asset value	**33.0**
Total Net Asset Value	**$553,418,352**

The summary of investment portfolio may change due to the Portfolio's ongoing portfolio transactions. Updates are available quarterly.

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Management Inc.
1 First Canadian Place
100 King St. W., 41st Floor
Toronto, Ontario M5X 1H3

Trustee
BMO Trust Company
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This document may contain forward-looking statements relating to anticipated future events, results, circumstances, performance or expectations that are not historical facts but instead represent our beliefs regarding future events. By their nature, forward-looking statements require us to make assumptions and are subject to inherent risks and uncertainties. There is significant risk that predictions and other forward-looking statements will not prove to be accurate. We caution readers of this document not to place undue reliance on our forward-looking statements as a number of factors could cause actual future results, conditions, actions or events to differ materially from the targets, expectations, estimates or intentions expressed or implied in the forward-looking statements. Actual results may differ materially from management expectations as projected in such forward-looking statements for a variety of reasons, including but not limited to market and general economic conditions, interest rates, regulatory and statutory developments, the effects of competition in the geographic and business areas in which the Portfolio may invest and the risks detailed from time to time in BMO Harris Private Portfolios' simplified prospectus. We caution that the foregoing list of factors is not exhaustive and that when relying on forward-looking statements to make decisions with respect to investing in the Portfolio, investors and others should carefully consider these factors, as well as other uncertainties and potential events, and the inherent uncertainty of forward-looking statements. Due to the potential impact of these factors, BMO Harris Investment Management Inc. does not undertake, and specifically disclaims, any intention or obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, unless required by applicable law.

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