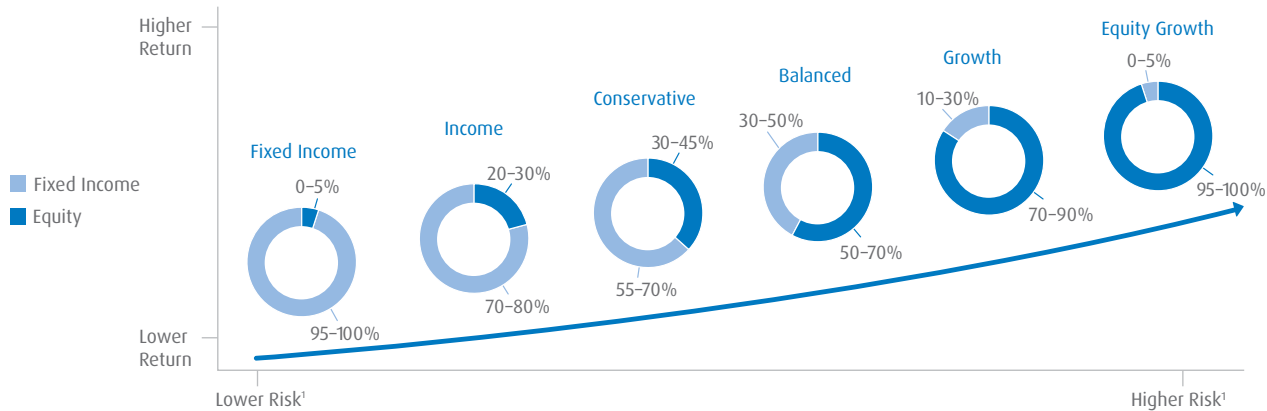


All-in-one Investment Solutions

Find the right portfolio to meet your needs.



Fixed Income	Ticker	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO Aggregate Bond Index ETF	ZAG	11.5	21.0	14.1	10.8	4.6	-
BMO Mid-Term US IG Corporate Bond ETF (CAD Hgd)	ZMU	35.4	17.0	13.4	8.5	3.8	-
BMO High Yield US Corporate Bond (CAD Hgd)	ZHY	11.6	4.4	3.5	2.1	1.0	-
BMO Core Plus Bond Fund ETF	ZCPB	9.7	10.0	11.6	5.5	3.9	-
BMO Emerging Markets Bond ETF (CAD Hgd)	ZEF	10.0	5.2	4.0	2.4	1.0	-
BMO Canadian MBS Index ETF	ZMBS	5.4	3.5	2.2	1.4	-	-
BMO Long Federal Bond Index ETF	ZFL	5.4	0.9	1.7	1.3	0.3	-
BMO Short Corporate Bond Index ETF	ZCS	9.8	7.2	4.7	2.9	1.0	-
Cash & Cash Equivalents		1.1	1.2	2.3	2.2	1.1	1.3
Total Fixed Income		100	70	57	37	17	1

Equity	Ticker	Fixed Income (%)	Income (%)	Conservative (%)	Balanced (%)	Growth (%)	Equity Growth (%)
BMO S&P 500 Index ETF	ZSP	-	9.5	13.7	20.4	25.8	27.2
BMO S&P/TSX Capped Comp Index ETF	ZCN	-	7.2	10.2	15.3	20.2	23.4
BMO MSCI EAFE Index ETF	ZEA	-	5.5	7.0	11.7	16.7	20.5
BMO Global Equity Fund	BGEQ	-	2.3	3.4	4.8	6.4	7.2
BMO MSCI Emerging Markets Index ETF	ZEM	-	1.3	1.8	2.8	3.9	4.7
BMO MSCI Europe High Quality Index ETF	ZEQ	-	1.3	2.5	2.6	2.5	3.9
BMO Japan Index ETF	ZJPN	-	0.8	1.3	1.6	1.6	2.8
BMO Global Infrastructure Fund	BGIF	-	-	-	-	1.0	1.0
BMO Global REIT Fund	BGRT	-	-	-	-	0.8	0.8
BMO S&P US Small Cap Index ETF	ZSML	-	0.1	0.1	0.7	0.8	1.0
BMO Gold Bullion ETF	ZGLD	-	1.0	1.4	2.1	2.6	3.2
BMO Equal Weight US Bank Index ETF	ZBK	-	0.1	0.4	0.4	0.4	1.1
BMO Global Health Care Fund	BGHC	-	0.3	0.5	0.4	0.4	1.5
SPDR S&P Regional Banking ETF	KRE	-	0.1	0.1	0.2	0.3	0.3
Total Equity		0	30	43	63	83	99


Asset allocation as of June 30, 2025.


¹Risk is defined as the uncertainty of a return and the potential for capital loss in your investment.


Fund Codes


Lump sum Deposits, Withdrawals, Switches, SWPs and Deposits by PAD

Please select from the following fund codes:

	GIF 75/75 				
	Class A			Class F	
Fund	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee	Client name ²
Fixed Income ETF Portfolio	BLA2011	BLA2001	BLA2002	BLA2005	BLA2006
Income ETF Portfolio	BLA2111	BLA2101	BLA2102	BLA2105	BLA2106
Conservative ETF Portfolio	BLA2211	BLA2201	BLA2202	BLA2205	BLA2206
Balanced ETF Portfolio	BLA2311	BLA2301	BLA2302	BLA2305	BLA2306
Growth ETF Portfolio	BLA2411	BLA2401	BLA2402	BLA2405	BLA2406
Equity Growth ETF Portfolio	BLA2511	BLA2501	BLA2502	BLA2505	BLA2506

	GIF 75/100 				
	Class A			Class F	
Fund	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee	Client name ²
Fixed Income ETF Portfolio	BLA1011	BLA1001	BLA1002	BLA1005	BLA1006
Income ETF Portfolio	BLA1111	BLA1101	BLA1102	BLA1105	BLA1106
Conservative ETF Portfolio	BLA1211	BLA1201	BLA1202	BLA1205	BLA1206
Balanced ETF Portfolio	BLA1311	BLA1301	BLA1302	BLA1305	BLA1306
Growth ETF Portfolio	BLA1411	BLA1401	BLA1402	BLA1405	BLA1406
Equity Growth ETF Portfolio	BLA1511	BLA1501	BLA1502	BLA1505	BLA1506

	75/100 Plus ³ 		
	Class A	Class F	
Fund	Front-End Load	Nominee	Client name ²
Fixed Income ETF Portfolio	BLA79011	BLA79005	BLA79006
Income ETF Portfolio	BLA79111	BLA79105	BLA79106
Conservative ETF Portfolio	BLA79211	BLA79205	BLA79206
Balanced ETF Portfolio	BLA79311	BLA79305	BLA79306

	GIF 100/100 				
	Class A			Class F	
Fund	Front-End Load	Chargeback (2)	Chargeback (5)	Nominee	Client name ²
Conservative ETF Portfolio	BLA5011	BLA5001	BLA5002	BLA5005	BLA5006
Balanced ETF Portfolio	BLA5111	BLA5101	BLA5102	BLA5105	BLA5106

² F Class in Client Name available through Fundserv only. Maximum Advisor fee of 1.25%.

³ Available only on Front-end load (FEL) at 0% deposit commission and Class F sales charge options.

To qualify for Prestige Class, your client must hold at least \$250,000 in one or more BMO GIF Contracts issued in their name. Deposits qualifying for Prestige Class will automatically be switched from Class A or Class F to corresponding Prestige Class fund. Class F Prestige available on 75/75 and 75/100 guarantee options. Money Market fund not available in Prestige Class.

Commissions (Gross)

Class A and Class A Prestige		Front-End Load	Chargeback	
			Chargeback (2)	Chargeback (5)
	Deposit	0 – 5.0% negotiated with client	3.0%	5.0%
	Trailer (paid monthly)	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 1 st month 0% money market	1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 25 th month 0% money market	0.50% Class A 0.50% Class A Prestige (75/75 & 75/100) 0.35% Class A Prestige (100/100) of investment value starting in 25 th month 0% money market 1.00% Class A 1.00% Class A Prestige (75/75 & 75/100) 0.85% Class A Prestige (100/100) of investment value starting in 73 rd month 0% money market

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To qualify for Prestige Class, your client must hold at least \$250,000 in one or more BMO GIF Contracts issued in their name. Deposits qualifying for Prestige Class will automatically be switched from Class A or Class F to corresponding Prestige Class fund. Class F Prestige only available for 75/75 guarantee funds.

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