

QUICK FACTS

Date fund offered for sale: June 23, 1998
Total Value on December 31, 2013: \$1,175,634
Number of Units: 154,217
Net Asset Value per Unit: \$7.62
Portfolio Managers (of underlying fund):
 Ian Hardacre, CFA, MBA
 Jennifer Hartviksen CFA
 Anthony Inbesi, CFA
 Alan Mannik, CFA, MBA
 Eric Mencke, CFA, CA
 Jason Whiting, CFA

Minimum Investment: Only fund switches from other Trimark Segregated Funds are allowed.
Portfolio Turnover Rate (of underlying fund): 7.06%
Management Expense Ratio (MER): 5.36%

WHAT DOES THIS FUND INVEST IN?

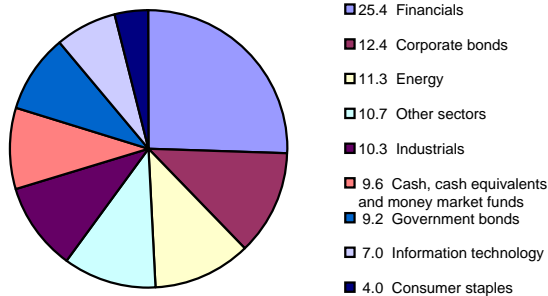
This segregated fund invests solely in Trimark Select Balanced Fund, Series A units.

Top 10 Investments (of the underlying fund)
 At December 31, 2013

	<u>%</u>
Canadian Dollar Cash Management Fund	9.08
Canada Housing Trust*	6.12
The Bank of Nova Scotia	4.14
The Toronto-Dominion Bank	4.11
Brookfield Asset Management Inc.	3.56
Power Corp. of Canada	3.46
Canadian Natural Resources Ltd.	2.84
Berkshire Hathaway Inc.	2.54
Province of Ontario*	2.46
Fairfax Financial Holdings Ltd.	<u>2.26</u>
Total	40.57

Total Investments: **111**

Investment Segmentation (%)
 At December 31, 2013



HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past 10 years for a contractholder. Returns are after the MER has been deducted.

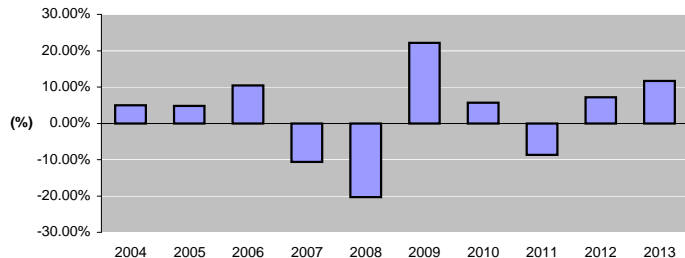
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on January 1, 2004 now has \$1,224.98. This works out to an average of 2.05% a year.

Year-by-year return

This chart shows how the fund has performed in each of the past 10 years. In the last 10 years the fund was up in value 7 years and down in value 3 years.

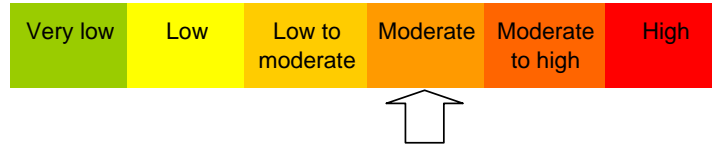


For illustration purposes only. Actual segregated fund performance could be expected to vary.

Trimark Select Balanced Seg Fund

HOW RISKY IS IT?

The value of your investments can go down. Please see the information folder for further details.



ARE THERE ANY GUARANTEES?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a contractholder's investment if the markets go down. (the MER includes the insurance cost for the guarantee.) For details refer to the information folder and contract.

WHO IS THIS FUND FOR?

This fund is suitable for investors who seek long term capital growth and are comfortable with moderate risk.

FUND RESTRICTED TO SWITCHES ONLY

This fund is only available to existing contractholders of BMO Life Assurance Company Invesco Trimark Segregated Funds who wish to switch funds from their other Invesco Trimark Segregated Funds to this fund.

HOW MUCH DOES IT COST?

The following summary shows the fees and expenses you could pay to switch into and own units of the fund.

1 - Sales Charges

Sales Charge Option - not applicable as the fund has been closed to new purchases since 2001.

Deferred Sales Charge Option - The following table shows the fees and expenses you could pay to sell units of the fund bought under the deferred sales charge option:

	<u>Rate (%)</u>
Within 1 year of investment	4.5
Within 2 years of investment	4.0
Within 3 years of investment	3.5
Within 4 years of investment	3.0
Within 5 years of investment	2.5
Within 6 years of investment	2.0
After 6 years	NIL

The deferred sales charge is deducted from the amount you sell. You can sell up to 10% of your units without paying a deferred sales charge.

2 - Ongoing Fund Expenses

The management expense ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. The MER includes GST. You don't pay for these expenses directly, they affect you because they reduce the return you get on your investment. For details about how the guarantees work refer to your insurance contract. The MER for this fund is 5.36% annually of the fund value.

Trimark Select Balanced Seg Fund

Trailing Commission

We pay a trailing commission for as long as you own the fund. It is for services and advice your advisor provides to you. The trailing commission is paid out of the management fee. The rate varies from 0.2% to 1% of the value of your investment each year, depending on the fund and the sales charge option you chose.

3 - Other fees

Short Term Trading Fee

If you purchased your Invesco Trimark Segregated Funds under the Sales Charge option, a Short Term Trading Fee of 2% of the value of units you sell within 90 days of purchasing them is applicable.

Switch Fees

If you purchased your Invesco Trimark Segregated Funds under the Sales Charge option, you and your advisor decide on the Switch Fee, which may be up to 2% of the value of the units switched.

Maintenance Fee

Charged on units switched into the Trimark Interest Seg Fund at a rate of 1/12 of 0.25%.

WHAT IF I CHANGE MY MIND?

You can change your mind about any switches within two business days of the earlier of the date you received confirmation or five business days after it is mailed. The right to cancel only applies to new switches.

You have to tell the administrator of the contract, Invesco Trimark, in writing, by email, fax or letter, that you want to cancel.

The amount returned will be the lesser of the amount of the switch, or the value of the fund if it has gone down. The amount returned will include a refund of any fees you paid.

FOR MORE INFORMATION CONTACT:

Invesco Trimark

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