

BMO Guaranteed Investment Funds

Fund Facts

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Fund Facts

BMO GUARANTEED INVESTMENT FUNDS

This section of the Information Folder contains individual Fund Facts for each segregated fund available through your BMO Guaranteed Investments Funds contract. You can choose to invest in one or more of these funds.

The individual Fund Facts give you an idea of what each segregated fund invests in, how it has performed and what fees or charges may apply.

The description of each segregated fund in the individual Fund Facts is not complete without the following description of "What if I change my mind" and "For more information".

WHAT IF I CHANGE MY MIND?

- You can change your mind about purchase of your contract and about subsequent transactions you make under the contract within two business days of the date you receive confirmation of the purchase or of the transaction. You are deemed to have received the confirmation five days after it is mailed to you.
- You have to tell your insurer in writing, by email, fax or letter, that you want to cancel.
- The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges or other fees you paid.

FOR MORE INFORMATION

The Fund Facts may not contain all the information you need. Please read the contract and the Information Folder or you may contact us at:

BMO Insurance

BMO GIF Administrative and Services Office
250 Yonge Street, 9th floor
Toronto, ON M5B 2L7

Telephone: 1-855-639-3867

Fax: 1-855-747-5613

Email: ClientServices.BMOLifeGIF@bmo.com

All information as at December 31, 2023 (unless otherwise noted)

FEES AND CHARGES

GIF 75/75 Series

Fund	Management Fee*				"Insurance Fee & Insurance Fee Limit** (noted in brackets)"
	Class A	Class A Prestige	Class F	Class F Prestige	
Money Market	1.00%	N/A	0.50%	N/A	0.00%
Fixed Income ETF Portfolio	1.30%	1.21%	0.30%	0.21%	0.24% (0.74%)
Income ETF Portfolio	1.40%	1.26%	0.40%	0.31%	0.32% (0.82%)
Conservative ETF Portfolio	1.40%	1.26%	0.40%	0.31%	0.37% (0.87%)
Balanced ETF Portfolio	1.45%	1.27%	0.45%	0.36%	0.37% (0.87%)
Growth ETF Portfolio	1.45%	1.27%	0.45%	0.36%	0.45% (0.95%)
Equity Growth ETF Portfolio	1.50%	1.32%	0.50%	0.41%	0.45% (0.95%)
Low Volatility Canadian Equity ETF	1.46%	1.28%	0.55%	0.46%	0.48% (0.98%)
Low Volatility U.S. Equity ETF	1.41%	1.23%	0.50%	0.41%	0.53% (1.03%)
Monthly Income	1.60%	1.29%	0.60%	0.38%	0.45% (0.95%)
Asset Allocation	1.60%	1.24%	0.60%	0.38%	0.45% (0.95%)
Dividend	1.51%	1.15%	0.60%	0.33%	0.58% (1.08%)
Monthly High Income II	1.52%	1.20%	0.65%	0.38%	0.58% (1.08%)
Tactical Balanced	1.51%	1.38%	0.60%	0.51%	0.45% (0.95%)
Sustainable Global Balanced	1.56%	1.38%	0.65%	0.56%	0.45% (0.95%)
Low Volatility International Equity ETF	1.51%	1.33%	0.60%	0.51%	0.54% (1.04%)
Concentrated Global Balanced	1.56%	1.38%	0.65%	0.43%	0.43% (0.93%)
Concentrated Global Equity	1.62%	1.21%	0.75%	0.39%	0.67% (1.17%)
Balanced ESG ETF	1.40%	1.22%	0.40%	0.31%	0.40% (0.90%)
Sustainable Opportunities Global Equity	1.75%	1.21%	0.75%	0.39%	0.65% (1.15%)
Sustainable Global Multi-Sector Bond	1.48%	1.38%	0.70%	0.48%	0.39% (0.89%)
Canadian Income & Growth Fund	1.55%	1.37%	0.57%	0.39%	0.43% (0.93%)
Global Income & Growth Fund	1.58%	1.40%	0.59%	0.42%	0.45% (0.95%)
Aggregate Bond Index ETF	1.24%	1.15%	0.26%	0.17%	0.25% (0.75%)
Global Innovators Fund	1.51%	1.10%	0.52%	0.26%	0.70% (1.20%)
Global Equity Fund	1.57%	1.17%	0.74%	0.37%	0.64% (1.14%)
NASDAQ 100 Equity Index ETF	1.60%	1.24%	0.63%	0.34%	0.68% (1.18%)
S&P 500 Index ETF	1.34%	1.14%	0.41%	0.13%	0.65% (1.15%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.

** Insurance fee excludes applicable taxes.

All information as at December 31, 2023 (unless otherwise noted)

GIF 75/100 Series

Fund	Management Fee*			Insurance Fee & Insurance Fee Limit** (noted in brackets)
	Class A	Prestige	Class F	
Money Market†	1.00%	N/A	0.50%	0.00%
Fixed Income ETF Portfolio†	1.30%	1.16%	0.30%	0.37% (0.87%)
Income ETF Portfolio†	1.40%	1.22%	0.40%	0.50% (1.00%)
Conservative ETF Portfolio†	1.40%	1.22%	0.40%	0.55% (1.05%)
Balanced ETF Portfolio†	1.45%	1.22%	0.45%	0.63% (1.13%)
Growth ETF Portfolio	1.45%	1.18%	0.45%	0.76% (1.26%)
Equity Growth ETF Portfolio	1.50%	1.23%	0.50%	0.76% (1.26%)
Low Volatility Canadian Equity ETF	1.55%	1.28%	0.55%	0.84% (1.34%)
Low Volatility U.S. Equity ETF	1.50%	1.23%	0.50%	0.85% (1.35%)
Monthly Income†	1.60%	1.37%	0.60%	0.70% (1.20%)
Asset Allocation	1.60%	1.37%	0.60%	0.67% (1.17%)
Dividend	1.60%	1.33%	0.60%	0.88% (1.38%)
Monthly High Income II	1.65%	1.38%	0.65%	0.87% (1.37%)
Tactical Balanced	1.60%	1.37%	0.60%	0.72% (1.22%)
Sustainable Global Balanced	1.65%	1.42%	0.65%	0.68% (1.18%)
Low Volatility International Equity ETF	1.60%	1.33%	0.60%	0.85% (1.35%)
Concentrated Global Balanced	1.65%	1.42%	0.65%	0.66% (1.16%)
Concentrated Global Equity	1.75%	1.48%	0.75%	0.95% (1.45%)
Balanced ESG ETF	1.40%	1.18%	0.40%	0.62% (1.12%)
Sustainable Opportunities Global Equity	1.75%	1.48%	0.75%	0.92% (1.42%)
Sustainable Global Multi-Sector Bond	1.70%	1.56%	0.70%	0.57% (1.07%)
Canadian Income & Growth Fund†	1.61%	1.44%	0.63%	0.68% (1.18%)
Global Income & Growth Fund	1.64%	1.46%	0.66%	0.70% (1.20%)
Aggregate Bond Index ETF†	1.28%	1.19%	0.29%	0.35% (0.85%)
Global Innovators Fund	1.49%	1.27%	0.51%	0.98% (1.48%)
Global Equity Fund	1.71%	1.42%	0.74%	0.91% (1.41%)
NASDAQ 100 Equity Index ETF	1.62%	1.28%	0.65%	0.95% (1.45%)
S&P 500 Index ETF	1.47%	1.18%	0.50%	0.92% (1.42%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.

** Insurance fee excludes applicable taxes.

† These funds are also available on GIF 75/100 Plus with no change in management or insurance fees.

GIF 100/100 Series

Fund	Management Fee*			Insurance Fee & Insurance Fee Limit** (noted in brackets)
	Class A	Prestige	Class F	
Money Market	1.00%	N/A	0.50%	0.00%
Canadian Balanced Growth	1.50%	1.15%	0.50%	1.03% (1.55%)
U.S. Balanced Growth	1.50%	1.15%	0.50%	1.03% (1.55%)
Canadian Income Strategy	1.70%	1.35%	0.70%	0.78% (1.28%)
North American Income Strategy	1.70%	1.35%	0.70%	0.73% (1.23%)
Conservative ETF Portfolio	1.40%	1.05%	0.40%	0.90% (1.40%)
Balanced ETF Portfolio	1.45%	1.10%	0.45%	1.00% (1.50%)
Monthly Income	1.60%	1.25%	0.60%	1.03% (1.55%)
Asset Allocation	1.60%	1.25%	0.60%	1.03% (1.55%)
Sustainable Global Balanced	1.65%	1.30%	0.65%	1.03% (1.55%)
Concentrated Global Balanced	1.65%	1.30%	0.65%	1.01% (1.52%)
Balanced ESG ETF	1.40%	1.05%	0.40%	1.00% (1.50%)
Sustainable Global Multi-Sector Bond	1.70%	1.35%	0.70%	0.96% (1.46%)
Aggregate Bond Index ETF	1.28%	0.93%	0.30%	0.70% (1.20%)

* Management fee includes the management fee charged by the Underlying Fund(s) but excludes applicable taxes.

** Insurance fee excludes applicable taxes.

All information as at December 31, 2023 (unless otherwise noted)

BMO Money Market GIF

Quick Facts:

Date Fund created:December 2, 2013 (Class A 100/100)
 June 21, 2016 (Class A 75/75 and 75/100)
 May 14, 2018 (Class F)

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:n/a

Total Value on:\$80,944,719

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	1.39	10.53	2,839
Series 75/100	1.41	10.53	3,425
Series 100/100	1.41	10.57	1,278
Class F			
Series 75/75	0.84	10.83	26
Series 75/100	0.81	10.75	17
Series 100/100	0.85	10.71	96
Minimum Investment	\$500 – \$10,000 (Class A, Class F) (see Information Folder for more details)		

What does this fund invest in?

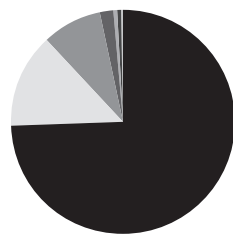
The objectives of the fund are to preserve the value of your investment, provide interest income and a high level of liquidity. It invests primarily in high-quality money market instruments issued by governments and corporations in Canada.

Top 10 Investments

% of Assets

BMO Money Market Fund, Series I	10.6
Central 1 Credit Union, Commercial Paper, 5.229% Mar 21, 2024	2.3
Bay Street Funding Trust, Commercial Paper, 5.419% Feb 5, 2024	1.7
SURE Trust, Commercial Paper, 5.379% Jan 22, 2024	1.5
Vancouver City Savings Credit Union, Bearer Deposit Notes, 5.360% Feb 2, 2024	1.5
TMX Group Limited, Commercial Paper, 5.160% Jan 4, 2024	1.5
Alectra Inc., Commercial Paper, 5.170% Jan 10, 2024	1.4
Vancouver City Savings Credit Union, Bearer Deposit Notes, 5.269% Jan 3, 2024	1.2
First Nations Finance Authority, Commercial Paper, 5.156% Jan 11, 2024	1.2
STABLE Trust, Commercial Paper, 5.380% Jan 17, 2024	1.0
Glacier Credit Card Trust, Commercial Paper, 5.402% Jan 8, 2024	1.0
Cash/Receivables/Payables	89.4
Total	100.0
Total Investments	2

BMO Money Market GIF



Portfolio Allocation

Commercial Paper	74.7%
Bearer Deposit Notes.....	13.5%
Bankers Acceptances	8.6%
Corporate Bonds & Debentures	2.0%
Treasury Bills - Provincial.....	0.6%
Asset-Backed Securities	0.5%
Cash/Receivables/Payables	0.1%

How has the fund performed?

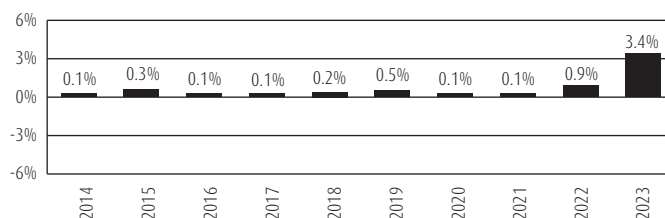
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,062 on December 31, 2023. This works out to an average of 0.6% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years. In the last 10 years, the fund was up in value 10 years and down in value 0 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a more secure investment with low investment risk or you are looking for a short-term investment. The yield of this fund varies with short-term interest rates.

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class F
Series 75/75	1.39	0.84
Series 75/100	1.41	0.81
Series 100/100	1.41	0.85

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class F
Series 100/100	0.00

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Canadian Balanced Growth GIF

Quick Facts:

Date Fund created:December 2, 2013 (Class A 100/100)
 October 1, 2014 (Class A Prestige 100/100)
 May 14, 2018 (Class F 100/100)
 Total Value on:\$17,840,114

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:.....46.43%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding ('000)
Class A			
Series 100/100	3.10	11.22	978
Class A Prestige			
Series 100/100	2.71	10.97	599
Class F			
Series 100/100	2.01	11.55	26
Minimum Investment	\$500 - \$10,000 (Class A, Class F) \$250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

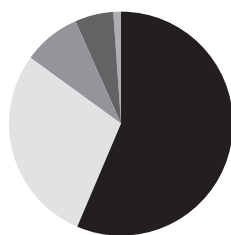
The fundamental investment objectives of this Fund are to achieve long term capital growth and income by investing primarily in exchange traded funds ("ETFs"). The Fund seeks to provide investors with broad exposure to publicly listed Canadian companies balanced with high quality fixed income securities or cash equivalents.

Top 10 Investments

% of Assets

BMO S&P/TSX Capped Composite Index ETF	56.4
BMO Mid Federal Bond Index ETF	17.2
BMO Mid Corporate Bond Index ETF	9.3
BMO S&P 500 Index ETF	8.4
BMO MSCI EAFE Index ETF	5.6
BMO Mid-Term US IG Corporate Bond Index ETF	2.1
Cash/Receivables/Payables	1.0
Total	100.0
Total Investments	7

BMO Canadian Balanced Growth GIF



Portfolio Allocation

Canadian Equity Funds.....	56.4%
Fixed Income Funds.....	28.6%
U.S. Equity Funds.....	8.4%
International Equity Funds.....	5.6%
Cash/Receivables/Payables.....	1.0%

How has the fund performed?

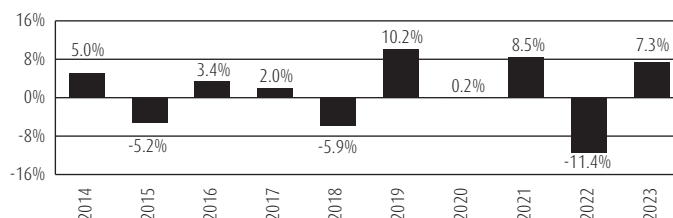
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,127 on December 31, 2023. This works out to an average of 1.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years for a contractholder. In the last 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.10	2.71	2.01

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Canadian Income Strategy GIF

Quick Facts:

Date Fund created:December 2, 2013 (Class A 100/100)
October 1, 2014 (Class A Prestige 100/100)
May 14, 2018 (Class F 100/100)
Total Value on:\$7,020,095

Portfolio Manager:.....BMO Asset Management Inc.
Portfolio Turnover Rate:24.56%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding ('000s)
Class A			
Series 100/100	3.05	11.88	320
Class A Prestige			
Series 100/100	2.64	11.74	273
Class F			
Series 100/100	1.95	12.67	1
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of the Fund are to achieve long term capital growth and monthly income by investing primarily in ETFs that invest in Canadian income-generating securities: dividend-paying common stocks, preferred shares, income trusts, balanced with high quality fixed income securities or cash equivalents.

Top 10 Investments

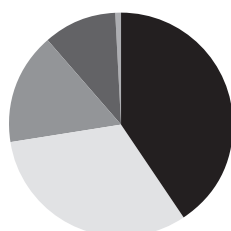
% of Assets

BMO Mid Federal Bond Index ETF	16.8
BMO S&P 500 Index ETF	16.0
BMO S&P/TSX Capped Composite Index ETF	13.2
BMO MSCI EAFE Index ETF	10.7
BMO Mid Corporate Bond Index ETF	9.1
BMO Low Volatility Canadian Equity ETF	7.9
BMO Canadian Dividend ETF	7.9
BMO Equal Weight Banks Index ETF	4.7
BMO Laddered Preferred Share Index ETF	3.9
BMO Equal Weight REITs Index ETF	3.6

Total **93.8**

Total Investments **13**

BMO Canadian Income Strategy GIF



Portfolio Allocation

■ Canadian Equity Funds.....	40.8%
■ Fixed Income Funds.....	31.9%
■ U.S. Equity Funds.....	16.0%
■ International Equity Funds.....	10.7%
■ Cash/Receivables/Payables.....	0.6%

How has the fund performed?

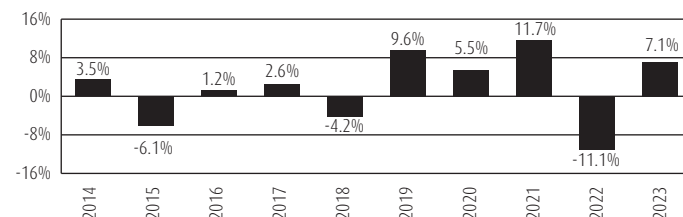
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,195 on December 31, 2023. This works out to an average of 1.8% a year

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years for a contractholder. In the last 10 years, the fund was up in value 7 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.05	2.64	1.95

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO U.S. Balanced Growth GIF

Quick Facts:

Date Fund created:December 2, 2013 (Class A 100/100)
October 1, 2014 (Class A Prestige 100/100)
May 14, 2018 (Class F 100/100)
Total Value on: \$41,466,989

Portfolio Manager:BMO Asset Management Inc.
Portfolio Turnover Rate:43.29%

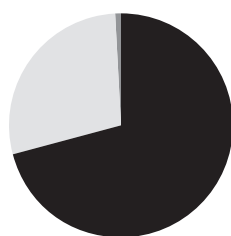
	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding ('000)
Class A			
Series 100/100	3.07	14.15	1,645
Class A Prestige			
Series 100/100	2.68	14.01	1,250
Class F			
Series 100/100	2.01	13.83	49
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of this Fund are to achieve long term capital growth and income by investing primarily in ETFs. The Fund seeks to provide investors with broad exposure to publicly listed U.S. companies balanced with high quality Canadian fixed income securities or cash equivalents.

Top 10 Investments	% of Assets
BMO S&P 500 Index ETF	71.1
BMO Mid Federal Bond Index ETF	16.9
BMO Mid Corporate Bond Index ETF	9.1
BMO Mid-Term US IG Corporate Bond Index ETF	2.1
Cash/Receivables/Payables	0.8
Total	100.0
Total Investments	5

BMO U.S. Balanced Growth GIF



Portfolio Allocation

■ U.S. Equity Funds	71.0%
■ Fixed Income Funds	28.2%
■ Cash/Receivables/Payables	0.8%

How has the fund performed?

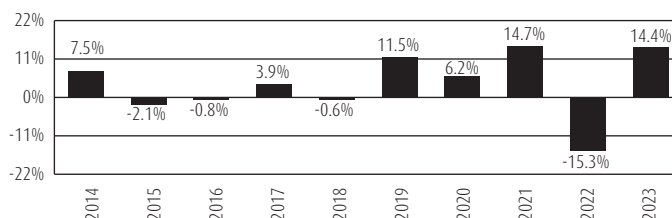
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,424 on December 31, 2023. This works out to an average of 3.6% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years for a contractholder. In the last 10 years, the fund was up in value 6 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	3.07	2.68	2.01

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO North American Income Strategy GIF

Quick Facts:

Date Fund created:.....December 2, 2013 (Class A 100/100)
October 1, 2014 (Class A Prestige 100/100)
May 14, 2018 (Class F 100/100)
Total Value on: \$34,381,234

Portfolio Manager:.....BMO Asset Management Inc.
Portfolio Turnover Rate:20.87%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 100/100	2.96	12.15	1,453
Class A Prestige			
Series 100/100	2.57	11.92	1,403
Class F			
Series 100/100	1.90	12.07	1
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige) (see Information Folder for more details)		

What does this fund invest in?

The fundamental investment objectives of the Fund are to achieve long term capital growth and monthly income by investing primarily in ETFs that invest in Canadian and U.S. income-generating securities: dividend-paying common stocks, preferred shares, income trusts, balanced with high quality Canadian fixed income securities or cash equivalents.

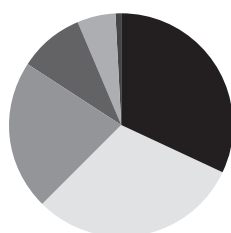
Top 10 Investments % of Assets

BMO Mid Federal Bond Index ETF	17.1
BMO S&P/TSX Capped Composite Index ETF	11.8
BMO S&P 500 Index ETF	11.3
BMO Low Volatility US Equity ETF	10.6
BMO MSCI EAFE Index ETF	9.4
BMO Mid Corporate Bond Index ETF	9.3
BMO Canadian Dividend ETF	8.5
BMO Low Volatility Canadian Equity ETF	7.1
BMO Global Infrastructure Index ETF	5.6
BMO Laddered Preferred Share Index ETF	3.6

Total 94.3

Total Investments 13

BMO North American Income Strategy GIF



Portfolio Allocation

Fixed Income Funds	32.2%
Canadian Equity Funds.....	30.3%
U.S. Equity Funds	21.9%
International Equity Funds.....	9.4%
Global Equity Funds.....	5.6%
Cash/Receivables/Payables	0.6%

How has the fund performed?

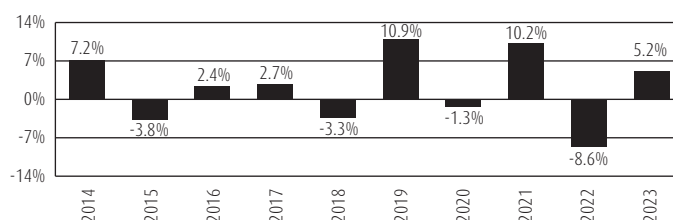
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 100/100. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on December 2, 2013 has \$1,219 on December 31, 2023. This works out to an average of 2.0% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 10 years for a contractholder. In the last 10 years, the fund was up in value 6 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to bonds and stocks and if you are comfortable with low to moderate risk.

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F
Series 100/100	2.96	2.57	1.90

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (100/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Fixed Income ETF Portfolio GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)
Total Value on: \$29,557,421

Portfolio Manager:.....BMO Asset Management Inc.
Portfolio Turnover Rate:7.59%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.00	9.60	398
Series 75/100	2.13	9.46	687
Class A Prestige			
Series 75/75	1.90	9.60	704
Series 75/100	2.00	9.47	1,262
Class F			
Series 75/75	0.89	10.46	1
Series 75/100	1.04	10.38	12
Class F Prestige			
Series 75/75	0.78*	10.48	38
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

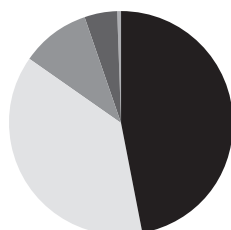
* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Fixed Income ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to preserve the value of your investment by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments	% of Assets
BMO Fixed Income ETF Portfolio, Series I	98.2
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	37.3
BMO Long Federal Bond Index ETF	14.1
BMO Aggregate Bond Index ETF	11.0
BMO Emerging Markets Bond Hedged to CAD Index ETF	10.0
BMO Core Plus Bond Fund, ETF Series	5.5
BMO Canadian MBS Index ETF	5.3
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	5.0
SPDR Portfolio TIPS ETF, Series I	4.9
BMO Ultra Short-Term Bond ETF	1.7
Government of Canada, Treasury Bills, 4.882% Jun 6, 2024	1.5
Cash/Receivables/Payables	1.8
Total	100.0
Total Investments	2

BMO Fixed Income ETF Portfolio GIF



Portfolio Allocation

■ U.S. Fixed Income Funds.....	47.2%
■ Canadian Fixed Income Funds	37.6%
■ Emerging Markets Fixed Income Fund.....	10.0%
■ Money Market Investments.....	4.8%
■ Cash/Receivables/Payables	0.4%

How has the fund performed?

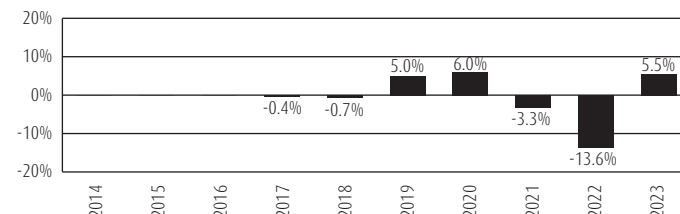
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$963 on December 31, 2023. This works out to an average of -0.5% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 3 years and down in value 4 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income ETFs with a low level of volatility, and are comfortable with low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment over the short-term).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.00	1.90	0.89	0.78*
Series 75/100	2.13	2.00	1.04	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Income ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)
Total Value on: \$53,636,679

Portfolio Manager: BMO Asset Management Inc.
Portfolio Turnover Rate: 10.95%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.19	10.89	555
Series 75/100	2.43	10.73	1,022
Class A Prestige			
Series 75/75	2.05	10.31	1,103
Series 75/100	2.19	10.24	2,431
Class F			
Series 75/75	1.02	11.34	16
Series 75/100	1.30	11.20	15
Class F Prestige			
Series 75/75	0.99*	10.43	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

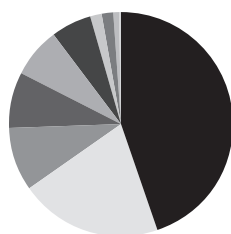
The Fund invests in the BMO Income ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to preserve the value of your investment by investing primarily in exchange traded funds that invest in fixed income securities with a lesser exposure to exchange traded funds that invest in Canadian, U.S. and international equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income or equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments

% of Assets

BMO Income ETF Portfolio, Series I	98.5
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	18.4
BMO Aggregate Bond Index ETF	16.0
BMO S&P 500 Index ETF	10.0
BMO Long Federal Bond Index ETF	7.9
BMO S&P/TSX Capped Composite Index ETF	7.5
BMO Discount Bond Index ETF	7.3
BMO Core Plus Bond Fund, ETF Series	6.7
BMO Emerging Markets Bond Hedged to CAD Index ETF	5.6
BMO MSCI EAFE Index ETF	4.7
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	3.8
Cash/Receivables/Payables	1.5
Total	100.0
Total Investments	2

BMO Income ETF Portfolio GIF



Portfolio Allocation

Canadian Fixed Income Funds	43.0%
U.S. Fixed Income Funds	22.2%
U.S. Equity Fund	10.0%
Canadian Equity Funds	7.8%
International Equity Funds	6.7%
Emerging Markets Fixed Income Fund	5.6%
Money Market Investments	2.5%
Emerging Markets Equity Fund	1.4%
Commodity Fund	0.5%
Cash/Receivables/Payables	0.3%

How has the fund performed?

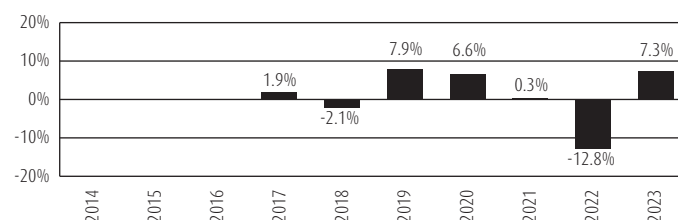
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,086 on December 31, 2023. This works out to an average of 1.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 5 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and to a lesser extent in equity ETFs with the potential for some capital appreciation, and are comfortable with low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment over the short-term).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.19	2.05	1.02	0.99*
Series 75/100	2.43	2.19	1.30	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Conservative ETF Portfolio GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
 January 9, 2017 (Class A 100/100, Class A Prestige 100/100)
 May 14, 2018 (Class F 75/75, 75/100 and 100/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 November 20, 2023 (Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:9.59%

Total Value on:\$139,109,325

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.28	11.77	1,340
Series 75/100	2.47	11.57	2,135
Series 100/100	2.89	10.89	1,768
Class A Prestige			
Series 75/75	2.11	10.72	1,447
Series 75/100	2.26	10.65	3,279
Series 100/100	2.49	11.19	2,378
Class F			
Series 75/75	1.15	11.83	14
Series 75/100	1.36	11.69	70
Series 100/100	1.75	11.43	53
Class F Prestige			
Series 75/75	1.04*	10.40	70
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Conservative ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to preserve the value of your investment and, to a lesser extent, provide some potential for growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income and equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income or equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments

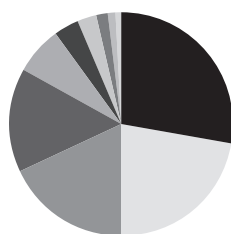
% of Assets

BMO Conservative ETF Portfolio, Series I	98.6
BMO Aggregate Bond Index ETF	19.8
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	15.1
BMO S&P 500 Index ETF	14.7
BMO S&P/TSX Capped Composite Index ETF	11.1
BMO Long Federal Bond Index ETF	6.8
BMO MSCI EAFE Index ETF	6.0
BMO Core Plus Bond Fund, ETF Series	5.0
BMO Emerging Markets Bond Hedged to CAD Index ETF	4.5
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	3.1
BMO Canadian MBS Index ETF	2.5
Cash/Receivables/Payables	1.4

Total 100.0

Total Investments 2

BMO Conservative ETF Portfolio GIF



Portfolio Allocation

Canadian Fixed Income Funds	35.5%
U.S. Fixed Income Funds	18.2%
U.S. Equity Fund	14.7%
Canadian Equity Funds	11.7%
International Equity Funds	9.9%
Emerging Markets Fixed Income Fund	4.5%
Money Market Investments	2.4%
Emerging Markets Equity Fund	1.8%
Commodity Fund	0.8%
Cash/Receivables/Payables	0.5%

How has the fund performed?

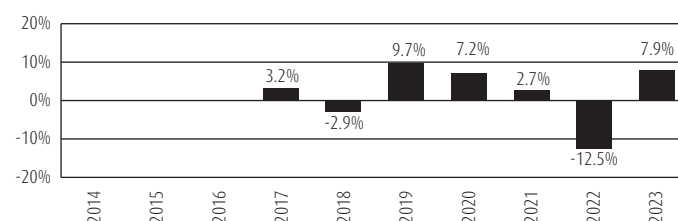
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,178 on December 31, 2023. This works out to an average of 2.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 5 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and equity ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.28	2.11	1.15	1.04*
Series 75/100	2.47	2.26	1.36	N/A
Series 100/100	2.89	2.49	1.75	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Balanced ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
 January 9, 2017 (Class A 100/100, Class A Prestige 100/100)
 May 14, 2018 (Class F 75/75, 75/100 and 100/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 November 20, 2023 (Class F Prestige)

Total Value on: \$327,442,634

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 4.17%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.31	13.21	2,000
Series 75/100	2.60	12.92	4,362
Series 100/100	3.03	11.93	4,031
Class A Prestige			
Series 75/75	2.11	11.46	2,249
Series 75/100	2.34	11.32	8,232
Series 100/100	2.64	12.26	5,112
Class F			
Series 75/75	1.21	12.78	19
Series 75/100	1.48	12.52	907
Series 100/100	1.89	12.21	147
Class F Prestige			
Series 75/75	1.10*	10.36	147
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Balanced ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide a balanced portfolio by investing primarily in exchange traded funds that invest in Canadian, U.S. and international fixed income and equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income and equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

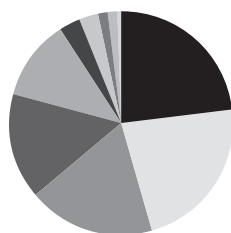
Top 10 Investments

% of Assets

BMO Balanced ETF Portfolio, Series I	99.3
BMO S&P 500 Index ETF	22.5
BMO S&P/TSX Capped Composite Index ETF	17.3
BMO Aggregate Bond Index ETF	11.3
BMO MSCI EAFE Index ETF	11.1
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	9.7
BMO Long Federal Bond Index ETF	4.1
BMO Core Plus Bond Fund, ETF Series	3.5
BMO Japan Index ETF	3.0
BMO Emerging Markets Bond Hedged to CAD Index ETF	2.9
BMO MSCI Emerging Markets Index ETF	2.8
Cash/Receivables/Payables	0.7

Total 100.0**Total Investments** 2

BMO Balanced ETF Portfolio GIF



Portfolio Allocation

■ U.S. Equity Funds	23.1%
■ Canadian Fixed Income Funds	22.5%
■ Canadian Equity Funds	18.3%
■ International Equity Funds	15.5%
■ U.S. Fixed Income Funds	11.6%
■ Emerging Markets Fixed Income Fund	2.9%
■ Emerging Markets Equity Fund	2.8%
■ Money Market Investments	1.6%
■ Commodity Fund	1.2%
■ Cash/Receivables/Payables	0.5%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,324 on December 31, 2023. This works out to an average of 3.8% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 5 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced investment mostly in fixed income and equity ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.31	2.11	1.21	1.10*
Series 75/100	2.60	2.34	1.48	N/A
Series 100/100	3.03	2.64	1.89	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Growth ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)
Total Value on: \$60,240,351

Portfolio Manager: BMO Asset Management Inc.
Portfolio Turnover Rate: 3.83%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.39	14.73	910
Series 75/100	2.74	14.37	1,269
Class A Prestige			
Series 75/75	2.20	12.15	702
Series 75/100	2.45	11.98	1,585
Class F			
Series 75/75	1.30	13.50	27
Series 75/100	1.61	13.24	53
Class F Prestige			
Series 75/75	1.19*	10.31	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

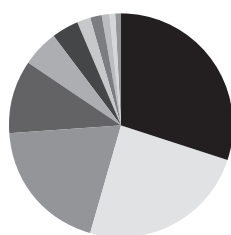
* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Growth ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international equity securities and, to a lesser extent, fixed income securities. The underlying fund may also invest in other mutual funds or invest directly in individual fixed income and equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments	% of Assets
BMO Growth ETF Portfolio, Series I	98.3
BMO S&P 500 Index ETF	29.5
BMO S&P/TSX Capped Composite Index ETF	23.0
BMO MSCI EAFE Index ETF	15.0
BMO Aggregate Bond Index ETF	6.4
BMO Mid-Term US IG Corporate Bond Hedged to CAD Index ETF	4.5
BMO MSCI Emerging Markets Index ETF	3.8
BMO Japan Index ETF	3.3
BMO Core Plus Bond Fund, ETF Series	2.4
iShares Gold Trust	1.6
BMO Long Federal Bond Index ETF	1.5
Cash/Receivables/Payables	1.7
Total	100.0
Total Investments	2

BMO Growth ETF Portfolio GIF



Portfolio Allocation

■ U.S. Equity Funds	30.2%
■ Canadian Equity Funds	24.3%
■ International Equity Funds	19.6%
■ Canadian Fixed Income Funds	10.5%
■ U.S. Fixed Income Funds	5.4%
■ Emerging Markets Equity Fund	3.8%
■ Global Equity Funds	2.0%
■ Commodity Fund	1.6%
■ Emerging Markets Fixed Income Fund	1.3%
■ Money Market Investments	0.7%
■ Cash/Receivables/Payables	0.6%

How has the fund performed?

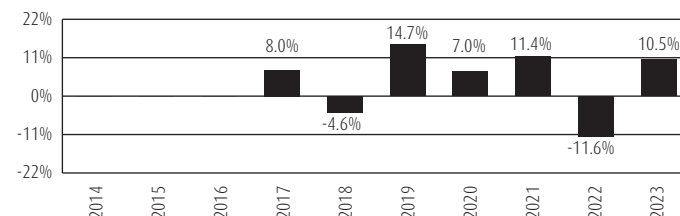
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,475 on December 31, 2023. This works out to an average of 5.3% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 5 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a growth oriented investment mostly in equity and to a lesser extent fixed income ETFs with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.39	2.20	1.30	1.19*
Series 75/100	2.74	2.45	1.61	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Equity Growth ETF Portfolio GIF

Quick Facts:

Date Fund created: June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)
Total Value on: \$48,839,573

Portfolio Manager: BMO Asset Management Inc.
Portfolio Turnover Rate: 2.83%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.43	16.35	592
Series 75/100	2.78	15.93	975
Class A Prestige			
Series 75/75	2.25	12.85	490
Series 75/100	2.49	12.66	1,349
Class F			
Series 75/75	1.36	14.18	1
Series 75/100	1.71	13.90	14
Class F Prestige			
Series 75/75	1.24*	10.27	4
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Equity Growth ETF Portfolio or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term growth by investing primarily in exchange traded funds that invest in Canadian, U.S. and international equity securities. The underlying fund may also invest in other mutual funds or invest directly in individual equity securities and cash or cash equivalents. The underlying fund's asset mix may be changed over time to reflect the portfolio manager's long-term outlook for each asset class.

Top 10 Investments

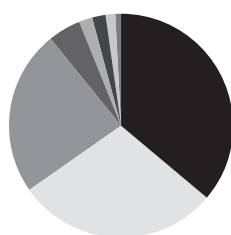
% of Assets

BMO Equity Growth ETF Portfolio, Series I	98.8
BMO S&P 500 Index ETF	35.3
BMO S&P/TSX Capped Composite Index ETF	27.6
BMO MSCI EAFE Index ETF	15.7
BMO Japan Index ETF	5.3
BMO MSCI Emerging Markets Index ETF	4.6
BMO MSCI Europe High Quality Hedged to CAD Index ETF	2.9
iShares Gold Trust	1.9
BMO Equal Weight Banks Index ETF	1.6
BMO Global REIT Fund	1.0
BMO Global Infrastructure Fund	1.0
Cash/Receivables/Payables	1.2

Total 100.0

Total Investments 2

BMO Equity Growth ETF Portfolio GIF



Portfolio Allocation

■ U.S. Equity Funds	36.2%
■ Canadian Equity Funds	29.2%
■ International Equity Funds	23.9%
■ Emerging Markets Equity Funds	4.6%
■ Global Equity Funds	2.0%
■ Commodity Fund	1.9%
■ Money Market Investments	1.5%
■ Cash/Receivables/Payables	0.7%

How has the fund performed?

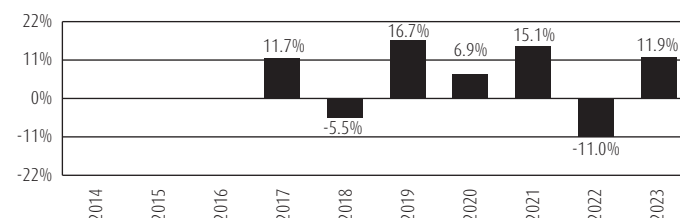
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,641 on December 31, 2023. This works out to an average of 6.8% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 5 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a equity oriented investment mostly in equity ETFs with the potential for some capital appreciation, and are comfortable with moderate investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.43	2.25	1.36	1.24*
Series 75/100	2.78	2.49	1.71	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Low Volatility Canadian Equity ETF GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)
Total Value on: \$77,981,827

Portfolio Manager:.....BMO Asset Management Inc.
Portfolio Turnover Rate:4.44%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.50	15.86	1,105
Series 75/100	2.93	15.38	1,545
Class A Prestige			
Series 75/75	2.31	13.21	835
Series 75/100	2.65	13.01	1,953
Class F			
Series 75/75	1.44	15.51	9
Series 75/100	1.85	15.16	9
Class F Prestige			
Series 75/75	1.33*	10.33	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Low Volatility Canadian Equity ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide unitholders exposure to the performance of a portfolio of Canadian equities with the potential for long-term capital growth. The underlying fund securities will be selected from 100 of the largest and most liquid securities in Canada. The securities that have the lowest sensitivity to market movements (beta) will be selected for the portfolio and it will be weighted so that a higher allocation is given to securities with lower betas.

Top 10 Investments

% of Assets

BMO Low Volatility Canadian Equity ETF	99.2
Loblaws Companies Limited	3.9
Metro Inc.	3.9
Hydro One Limited	3.6
Empire Company Limited, Class A	3.3
Waste Connections, Inc.	3.2
Thomson Reuters Corporation	3.1
Fortis Inc.	3.0
Intact Financial Corporation	2.7
Barrick Gold Corporation	2.7
TMX Group Limited	2.7
Cash/Receivables/Payables	0.8

Total **100.0**

Total Investments **2**

BMO Low Volatility Canadian Equity ETF GIF



Portfolio Allocation

Financials.....	20.5%
Consumer Staples.....	16.8%
Utilities.....	13.3%
Industrials.....	12.6%
Materials.....	9.3%
Communication Services.....	8.7%
Real Estate.....	8.0%
Consumer Discretionary.....	5.6%
Information Technology.....	5.0%
Money Market Investments.....	0.7%
Cash/Receivables/Payables.....	-0.5%

How has the fund performed?

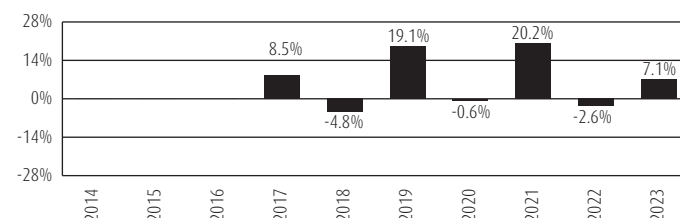
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,584 on December 31, 2023. This works out to an average of 6.3% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 4 years and down in value 3 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to stocks with low volatility and the potential for long term growth, and if you are comfortable with moderate risk.

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.50	2.31	1.44	1.33*
Series 75/100	2.93	2.65	1.85	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Low Volatility U.S. Equity ETF GIF

Quick Facts:

Date Fund created:..... June 21, 2016 (Class A 75/75 and 75/100)
May 14, 2018 (Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)
Total Value on: \$88,613,777

Portfolio Manager:.....BMO Asset Management Inc.
Portfolio Turnover Rate:3.13%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.50	15.50	1,361
Series 75/100	2.89	15.11	1,787
Class A Prestige			
Series 75/75	2.31	12.65	1,162
Series 75/100	2.60	12.50	2,032
Class F			
Series 75/75	1.44	16.46	3
Series 75/100	1.80	15.55	24
Class F Prestige			
Series 75/75	1.33*	10.03	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Low Volatility U.S. Equity ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide unitholders with exposure to the performance of a portfolio of U.S. stocks with the potential for long-term capital growth. The underlying fund securities will be selected from the large capitalization U.S. equity universe. The securities that have the lowest sensitivity to market movements (beta) will be selected for the portfolio and it will be weighted so that a higher allocation is given to securities with lower betas.

Top 10 Investments

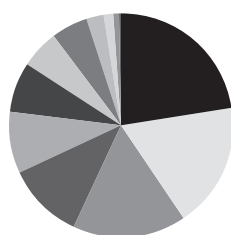
% of Assets

BMO Low Volatility US Equity ETF	99.9
J. M. Smucker Company, The	1.8
Campbell Soup Company	1.8
Cboe Global Markets, Inc.	1.7
Merck & Co., Inc.	1.6
NortonLifeLock Inc.	1.6
Johnson & Johnson	1.5
International Business Machines Corporation	1.5
General Mills, Inc.	1.5
Kellanova	1.5
Newmont Corporation	1.4
Cash/Receivables/Payables	0.1

Total **100.0**

Total Investments **2**

BMO Low Volatility U.S. Equity ETF GIF



Portfolio Allocation

Consumer Staples.....	22.6%
Utilities.....	18.1%
Health Care.....	16.3%
Financials.....	11.1%
Information Technology	8.9%
Industrials.....	7.4%
Consumer Discretionary.....	5.5%
Real Estate.....	5.2%
Communication Services	2.4%
Materials.....	1.4%
Energy.....	1.0%
Cash/Receivables/Payables	0.1%

How has the fund performed?

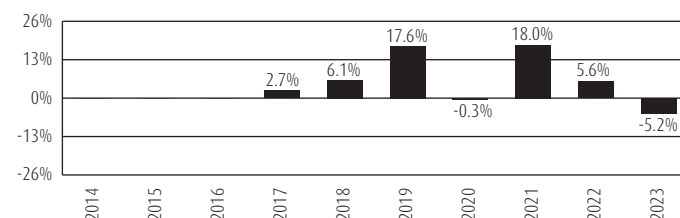
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 21, 2016 has \$1,551 on December 31, 2023. This works out to an average of 6.0% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 7 years for a contractholder. In the last 7 years, the fund was up in value 5 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are investing for the medium to long term, seeking exposure to U.S. stocks with low volatility and the potential for long term growth, and if you are comfortable with moderate risk.

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.50	2.31	1.44	1.33*
Series 75/100	2.89	2.60	1.80	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Monthly Income GIF

Quick Facts:

Date Fund created:.....January 9, 2017 (Class A, Class A Prestige 100/100)
 May 14, 2018 (Class F)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 November 20, 2023 (Class F Prestige)
 Total Value on:\$68,703,447

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:3.38%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.56	12.49	275
Series 75/100	2.82	12.28	773
Series 100/100	3.23	11.94	1,402
Class A Prestige			
Series 75/75	2.36	11.47	512
Series 75/100	2.58	11.36	902
Series 100/100	2.79	12.30	1,826
Class F			
Series 75/75	1.47	12.84	1
Series 75/100	1.75	12.64	16
Series 100/100	2.13	12.38	19
Class F Prestige			
Series 75/75	1.21*	10.40	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

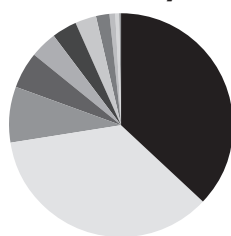
The Fund invests in the BMO Monthly Income Fund or a similar fund ("underlying fund"). The fundamental investment objectives of the underlying fund are to provide a fixed monthly distribution and to preserve the value of your investment. The underlying fund invests primarily in (i) Canadian fixed income securities with higher-than-average yields, issued by the federal government, provincial governments, government agencies and corporations, (ii) preferred and common shares, (iii) real estate investment trusts, and (iv) royalty trusts and other high-yielding investments. To enhance the yield, the underlying fund may also invest in Canadian or foreign lower-rated or unrated securities and derivative instruments like options, futures and forward contracts. The underlying fund may invest up to 30% of the fund's assets in foreign securities.

Top 10 Investments

	% of Assets
BMO Monthly Income Fund, Series I	99.8
BMO MSCI EAFE Index ETF	4.2
BMO S&P 500 Index ETF	4.0
Royal Bank of Canada	2.8
Toronto-Dominion Bank	2.4
BMO Global Infrastructure Index ETF	1.7
Canadian Natural Resources Limited	1.6
Enbridge Inc.	1.5
Government of Canada, Unsecured, 3.250% Dec 1, 2033	1.5
Government of Canada, Unsecured, 2.000% Jun 1, 2032	1.4
BMO S&P/TSX Capped Composite Index ETF	1.2
Cash/Receivables/Payables	0.2

Total 100.0**Total Investments** 2

BMO Monthly Income GIF



Portfolio Allocation

■ Bonds & Debentures.....	39.2%
■ Canadian Equities	37.8%
■ U.S. Equities.....	7.9%
■ U.S. Equity Funds	5.0%
■ International Equity Fund.....	4.2%
■ Money Market Investments.....	2.1%
■ Global Equity Fund.....	1.7%
■ Canadian Equity Fund.....	1.2%
■ Cash/Receivables/Payables	0.6%
■ Government Bond Fund.....	0.2%
■ International Equities	0.1%

How has the fund performed?

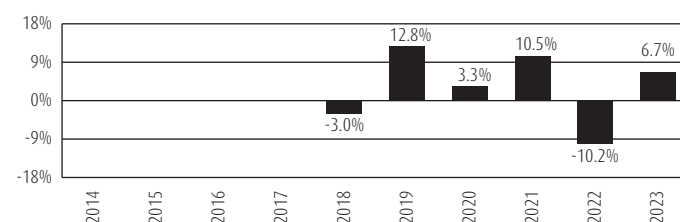
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on January 9, 2017 has \$1,246 on December 31, 2023. This works out to an average of 3.2% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 6 years for a contractholder. In the last 6 years, the fund was up in value 4 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a conservative investment mostly in fixed income and equities with the potential for some capital appreciation, and are comfortable with low to moderate investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.56	2.36	1.47	1.21*
Series 75/100	2.82	2.58	1.75	N/A
Series 100/100	3.23	2.79	2.13	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Asset Allocation GIF

Quick Facts:

Date Fund created: May 14, 2018 (Class A, Class F, Class A Prestige 100/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:3.91%

Total Value on: \$26,581,366

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.55	11.88	149
Series 75/100	2.82	11.66	174
Series 100/100	3.19	11.40	343
Class A Prestige			
Series 75/75	2.33	11.56	374
Series 75/100	2.57	11.47	533
Series 100/100	2.83	11.68	668
Class F			
Series 75/75	1.47	12.58	5
Series 75/100	1.72	12.41	21
Series 100/100	2.12	12.13	18
Class F Prestige			
Series 75/75	1.21*	10.40	9
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

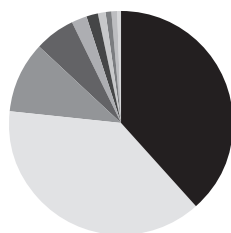
The Fund invests in the BMO Asset Allocation Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term capital growth consistent with the preservation of capital by investing primarily in a balanced portfolio of global equity and fixed income securities.

Top 10 Investments

% of Assets

BMO Asset Allocation Fund, Series I	98.9
BMO S&P 500 Index ETF	10.1
BMO MSCI EAFE Index ETF	6.1
Royal Bank of Canada	3.2
Toronto-Dominion Bank	2.3
Canadian Natural Resources Limited	2.2
BMO Global Infrastructure Index ETF	2.0
Canadian Pacific Kansas City, Ltd.	1.9
BMO MSCI Emerging Markets Index ETF	1.8
Constellation Software Inc.	1.8
Shopify Inc., Class A	1.7
Cash/Receivables/Payables	1.1
Total	100.0
Total Investments	2

BMO Asset Allocation GIF



Portfolio Allocation

■ Bonds & Debentures.....	38.6%
■ Canadian Equities	38.6%
■ U.S. Equity Fund.....	10.1%
■ International Equity Fund.....	6.1%
■ Global Equity Fund.....	2.0%
■ Emerging Markets Equity Fund.....	1.8%
■ Money Market Investments.....	1.0%
■ Cash/Receivables/Payables	0.7%
■ U.S. Equities.....	0.7%
■ U.S. Fixed Income Fund	0.4%

How has the fund performed?

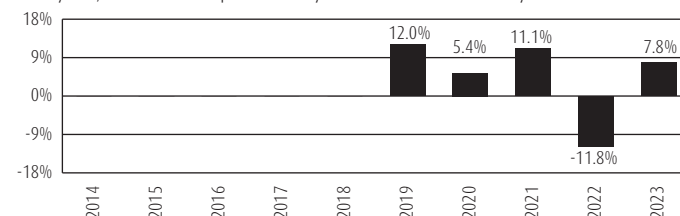
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,188 on December 31, 2023. This works out to an average of 3.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 5 years for a contractholder. In the last 5 years, the fund was up in value 4 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.55	2.33	1.47	1.21*
Series 75/100	2.82	2.57	1.72	N/A
Series 100/100	3.19	2.83	2.12	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Dividend GIF

Quick Facts:

Date Fund created:..... May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
 May 7, 2019 (Class A Prestige 75/75 and 75/100)
 November 20, 2023 (Class F Prestige)
 Total Value on: \$77,528,744

Portfolio Manager:.....BMO Asset Management Inc.
 Portfolio Turnover Rate:4.54%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.65	13.42	754
Series 75/100	3.06	13.13	2,042
Class A Prestige			
Series 75/75	2.44	12.50	978
Series 75/100	2.76	12.32	2,240
Class F			
Series 75/75	1.59	14.25	10
Series 75/100	1.96	13.97	45
Class F Prestige			
Series 75/75	1.30*	10.50	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

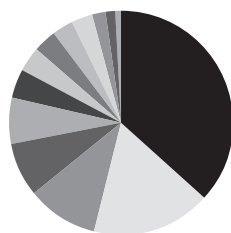
The Fund invests in the BMO Dividend Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide a high after-tax return, which includes dividend income and capital gains from growth in the value of your investment. The fund invests primarily in dividend-yielding common and preferred shares of established Canadian companies. The fund may invest up to 30% of the fund's assets in foreign securities.

Top 10 Investments

% of Assets

BMO Dividend Fund, Series I	99.1
Royal Bank of Canada	8.1
Toronto-Dominion Bank	6.4
Brookfield Corporation, Class A	4.3
Canadian Pacific Kansas City, Ltd.	4.0
Canadian National Railway Company	3.9
Bank of Montreal	3.8
Microsoft Corporation	3.8
Canadian Natural Resources Limited	3.7
Intact Financial Corporation	3.6
Waste Connections, Inc.	3.5
Cash/Receivables/Payables	0.9
Total	100.0
Total Investments	2

BMO Dividend GIF



Portfolio Allocation

Financials.....	36.9%
Industrials.....	17.2%
Energy.....	10.2%
Information Technology.....	7.9%
Utilities.....	6.5%
Real Estate.....	4.1%
Communication Services.....	3.8%
Consumer Discretionary.....	3.3%
Health Care.....	3.1%
Consumer Staples.....	2.9%
Money Market Investments.....	2.0%
Materials.....	1.5%
Cash/Receivables/Payables.....	0.6%

How has the fund performed?

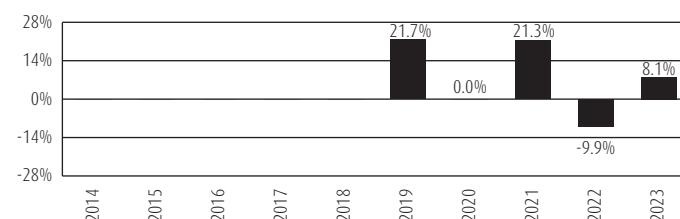
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,345 on December 31, 2023. This works out to an average of 5.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 5 years for a contractholder. In the last 5 years, the fund was up in value 4 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a dividend fund that focuses on established Canadian companies and you are comfortable with medium investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.65	2.44	1.59	1.30*
Series 75/100	3.06	2.76	1.96	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Monthly High Income II GIF

Quick Facts:

Date Fund created:..... May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)
Total Value on: \$28,984,721

Portfolio Manager:.....BMO Asset Management Inc.
Portfolio Turnover Rate:6.83%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.75	12.84	570
Series 75/100	3.09	12.65	488
Class A Prestige			
Series 75/75	2.54	13.06	456
Series 75/100	2.80	12.84	733
Class F			
Series 75/75	1.67	13.74	1
Series 75/100	2.00	13.48	9
Class F Prestige			
Series 75/75	1.36*	10.40	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

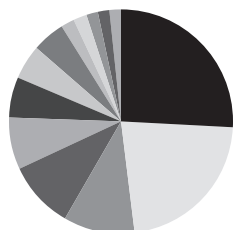
* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Monthly High Income II or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to generate a high level of monthly distributions with moderate volatility by investing primarily in a portfolio of trust units, equity securities and fixed income securities. The fund may invest up to 20% of the fund's assets in foreign securities.

Top 10 Investments	% of Assets
BMO Monthly High Income Fund II, Series I	99.3
Royal Bank of Canada	6.7
Toronto-Dominion Bank	5.9
Canadian Natural Resources Limited	5.7
Bank of Montreal	4.5
Canadian National Railway Company	4.3
Suncor Energy Inc.	4.0
Enbridge Inc.	3.9
Manulife Financial Corporation	3.5
Agnico Eagle Mines Limited	3.5
AltaGas Ltd.	2.9
Cash/Receivables/Payables	0.7
Total	100.0
Total Investments	2

BMO Monthly High Income II GIF



Portfolio Allocation

Financials.....	26.0%
Energy.....	22.2%
Utilities.....	10.4%
Industrials.....	9.6%
Materials.....	7.4%
Real Estate.....	6.0%
Communication Services.....	4.8%
Information Technology.....	4.8%
Money Market Investments.....	2.1%
Consumer Discretionary.....	1.9%
Consumer Staples.....	1.7%
Health Care.....	1.7%
Cash/Receivables/Payables.....	1.4%

How has the fund performed?

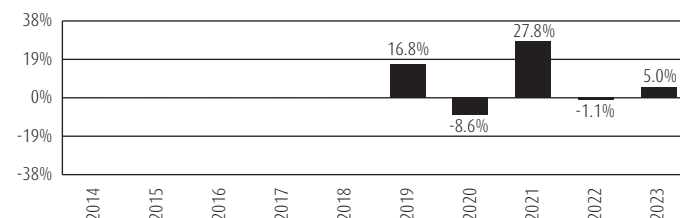
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,282 on December 31, 2023. This works out to an average of 4.5% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 5 years for a contractholder. In the last 5 years, the fund was up in value 3 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees. For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want an income-producing investment and you are looking for exposure to Canadian securities for your portfolio. You are comfortable with medium investment risk (i.e. you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.75	2.54	1.67	1.36*
Series 75/100	3.09	2.80	2.00	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Tactical Balanced GIF

Quick Facts:

Date Fund created:..... May 14, 2018 (Class A 75/75 and 75/100, Class F 75/75 and 75/100)
May 7, 2019 (Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)
Total Value on: \$21,767,348

Portfolio Manager:.....BMO Asset Management Inc.
Portfolio Turnover Rate:2.12%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.54	10.51	353
Series 75/100	2.85	10.33	496
Class A Prestige			
Series 75/75	2.43	10.57	497
Series 75/100	2.61	10.50	723
Class F			
Series 75/75	1.47	11.17	7
Series 75/100	1.78	10.98	1
Class F Prestige			
Series 75/75	1.36*	10.40	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Tactical Balanced Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide long-term capital growth and preservation of capital by investing primarily in a diversified portfolio of global equity and fixed income exchange traded funds. The fund's asset mix may be changed over time to reflect the portfolio manager's outlook for each asset class.

Top 10 Investments % of Assets

BMO Tactical Balanced ETF Fund, Series I	99.4
BMO MSCI Emerging Markets Index ETF	13.4
Invesco S&P 500 Equal Weight ETF	13.2
BMO Long-Term US Treasury Bond Index ETF, Listed USD Units	10.0
BMO Money Market Fund, ETF Series	9.4
BMO S&P 500 Hedged to CAD Index ETF	9.1
BMO MSCI EAFE Index ETF	5.9
BMO MSCI EAFE Hedged to CAD Index ETF	5.9
BMO Clean Energy Index ETF	3.8
First Trust NASDAQ Cybersecurity ETF	3.5
KraneShares CSI China Internet ETF	3.5
Cash/Receivables/Payables	0.6

Total **100.0**

Total Investments **2**

BMO Tactical Balanced GIF



Portfolio Allocation

■ U.S. Equity Funds	33.9%
■ Emerging Markets Equity Funds	23.7%
■ International Equity Funds.....	11.8%
■ U.S. Fixed Income Fund	10.0%
■ Money Market Fund.....	9.4%
■ Global Equity Funds.....	8.6%
■ Cash/Receivables/Payables	2.0%
■ Put Options.....	2.0%
■ Call Options.....	-1.5%

How has the fund performed?

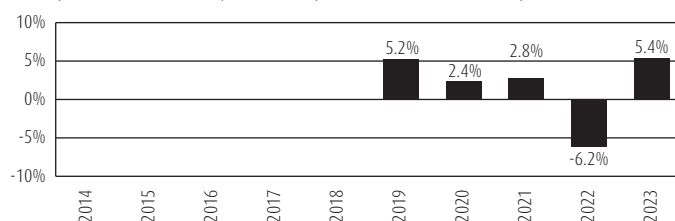
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 14, 2018 has \$1,052 on December 31, 2023. This works out to an average of 0.9% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 5 years for a contractholder. In the last 5 years, the fund was up in value 4 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced portfolio solution that adjusts to current market conditions and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.54	2.43	1.47	1.36*
Series 75/100	2.85	2.61	1.78	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Sustainable Global Balanced GIF

Quick Facts:

Date Fund created:..... May 7, 2019 (Class A, Class F and Class A Prestige)
November 20, 2023 (Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:.....0.60%

Total Value on: \$21,801,916

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.56	10.54	103
Series 75/100	2.86	10.44	380
Series 100/100	3.27	10.17	297
Class A Prestige			
Series 75/75	2.37	10.63	181
Series 75/100	2.59	10.53	676
Series 100/100	2.85	10.54	419
Class F			
Series 75/75	1.53	11.09	1
Series 75/100	1.66	10.99	22
Series 100/100	2.18	10.75	1
Class F Prestige			
Series 75/75	1.41*	10.40	0
Minimum Investment \$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)			

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Sustainable Global Balanced Fund or a similar fund ("underlying fund"). This fund's objective is to provide long-term capital growth consistent with the preservation of capital by investing primarily in a balanced portfolio of global equity and fixed income securities. Assets are allocated between equities and fixed income securities using a responsible investment approach. The fixed income portion of the fund will be invested primarily in securities issued by sovereign, government, corporate, and structured finance issuers. The equities may include large and/or small capitalization companies. The sub-advisor's investment strategies also include employing a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies and continuously monitoring the companies in which the fund invests for changes which may affect their profitability and the sub-advisor's ESG analysis.

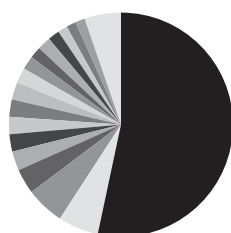
Top 10 Investments

	% of Assets
BMO Sustainable Global Balanced Fund, Series I	99.9
Microsoft Corporation	4.4
NVIDIA Corporation	2.9
Linde PLC	2.6
Mastercard Incorporated, Class A	2.5
Schneider Electric SE	2.0
Xylem Inc.	2.0
Thermo Fisher Scientific Inc.	1.8
United States Treasury Notes, 0.625% Aug 15, 2030	1.8
HDFC Bank Limited, ADR	1.8
Motorola Solutions, Inc.	1.7
Cash/Receivables/Payables	0.1

Total 100.0

Total Investments 2

BMO Sustainable Global Balanced GIF



Portfolio Allocation

United States.....	52.6%
Japan	5.7%
United Kingdom.....	5.3%
Australia.....	3.7%
Canada	2.7%
Mexico	2.5%
France.....	2.4%
Ireland	2.4%
Supranational	2.4%
New Zealand	2.2%
Germany	1.9%
South Africa	1.8%
India	1.8%
Netherlands.....	1.6%
Brazil.....	1.4%
Taiwan	1.4%
Denmark.....	1.4%
Other	6.8%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 7, 2019 has \$1,052 on December 31, 2023. This works out to an average of 1.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 4 years for a contractholder. In the last 4 years, the fund was up in value 3 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a balanced portfolio solution that adjusts to current market conditions and you are comfortable with low to medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.56	2.37	1.53	1.41*
Series 75/100	2.86	2.59	1.66	N/A
Series 100/100	3.27	2.85	2.18	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75 and 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Low Volatility International Equity ETF GIF

Quick Facts:

Date Fund created: May 7, 2019 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate: 12.00%

Total Value on: \$9,031,591

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.68	9.69	209
Series 75/100	3.00	9.56	174
Class A Prestige			
Series 75/75	2.46	9.79	171
Series 75/100	2.73	9.67	376
Class F			
Series 75/75	1.56	10.21	1
Series 75/100	1.91	10.04	2
Class F Prestige			
Series 75/75	1.46*	10.27	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The Series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Low Volatility International Equity ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide exposure to a low beta weighted portfolio of international stocks in developed countries outside of North America. Beta measures the security's sensitivity to market movements. The ETF utilizes a rules based methodology to build a portfolio of less market sensitive stocks from a universe of international large cap stocks. The underlying portfolio is rebalanced in June and reconstituted in December.

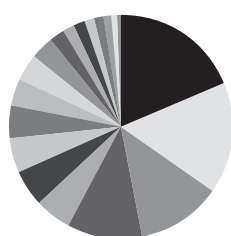
Top 10 Investments % of Assets

BMO Low Volatility International Equity ETF	99.0
Nippon Building Fund Inc.	1.7
Japan Real Estate Investment Corporation	1.6
SoftBank Corp.	1.5
Redeia Corporation, S.A.	1.5
Qiagen N.V.	1.5
Reckitt Benckiser Group plc	1.5
Elisa Corporation	1.5
Unilever PLC, (London)	1.5
Sanofi	1.4
Swisscom AG	1.4
Cash/Receivables/Payables	1.0

Total **100.0**

Total Investments **2**

BMO Low Volatility International Equity ETF GIF



Portfolio Allocation

Japan.....	18.8%
United Kingdom.....	16.0%
France.....	12.2%
Germany.....	10.9%
Australia.....	5.3%
Switzerland.....	5.2%
Italy.....	5.0%
Netherlands.....	4.9%
Hong Kong.....	3.9%
Spain.....	3.7%
Denmark.....	3.4%
Sweden.....	2.1%
Israel.....	1.9%
United States.....	1.5%
Finland.....	1.5%
Ireland.....	1.3%
Belgium.....	1.1%
Luxembourg.....	0.9%
Cash/Receivables/Payables.....	0.4%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 7, 2019 has \$968 on December 31, 2023. This works out to an average of -0.7% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 4 years for a contractholder. In the last 4 years, the fund was up in value 2 years and down in value 2 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.68	2.46	1.56	1.46*
Series 75/100	3.00	2.73	1.91	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Concentrated Global Balanced GIF

Quick Facts:

Date Fund created:..... May 11, 2020 (Class A, Class F and Class A Prestige)
November 20, 2023 (Class F Prestige)

Total Value on: \$85,923,947

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:2.65%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.58	10.74	624
Series 75/100	2.85	10.65	1,237
Series 100/100	3.27	10.51	1,251
Class A Prestige			
Series 75/75	2.37	10.84	783
Series 75/100	2.59	10.75	2,109
Series 100/100	2.88	10.66	1,837
Class F			
Series 75/75	1.50	11.19	9
Series 75/100	1.77	11.08	72
Series 100/100	2.16	10.93	42
Class F Prestige			
Series 75/75	1.24*	10.31	76
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Concentrated Global Balanced Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to provide a competitive total rate of return, comprised of capital gains and income from interest and dividends, while maintaining a lower level of volatility than pure equity funds by investing primarily in a diversified portfolio of both Canadian and foreign equity and fixed income securities with no restrictions on the capitalization of the issuers.

Top 10 Investments

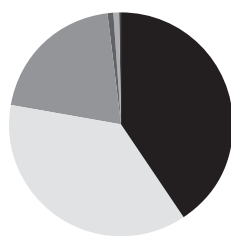
% of Assets

BMO Concentrated Global Balanced Fund, Series I	98.7
Novo Nordisk A/S, Class B	4.2
EssilorLuxottica	4.1
CME Group Inc.	4.1
Alphabet Inc., Class A	3.5
Mastercard Incorporated, Class A	3.3
Booking Holdings Inc.	3.1
Accenture plc, Class A	3.1
MarketAxess Holdings Inc.	2.6
UnitedHealth Group Incorporated	2.6
NIKE, Inc., Class B	2.5
Cash/Receivables/Payables	1.3

Total **100.0**

Total Investments **2**

BMO Concentrated Global Balanced GIF



Portfolio Allocation

■ Bonds & Debentures.....	40.9%
■ U.S. Equities.....	37.2%
■ International Equities.....	20.4%
■ Cash/Receivables/Payables.....	0.7%
■ Money Market Investments.....	0.9%
■ Canadian Equities.....	0.1%
■ Credit Default Swaps.....	-0.2%

How has the fund performed?

This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 11, 2020 has \$1,075 on December 31, 2023. This works out to an average of 2.0% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 3 years for a contractholder. In the last 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you want a balanced mix of Canadian and foreign equities and fixed income investments
- you are comfortable with low to medium investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.58	2.37	1.50	1.24*
Series 75/100	2.85	2.59	1.77	N/A
Series 100/100	3.27	2.88	2.16	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Concentrated Global Equity GIF

Quick Facts:

Date Fund created:..... May 11, 2020 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:3.19%

Total Value on: \$70,610,974

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.94	13.05	913
Series 75/100	3.29	12.92	1,386
Class A Prestige			
Series 75/75	2.67	13.15	1,092
Series 75/100	2.97	13.02	1,999
Class F			
Series 75/75	1.89	13.55	4
Series 75/100	2.20	13.40	27
Class F Prestige			
Series 75/75	1.47*	10.21	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Concentrated Global Equity Fund or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to achieve long-term capital appreciation through investment in a portfolio of high quality equity or equity-related securities of issuers throughout the world. As part of this fund's investment objective, the fund invests primarily in equities of companies that trade on recognized exchanges in countries around the world.

Top 10 Investments

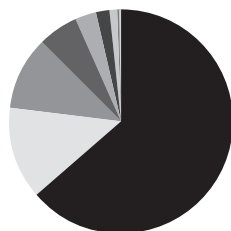
% of Assets

BMO Concentrated Global Equity Fund, Series I	98.5
Novo Nordisk A/S, Class B	7.2
Essilor Luxottica	7.0
CME Group Inc.	6.9
Alphabet Inc., Class A	6.0
Mastercard Incorporated, Class A	5.6
Booking Holdings Inc.	5.3
Accenture plc, Class A	5.2
Market Axess Holdings Inc.	4.5
United Health Group Incorporated	4.4
NIKE, Inc., Class B	4.2
Cash/Receivables/Payables	1.5

Total **100.0**

Total Investments **2**

BMO Concentrated Global Equity GIF



Portfolio Allocation

United States	63.7%
Denmark	13.4%
France	10.6%
United Kingdom	5.7%
China	3.2%
Japan	1.9%
Canada	1.2%
Cash/Receivables/Payables	0.3%

How has the fund performed?

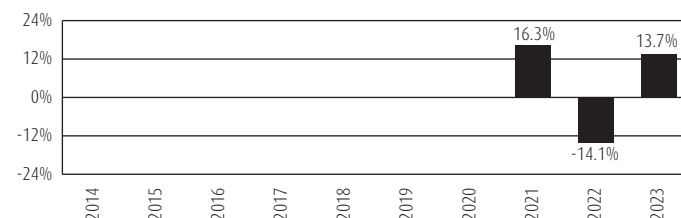
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 11, 2020 has \$1,306 on December 31, 2023. This works out to an average of 7.6% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 3 years for a contractholder. In the last 3 years, the fund was up in value 2 years and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are seeking long-term capital growth from your investment
- you are comfortable with concentrated high conviction global equity investments
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.94	2.67	1.89	1.47*
Series 75/100	3.29	2.97	2.20	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A (75/75 and 75/100) and Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Balanced ESG ETF GIF

Quick Facts:

Date Fund created:..... May 10, 2021 (Class A, Class F and Class A Prestige)
November 20, 2023 (Class F Prestige)

Total Value on: \$6,320,765

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate: 10.52%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.24	10.28	47
Series 75/100	2.45	10.21	91
Series 100/100	2.92	10.11	134
Class A Prestige			
Series 75/75	2.12	10.32	19
Series 75/100	2.31	10.26	59
Series 100/100	2.55	10.20	247
Class F			
Series 75/75	1.19	10.56	0
Series 75/100	1.43	10.51	23
Series 100/100	1.87	10.39	0
Class F Prestige			
Series 75/75	1.08*	10.36	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Balanced ESG ETF or a similar fund ("underlying fund"). The fund seeks to provide a balance of income and potential for long-term capital appreciation, primarily by investing in ETFs that have been selected based on ESG factors and that provide exposure to a diversified portfolio of global equity and fixed income securities. The asset class weighting will be approximately 60% in equity securities and 40% in fixed income securities and the securities will primarily be selected based on ESG ratings assigned by the index providers associated with the underlying ETFs. Selection of underlying ETFs is based on the scoring of the ETF's portfolio including periodic review of ESG ratings of individual holdings within the ETF as compared to securities available in the ETF's universe. The fund is not permitted to hold investments that are inconsistent with the general concept of ESG investing.

Top 10 Investments

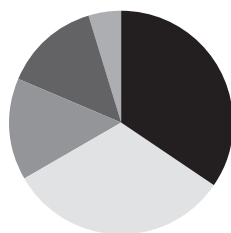
% of Assets

BMO Balanced ESG ETF	98.4
BMO MSCI USA ESG Leaders Index ETF	32.2
BMO Government Bond Index ETF	24.9
BMO MSCI Canada ESG Leaders Index ETF	14.7
BMO MSCI EAFE ESG Leaders Index ETF	13.7
BMO ESG Corporate Bond Index ETF	9.8
BMO ESG US Corporate Bond Hedged to CAD Index ETF	4.7
Cash/Receivables/Payables	1.6

Total 100.0

Total Investments 2

BMO Balanced ESG ETF GIF



Portfolio Allocation

Canadian Fixed Income Funds	34.7%
U.S. Equity Fund	32.2%
Canadian Equity Fund	14.7%
International Equity Fund	13.7%
U.S. Fixed Income Fund	4.7%

How has the fund performed?

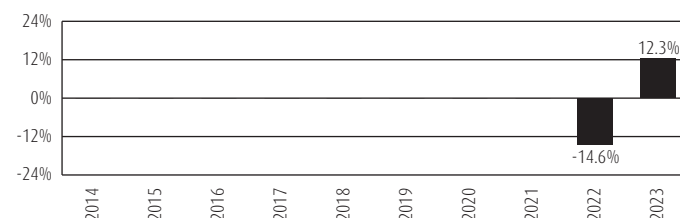
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 10, 2021 has \$1,029 on December 31, 2023. This works out to an average of 1.1% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 2 years for a contractholder. In the last 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you want a balanced mix of Canadian and foreign equities and fixed income investments
- you are comfortable with low to medium investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.24	2.12	1.19	1.08*
Series 75/100	2.45	2.31	1.43	N/A
Series 100/100	2.92	2.55	1.87	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.20

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Sustainable Opportunities Global Equity GIF

Quick Facts:

Date Fund created:..... May 10, 2021 (Class A 75/75 and 75/100, Class F 75/75 and 75/100, and Class A Prestige 75/75 and 75/100)
November 20, 2023 (Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate:2.26%

Total Value on: \$8,488,118

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.92	9.88	143
Series 75/100	3.30	9.78	222
Class A Prestige			
Series 75/75	2.65	9.93	224
Series 75/100	3.00	9.84	272
Class F			
Series 75/75	1.87	10.14	0
Series 75/100	2.18	10.05	0
Class F Prestige			
Series 75/75	1.44*	10.41	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

The Fund invests in the BMO Sustainable Opportunities Global Fund or a similar fund ("underlying fund"). This fund's objective is to provide long-term growth of capital by investing in a globally diversified portfolio of equity securities and excludes issuers that are primarily involved in the development and infrastructure of fossil fuels. The portfolio manager's investment strategy includes investing primarily in a globally diversified portfolio of equity securities that excludes the securities of issuers that: explore for, process, refine and/or distribute coal, oil and/or gas; produce and/or transmit electricity derived from fossil fuels; and transmit natural gas. The portfolio manager employs a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies.

Top 10 Investments

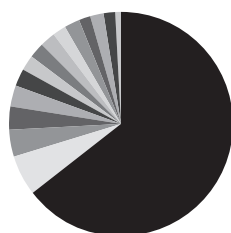
% of Assets

BMO Sustainable Opportunities Global Equity Fund, Series I	99.7
Microsoft Corporation	7.3
NVIDIA Corporation	4.8
Linde PLC	4.2
Mastercard Incorporated, Class A	4.1
Schneider Electric SE	3.3
Xylem Inc.	3.2
Thermo Fisher Scientific Inc.	3.0
HDFC Bank Limited, ADR	2.9
Motorola Solutions, Inc.	2.8
Eli Lilly and Company	2.6
Cash/Receivables/Payables	0.3

Total 100.0

Total Investments 2

BMO Sustainable Opportunities Global Equity GIF



Portfolio Allocation

United States	64.6%
Japan	5.8%
Ireland	4.0%
France	3.3%
India	2.9%
Australia	2.5%
Brazil	2.3%
Taiwan	2.3%
United Kingdom	2.2%
Germany	2.0%
Netherlands	2.0%
Canada	1.9%
Denmark	1.9%
Switzerland	1.6%
Cash/Receivables/Payables	0.7%

How has the fund performed?

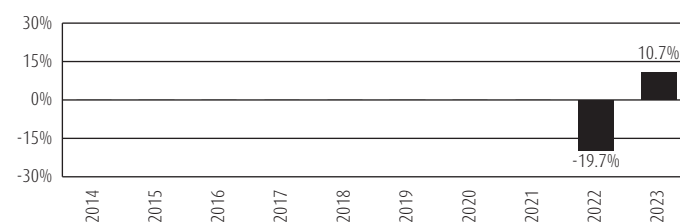
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on May 10, 2021 has \$987 on December 31, 2023. This works out to an average of -0.5% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the past 2 years for a contractholder. In the last 2 years, the fund was up in value 1 year and down in value 1 year.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want a mix of equities and fixed income securities in a single fund and you are comfortable with medium investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.92	2.65	1.87	1.44*
Series 75/100	3.30	3.00	2.18	N/A

* The series was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A (75/75 and 75/100) and Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

BMO Sustainable Global Multi-Sector Bond GIF

Quick Facts:

Date Fund created: June 13, 2022 (Class A, Class F and Class A Prestige)
November 20, 2023 (Class F Prestige)

Total Value on: \$6,381,950

Portfolio Manager: BMO Asset Management Inc.

Portfolio Turnover Rate: 7.98%

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.58	10.62	126
Series 75/100	2.90	10.59	110
Series 100/100	3.29	10.52	17
Class A Prestige			
Series 75/75	2.29	10.67	150
Series 75/100	2.69	10.62	171
Series 100/100	2.89	10.59	25
Class F			
Series 75/75	1.51	10.81	0
Series 75/100	1.72	10.78	0
Series 100/100	2.16	10.70	0
Class F Prestige			
Series 75/75	1.25*	10.33	0
Minimum Investment \$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)			

* The series was launched November 20, 2023 and the MER is an estimate.

What does this fund invest in?

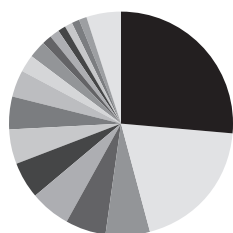
The Fund invests in the BMO Sustainable Global Multi-Sector Bond Fund or a similar fund ("underlying fund"). This fund's objective is to provide a high level of interest income along with the opportunity for growth by investing primarily in a portfolio of global fixed income securities using a responsible investment approach. The portfolio manager's strategies includes investing primarily in a diversified pool of fixed income securities, such as bonds and debentures issued by government and corporations and while employing a responsible investment approach to evaluate the responsible impact of companies, which may include consideration of: environmental factors (such as carbon footprint, climate change, water risk, resource efficiency and environmental impact), social factors (such as employee, customer, supplier and community relations, impacts on public health and human rights), governance factors (such as executive pay, board structure and oversight and protection of minority shareholder interests) and may exclude companies involved in severe ESG controversies and continuously monitoring the companies in which the fund invests for changes which may affect their profitability and the portfolio manager's ESG analysis.

Top 10 Investments

% of Assets

BMO Sustainable Global Multi-Sector Bond Fund, Series I	98.9
Cash/Receivables/Payables	5.8
United Kingdom Treasury Gilt, Unsecured, 1.125% Jan 31, 2039	2.2
Republic of South Africa, Series 2032, Senior, Unsecured, 8.250% Mar 31, 2032	1.7
AXA Logistics Europe Master S.C.A., Senior, Unsecured, Callable, 0.375% Nov 15, 2026	1.1
Industrial and Commercial Bank of China Limited, Global Medium Term Notes, Senior, Unsecured, 1.625% Dec 28, 2025	1.0
P3 Group S.r.l., Euro Medium Term Notes, Senior, Unsecured, Callable, 1.625% Jan 26, 2029	1.0
General Motors Financial Company, Inc., Euro Medium Term Notes, Senior, Unsecured, Callable, 2.350% Sep 3, 2025	0.9
Santander UK Group Holdings plc, Fixed to Floating, Euro Medium Term Notes, Unsecured, Callable, 2.920% May 8, 2026	0.9
Kerry Group Financial Services Unlimited Company, Senior, Unsecured, Notes, Callable, 0.875% Dec 1, 2031	0.9
Emirates Telecommunications Group Company PJSC, Euro Medium Term Notes, Senior, Unsecured, Callable, 0.375% May 17, 2028	0.9
Cash/Receivables/Payables	1.1
Total	100.0
Total Investments	2

BMO Sustainable Global Multi-Sector Bond GIF



Portfolio Allocation

United States	26.4%
United Kingdom	19.6%
France	6.3%
Germany	5.9%
Cash/Receivables/Payables	5.8%
Spain	5.2%
Netherlands	5.1%
Italy	4.6%
Luxembourg	3.9%
Ireland	2.6%
South Africa	2.4%
Norway	1.5%
United Arab Emirates	1.4%
China	1.2%
India	1.1%
Belgium	1.1%
Australia	1.0%
Other	4.9%

How has the fund performed?

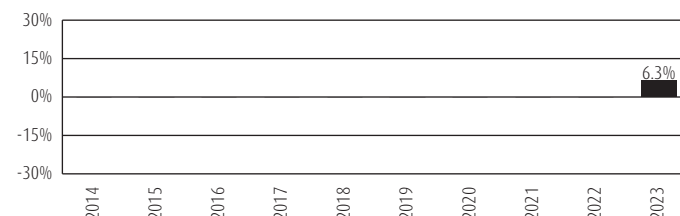
This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on June 22, 2022 has \$1,068 on December 31, 2023. This works out to an average of 4.4% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the last 1 year for a contractholder. In the last 1 year, the fund was up in value 1 year and down in value 0 years.



How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are looking for a global fixed income fund for your portfolio with a focus on total return
- you are comfortable with low investment risk (i.e., you are willing to accept some fluctuations in the market value of your investment over the short term).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER – Class A	MER – Class A Prestige	MER – Class F	MER % – Class F Prestige
Series 75/75	2.58	2.29	1.51	1.25*
Series 75/100	2.90	2.69	1.72	N/A
Series 100/100	3.29	2.89	2.16	N/A

* The series was launched November 20, 2023 and the MER is an estimate.

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Canadian Income & Growth Fund GIF

Quick Facts:

Date Fund created:..... November 20, 2023 (Class A, Class F, Class A Prestige and Class F Prestige) Portfolio Manager:..... BMO Asset Management Inc.

Total Value on: \$59,083 Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.50*	10.33	0
Series 75/100	2.85*	10.32	4
Class A Prestige			
Series 75/75	2.30*	10.33	0
Series 75/100	2.65*	10.33	0
Class F			
Series 75/75	1.40*	10.34	0
Series 75/100	1.75*	10.34	0
Class F Prestige			
Series 75/75	1.20*	10.35	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched November 20, 2023 and the MER is an estimate.

** The fund was launched November 20, 2023 and this information is currently not available.

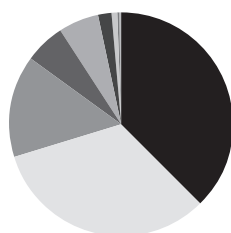
What does this fund invest in?

The Fund invests in the BMO Canadian Income & Growth Fund or a similar fund ("underlying fund"). The fund's investment objective is to generate income and provide long-term capital growth by investing primarily, directly or indirectly, in Canadian equity and fixed income securities. The fund uses dynamic asset allocation to rebalance the portfolio to better position for return opportunities and decrease market risks.

Top 10 Investments (of the underlying fund)

	% of Assets
BMO Canadian Income & Growth Fund, Series I	29.6%
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	5.8
Royal Bank of Canada	3.4
Toronto-Dominion Bank	2.5
Cash/Receivables/Payables	2.0
Canadian Pacific Kansas City, Ltd.	1.8
Canadian Natural Resources Limited	1.7
Shopify Inc., Class A	1.7
Bank of Montreal	1.6
Brookfield Corporation, Class A	1.5
Constellation Software Inc.	1.4
Cash/Receivables/Payables	70.4
Top 10 Investment	100.0
Total Investments	2

BMO Canadian Income & Growth Fund GIF



Portfolio Allocation (of the underlying fund)

■ Canadian Equities	37.7%
■ Bonds & Debentures.....	32.7%
■ U.S. Equities.....	14.8%
■ U.S. Fixed Income Fund	5.8%
■ International Equities	5.7%
■ Cash/Receivables/Payables	2.0%
■ Commodity Fund	1.0%
■ U.S. Equity Fund.....	0.2%
■ Global Equity Fund.....	0.1%

How has the fund performed?

The fund was established in 2023; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ year, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are comfortable with low to medium risk (i.e., you are willing to accept some fluctuations in the market value of your investment)
- you are looking for a core all in one Canadian balanced solution

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.50*	2.30*	1.40*	1.20*
Series 75/100	2.85*	2.65*	1.75*	N/A

* The fund was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Global Income & Growth Fund GIF

Quick Facts:

Date Fund created:..... November 20, 2023 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Total Value on:\$472,217

Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.55*	10.23	2
Series 75/100	2.90*	10.22	4
Class A Prestige			
Series 75/75	2.35*	10.23	15
Series 75/100	2.70*	10.23	25
Class F			
Series 75/75	1.45*	10.24	0
Series 75/100	1.80*	10.24	0
Class F Prestige			
Series 75/75	1.25*	10.24	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched November 20, 2023 and the MER is an estimate.

** The fund was launched November 20, 2023 and this information is currently not available.

What does this fund invest in?

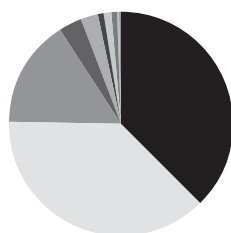
The Fund invests in the BMO Global Income & Growth Fund or a similar fund ("underlying fund"). The fund's investment objective is to generate income and provide long-term capital growth by investing primarily, directly or indirectly, in equity and fixed income securities from around the world. The Fund uses dynamic asset allocation to rebalance the portfolio to better position for return opportunities and decrease market risks.

Top 10 Investments (of the underlying fund)

% of Assets

BMO Global Income & Growth Fund, Series I	80.9
Cash/Receivables/Payables	2.4
Microsoft Corporation	2.3
Government of Canada, Unsecured, 4.500% Nov 1, 2025	2.3
Government of Canada, Unsecured, 3.250% Sep 1, 2028	2.3
NVIDIA Corporation	2.0
United States Treasury Notes, 1.500% Nov 30, 2028	2.0
Amazon.com, Inc.	1.9
East West Bancorp, Inc.	1.8
Government of Canada, Unsecured, 2.750% Sep 1, 2027	1.7
Shell PLC	1.7
Cash/Receivables/Payables	19.1
Top 10 Investment	100.0
Total Investments	2

BMO Global Income & Growth GIF



Portfolio Allocation (of the underlying fund)

■ Bonds & Debentures.....	38.1%
■ U.S. Equities.....	38.1%
■ International Equities.....	15.9%
■ Canadian Equities.....	3.3%
■ Cash/Receivables/Payables.....	2.4%
■ Commodity Funds.....	1.0%
■ U.S. Equity Funds.....	0.5%
■ Global Equity Fund.....	0.5%
■ Money Market Investments.....	0.1%
■ U.S. Fixed Income Fund.....	0.1%

How has the fund performed?

The fund was established in 2023; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ year, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are comfortable with low to medium risk (i.e., you are willing to accept some fluctuations in the market value of your investment)
- you are looking for an opportunity to invest in all asset classes, regions and sectors

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.55*	2.35*	1.45*	1.25*
Series 75/100	2.90*	2.70*	1.80*	N/A

* The fund was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Aggregate Bond Index ETF GIF

Quick Facts:

Date Fund created:..... November 20, 2023 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Total Value on:\$450,269

Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	1.95*	10.24	12
Series 75/100	2.10*	10.24	3
Series 100/100	2.50*	10.24	6
Class A Prestige			
Series 75/75	1.85*	10.24	21
Series 75/100	2.00*	10.24	1
Series 100/100	2.10*	10.24	0
Class F			
Series 75/75	0.85*	10.26	0
Series 75/100	1.00*	10.25	1
Series 100/100	1.40*	10.25	0
Class F Prestige			
Series 75/75	0.75*	10.26	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched November 20, 2023 and the MER is an estimate.

** The fund was launched November 20, 2023 and this information is currently not available.

What does this fund invest in?

The Fund invests in the BMO Aggregate Bond Index ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to replicate, to the extent possible, the performance of the FTSE Canada Universe Bond Index, net of expenses. The Fund invests in a variety of debt securities primarily with a term to maturity greater than one year. Securities held in the index are a broad measure of the Canadian investment-grade fixed income market consisting of Federal, Provincial and Corporate bonds.

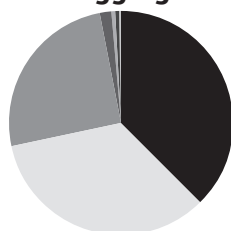
Top 10 Investments (of the underlying fund)

% of Assets

BMO Aggregate Bond Index ETF	93.9
Government of Canada, Unsecured, 2.000% Dec 1, 2051	1.4
Government of Canada, Unsecured, 1.500% Jun 1, 2031	1.3
Government of Canada, Unsecured, 1.500% Dec 1, 2031	1.2
Government of Canada, Unsecured, 1.250% Jun 1, 2030	1.1
Government of Canada, Unsecured, 0.500% Sep 1, 2025	1.1
Government of Canada, Unsecured, 1.500% Jun 1, 2026	1.1
Government of Canada, Unsecured, 2.000% Jun 1, 2032	1.0
Government of Canada, Unsecured, 2.500% Dec 1, 2032	0.9
Government of Canada, Unsecured, 2.750% Jun 1, 2033	0.9
Government of Canada, Unsecured, 0.500% Dec 1, 2030	0.9
Cash/Receivables/Payables	6.1

Top 10 Investment	100.0
Total Investments	2

BMO Aggregate Bond Index ETF GIF



Portfolio Allocation (of the underlying fund)

■ Federal Bonds	37.7%
■ Provincial Bonds	34.1%
■ Corporate Bonds & Debentures	25.2%
■ Municipal Bonds	1.8%
■ Cash/Receivables/Payables	0.6%
■ Supranational Bonds	0.4%
■ Asset-Backed Securities	0.2%

How has the fund performed?

The fund was established in 2023; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ year, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you are seeking a diversified portfolio of federal, provincial, and corporate bonds and are comfortable low investment risk (i.e. you are willing to accept some fluctuations in the market value of your investment).

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	1.95*	1.85*	0.85*	0.75*
Series 75/100	2.10*	2.00*	1.00*	N/A
Series 100/100	2.50*	2.10*	1.40*	N/A

* The fund was launched November 20, 2023 and the MER is an estimate

Available additional guarantee options are subject to the following fees. For details, please refer to the guarantee sections of your information folder and contract.

	Death Guarantee Reset Option Fee (%)
	Class A, Class A Prestige, Class F
Series 100/100	0.15

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A, Class A Prestige (75/75, 75/100)	Class A Prestige (100/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year	Up to 0.85% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3	Up to 0.85% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Global Innovators Fund GIF

Quick Facts:

Date Fund created: November 20, 2023 (Class A, Class F, Class A Prestige and Class F Prestige) Portfolio Manager: BMO Asset Management Inc.
Total Value on: \$483,039 Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.75*	10.09	23
Series 75/100	3.05*	10.08	4
Class A Prestige			
Series 75/75	2.30*	10.09	10
Series 75/100	2.80*	10.08	10
Class F			
Series 75/75	1.65*	10.10	0
Series 75/100	1.95*	10.09	0
Class F Prestige			
Series 75/75	1.35*	10.10	0
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched November 20, 2023 and the MER is an estimate.

** The fund was launched November 20, 2023 and this information is currently not available.

What does this fund invest in?

The Fund invests in the BMO Global Innovators Fund or a similar fund ("underlying fund"). This fund's objective is to provide long-term capital growth by investing primarily in equity and equity-related securities of companies involved in the development of innovative products, processes or services and companies that may benefit from these innovations from around the world.

Top 10 Investments

(of the underlying fund)

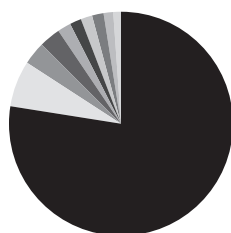
% of Assets

BMO Global Innovators Fund, Series I	91.9
NVIDIA Corporation	3.8
Advanced Micro Devices, Inc.	3.8
Microsoft Corporation	3.6
Micron Technology, Inc.	3.5
Adobe Inc.	3.3
Shopify Inc., Class A	3.2
MicroStrategy Incorporated, Class A	3.1
Meta Platforms, Inc., Class A	3.0
Intel Corporation	2.9
Uber Technologies Inc.	2.8
Cash/Receivables/Payables	8.1

Top 10 Investment **100.0**

Total Investments **2**

BMO Global Innovators Fund GIF



Portfolio Allocation (of the underlying fund)

United States	77.7%
Canada	6.5%
China	3.5%
Netherlands	2.9%
Taiwan	2.1%
Brazil	1.7%
France	1.7%
Japan	1.6%
Germany	1.4%
Cash/Receivables/Payables	0.9%

How has the fund performed?

The fund was established in 2023; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ year, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if you want exposure to a portfolio of innovative global equities and are seeking long-term capital growth from your investment and if you are comfortable with moderate risk.

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.75*	2.30*	1.65*	1.35*
Series 75/100	3.05*	2.80*	1.95*	N/A

* The fund was launched November 20, 2023 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO Global Equity Fund GIF

Quick Facts:

Date Fund created:October 21, 2024 (Class A, Class F, Class A Prestige and Class F Prestige) Portfolio Manager:.....BMO Asset Management Inc.

Total Value on:** Portfolio Turnover Rate:**

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
Class A			
Series 75/75	2.78*	**	**
Series 75/100	3.24*	**	**
Class A Prestige			
Series 75/75	2.33*	**	**
Series 75/100	2.92*	**	**
Class F			
Series 75/75	1.84*	**	**
Series 75/100	2.15*	**	**
Class F Prestige			
Series 75/75	1.42*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 21, 2024 and the MER is an estimate.

** The fund was launched October 21, 2024 and this information is currently not available.

What does this fund invest in?

The Fund invests in the BMO Global Equity Fund or a similar fund ("underlying fund"). This fund's objective is to provide a long-term growth of capital through investment in a portfolio of equity securities of publicly-traded companies from around the world with significant growth potential. As part of its investment objectives, the fund invests primarily in equities of companies that trade on recognized exchanges in countries around the world.

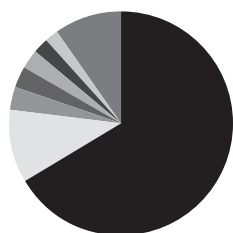
Top 10 Investments (of the underlying fund)

% of Assets

NVIDIA Corp.	6.5
Apple Inc.	5.6
Microsoft Corp.	4.6
Amazon.com Inc	3.3
BAWAG Group AG	3.2
Alphabet Inc. Class A	2.8
East West Bancorp Inc.	2.5
Unitedhealth Group Inc.	2.3
Shell PLC	2.2
Eli Lilly and Co.	2.2

Top 10 Investment	35.2
Total Investments	67

BMO Global Equity Fund GIF



Portfolio Allocation (of the underlying fund)

United States	66.4%
United Kingdom	10.6%
Canada	3.3%
Austria	3.2%
Netherlands	2.8%
Bermuda	2.2%
Guernsey	2.0%
Other	9.5%

How has the fund performed?

The fund was established in 2024; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ year, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you want to diversify your equity portfolio globally
- you are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment)

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.78*	2.33*	1.84*	1.42*
Series 75/100	3.24*	2.92*	2.15*	N/A

* The fund was launched October 21, 2024 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

Quick Facts:

Portfolio Manager:.....BMO Asset Management Inc.

Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.86*	**	**
Series 75/100	3.19*	**	**
	Class A Prestige		
Series 75/75	2.45*	**	**
Series 75/100	2.80*	**	**
	Class F		
Series 75/75	1.76*	**	**
Series 75/100	2.09*	**	**
	Class F Prestige		
Series 75/75	1.43*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 21, 2024 and the MER is an estimate.

会 The fund was launched October 21, 2024 and this information is currently not available.

The Fund invests in the BMO NASDAQ 100 Equity Index ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to replicate, to the extent possible, the performance of a NASDAQ listed companies index, net of expenses. The Index tracks 100 of the largest non-financial securities listed on the Nasdaq Stock Market based on market capitalization.

Top 10 Investments (of the underlying fund)

Apple Inc.	9.1
Microsoft Corp.	8.5
NVIDIA Corp.	6.9
Amazon.com Inc.	5.1
Broadcom Inc.	4.7
Meta Platforms Inc.	4.4
Tesla Inc.	2.9
Alphabet Inc. Class A	2.7
Alphabet Inc. Class C	2.6
Costco Wholesale Corp.	2.5
Top 10 Investment	49.5
Total Investments	103

A pie chart showing the distribution of responses for the statement 'I have a good idea of what I want to do in the future'. The chart is divided into five segments: a large dark grey segment (approximately 55%), a medium light grey segment (approximately 25%), and three smaller segments in medium grey, dark grey, and very dark grey (approximately 10%, 5%, and 5% respectively).

Portfolio Allocation (of the underlying fund)

Information Technology	50.3%
Communication Services	15.5%
Consumer Discretionary	12.9%
Health Care	6.5%
Consumer Staples	6.2%
Industrials	4.6%
Materials	1.5%
Utilities	1.2%
Energy	0.5%
Financials	0.5%
Other	0.2%

The fund was established in 2024; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____ % a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ year, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.



Are there any guarantees?

This fund is offered under an insurance contract. It comes with maturity and death guarantees that may protect a contractholder's investment if the market goes down. The insurance cost for the guarantees is presented separately from management fees, but is charged to the fund. The fund's MER includes the insurance cost for the guarantees.

For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are looking for equity growth and want exposure to a diversified portfolio of U.S. non-financial equities
- you are comfortable with medium to high risk (i.e., you are willing to accept fluctuations in the market value of your investment)

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

The following table shows the fees and expenses you could pay to invest or redeem units of this fund.

1. Sales Charges (Class A and Class A Prestige)

Sales Charge Option	What you pay	How it works
Front-end Load Option (FEL)	Up to 5.0% of the amount you invest.	You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid to your advisor as a commission.
Chargeback Option (CB)	You will not pay any sales charges when you invest or redeem units. Other fees, such as the short-term trading fee may apply.	When you invest, BMO Insurance pays a commission of up to 5.0% to your advisor.

2. Ongoing fund expenses

The management expense ratio (MER) includes the management fee, insurance fees for the guarantees and administrative expenses of this fund. The MER is an annual rate as a percentage of the fund's value. You do not pay these fees directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, please refer to your insurance contract.

	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.86*	2.45*	1.76*	1.43*
Series 75/100	3.19*	2.80*	2.09*	N/A

* The fund was launched October 21, 2024 and the MER is an estimate

Trailing commission

BMO Insurance pays a trailing commission for services and advice provided to you (Class A and Class A Prestige). The trailing commission is paid out of the management fee for as long as you hold this fund. The rate depends on the sales charge option you choose:

Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
Front-end Load Option	Up to 1.0% of the value of your investment each year
Chargeback Option	Up to 1.0% of the value of your investment each year starting in year 3

3. Other fees

You may have to pay other fees when you redeem, switch or purchase units of this fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or switch within 90 days of buying them. This fee goes to the fund.
NSF fee	We reserve the right to charge a fee to cover our expenses.

What if I change my mind?

You can change your mind about investing in this fund, but you may have as little as 2 days to do so. Please see the introduction page of the Fund Facts for details. The page also contains details on how to get more information. **The Fund Fact is not complete without the introduction page.**

All information as at December 31, 2023 (unless otherwise noted)

BMO S&P 500 Index ETF GIF

Quick Facts:

Date Fund created:.....October 21, 2024 (Class A, Class F, Class A Prestige and Class F Prestige)

Portfolio Manager:.....BMO Asset Management Inc.

Total Value on: **

Portfolio Turnover Rate: **

	Management Expense Ratio (MER) (%)	Net Asset Value per Unit (\$)	Number of Units Outstanding (000's)
	Class A		
Series 75/75	2.53*	**	**
Series 75/100	2.98*	**	**
	Class A Prestige		
Series 75/75	2.31*	**	**
Series 75/100	2.66*	**	**
	Class F		
Series 75/75	1.48*	**	**
Series 75/100	1.89*	**	**
	Class F Prestige		
Series 75/75	1.16*	**	**
Minimum Investment	\$500 – \$10,000 (Class A, Class F) \$250,000 (Class A Prestige, Class F Prestige) (see Information Folder for more details)		

* The fund was launched October 21, 2024 and the MER is an estimate.

** The fund was launched October 21, 2024 and this information is currently not available.


What does this fund invest in?

The Fund invests in the BMO S&P 500 Index ETF or a similar fund ("underlying fund"). The fundamental investment objective of the underlying fund is to replicate, to the extent possible, the performance of a broad U.S. stock market index, net of expenses. The Index is a market capitalization-weighted index of securities of 500 of the largest U.S. public issuers provided by Standard & Poor's Financial Services LLC and is commonly used as a measure of broad U.S. stock market performance.

Top 10 Investments (of the underlying fund)

	% of Assets
Apple Inc.	6.9
Microsoft Corp.	6.9
Nvidia Corp.	5.6
Amazon.Com Inc.	3.7
Meta Platforms Inc., Class A	2.2
Alphabet Inc., Class A	2.2
Alphabet Inc., Class C	1.9
Berkshire Hathaway Inc., Class B	1.8
Eli Lilly & Co.	1.4
Broadcom Inc.	1.4
Top 10 Investment	33.9
Total Investments	506

BMO S&P 500 Index ETF GIF



Portfolio Allocation (of the underlying fund)	
Information Technology	30.8%
Financials	13.3%
Health Care	12.2%
Consumer Discretionary	10.0%
Communication Services	8.9%
Industrials	8.4%
Consumer Staples	5.9%
Energy	3.7%
Utilities	2.4%
Real Estate	2.3%
Other	2.2%

How has the fund performed?

The fund was established in 2024; accordingly performance data is not available. This section tells you how the fund has performed since it was created for a contractholder who chooses Class A Series 75/75. Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option and/or class you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on (date) has \$ _____. This works out to an average of _____% a year.

Year-by-year return (%)

This chart shows how the fund has performed in the ____ years for a contractholder. In the last ____ year, the fund was up in value ____ years and down in value ____ years.

How risky is it?

The value of your investments under your contract can go down. Please see your information folder for details.

LOW	LOW TO MODERATE	MODERATE	MODERATE TO HIGH	HIGH
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Are there any guarantees?

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For full details please refer to the information folder and your contract.

Who is this fund for?

Consider this fund if:

- you are looking for equity growth and want exposure to a diversified portfolio of U.S.equities
- you are comfortable with medium risk (i.e., you are willing to accept fluctuations in the market value of your investment)

All information as at December 31, 2023 (unless otherwise noted)

How much does it cost?

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1. Sales Charges (Class A and Class A Prestige)

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	MER % – Class A	MER % – Class A Prestige	MER % – Class F	MER % – Class F Prestige
Series 75/75	2.53*	2.31*	1.48*	1.16*
Series 75/100	2.98*	2.66*	1.89*	N/A

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Trailing commission

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Sales Charge Option	Class A (75/75 and 75/100), Class A Prestige (75/75 and 75/100)
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