

Helping you to  
create and manage  
your wealth.



Well rounded financial solutions  
designed to help you build and  
maintain your long-term wealth.



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## Common issues investors face

It's important to start investing early and often. Many investors delay or avoid taking this important step because they simply do not know where to start.

Some common issues are:

- **Too many choices** – Overwhelming selection of investment products available
- **Not enough know-how** – Investments can seem confusing and complicated
- **Market timing** – When is it the best time to invest
- **Lack of time** – It takes time to select and manage investments

**If you would like to get started, read on to learn how you can do so in a few easy steps.**

## Making investing make sense

The BMO SelectTrust™ Portfolios are structured with investors in mind. They are innovative solutions designed to provide you with the utmost flexibility in creating and managing wealth, yet they are easy to use. They are designed so you can understand and make sense of your investments.

With BMO SelectTrust™ Portfolios, we look after a number of investment functions that many investors find time consuming, confusing or stressful.

Once you start investing, we continuously monitor each portfolio and rebalance it automatically should market movements take its asset mix too far away from its target mix.

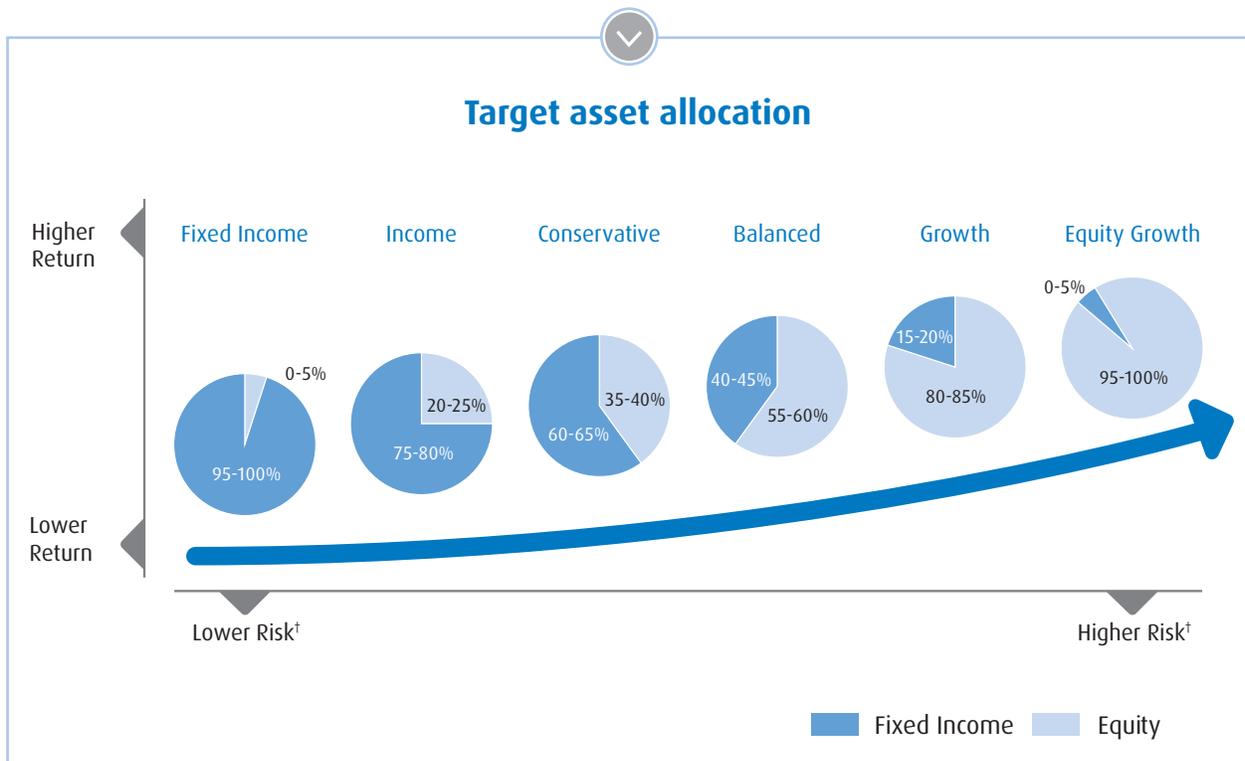
**Having us perform these tasks can simplify investing and gives you peace of mind knowing your investments are with a trusted partner.**



# Key features & benefits of BMO SelectTrust™ Portfolios

## An all-in-one investment solution

BMO Global Asset Management (BMO GAM) builds diversified portfolios using the best investment ideas in the market to produce smoother returns while seeking to outperform. Investors can select a portfolio based on their individual investment goals and objectives.



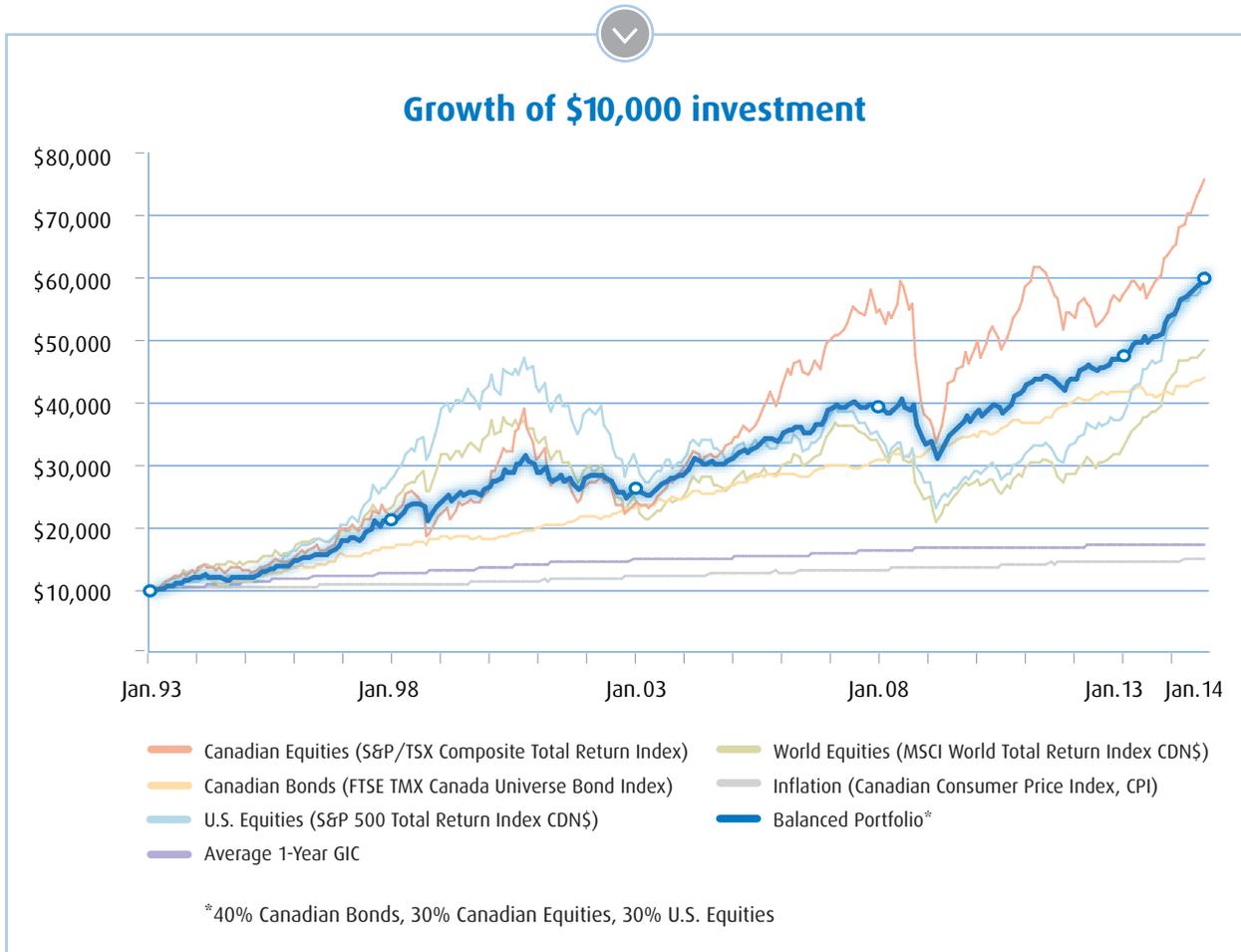
## Key benefits

- Easy to use, all-in-one investment solutions that saves you valuable time
- Portfolios that target a maximum potential return based on an individual's risk profile
- Diversified portfolio of actively managed funds and passively managed ETFs combined in a single mutual fund
- Professional portfolio management with ongoing monitoring
- They can be used as a core holding in your portfolio

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

## Long-term asset returns and risks differ

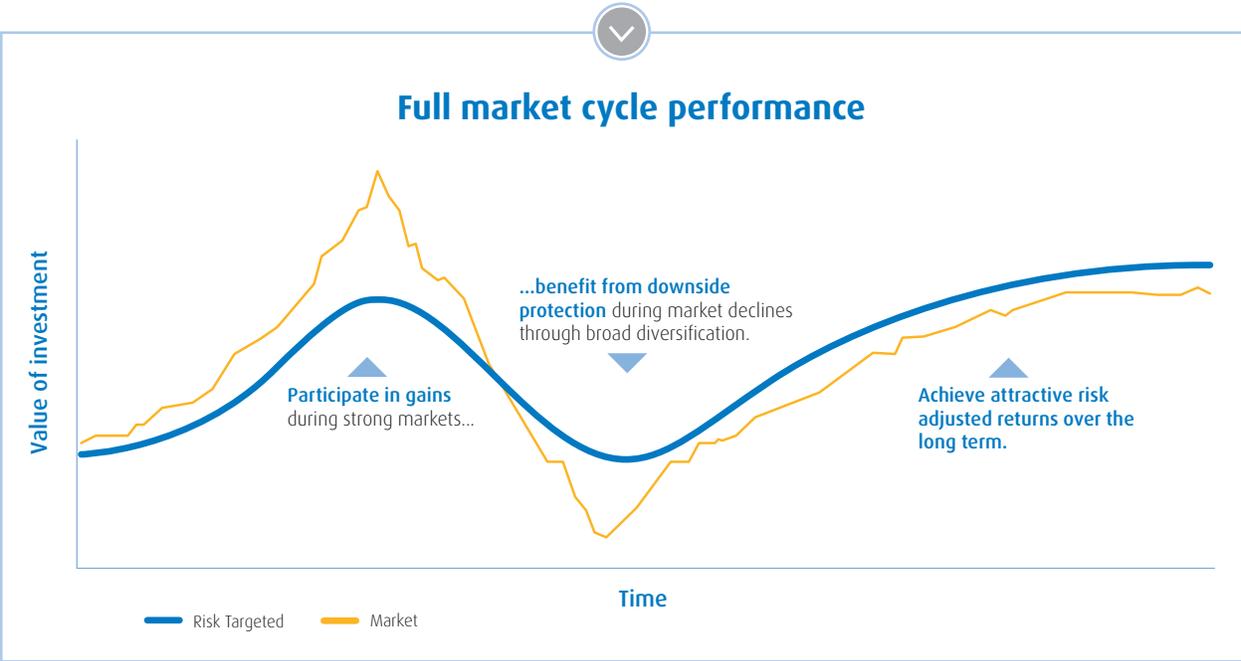
History has shown that over the long-term, equity investments outperform fixed income investments. What the chart below shows, however, is that there can be a significant amount of difference in return and risk among asset classes. This means that if you have too large a weight to equities, the value of your investments could fluctuate. If you do not invest in enough equities, and your returns could be too low to meet your investment goals.



By regularly monitoring holdings and rebalancing to maintain the target asset range, the portfolios are automatically updated to account for market movements. Using a research based approach, the BMO SelectTrust™ Portfolios maintain a long-term strategic asset allocation while utilizing regular rebalancing.

# Portfolios designed to manage your investment risks

BMO SelectTrust™ Portfolios are core investments that deliver the highest potential returns based on your risk profile. BMO GAM uses leading edge quantitative and qualitative techniques to carefully manage the risk of each BMO SelectTrust™ Portfolio to offer participation when markets are moving higher and downside protection when markets are in decline.



Our portfolio manager has the expertise and resources to build well diversified portfolios that avoid the lows of volatile markets to produce smoother returns.

## Risk controlled portfolios

We believe competitive portfolios are created by effectively understanding the risk / reward relationship among various asset classes.

**BMO SelectTrust™ Portfolios are risk controlled portfolios that seek to generate the highest possible returns for a given level of risk. By controlling risk at the asset level, each portfolio is constructed based on expected returns and risk of the individual underlying holdings.**

# World-class investment management

BMO GAM provides clients with easy access to a variety of investment solutions that span the risk/return spectrum.

The world class investment team at BMO GAM combines active fund management with passive ETF solutions to create innovative portfolios for all of your investment needs. To uncover opportunities in the global market place, we have investment teams that are strategically located around the world.

## Understanding active and passive investing

Active fund management focuses on individual security selection, sector rotation and other active strategies with the objective of outperforming the market. On the other hand, passive investments typically replicate market performance and aim to match the return of the overall market or specific segment of the market.



### Characteristics of Active and Passive investing

Passive investing	Active investing
<ul style="list-style-type: none"><li>• Delivers market returns less management fees</li><li>• Can more efficiently access certain markets and asset classes</li><li>• Rules based methodology may mitigate the emotional element of investing</li></ul>	<ul style="list-style-type: none"><li>• Potential to outperform the market</li><li>• Can provide downside protection and risk control</li><li>• Flexible mandates allow managers to move in and out of stocks and sectors</li></ul>

**BMO SelectTrust™ Portfolios combine both active and passive investing strategies, giving you the best of both worlds.**



**Drop by your local BMO Bank of Montreal branch  
and speak to an investment fund specialist.**



Talk with us  
**1-800-665-7700**



Learn more  
**[bmo.com/mutualfunds](http://bmo.com/mutualfunds)**

## **BMO** **Global Asset Management**

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus of the mutual fund before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

BMO SelectTrust™ Portfolios include: BMO SelectTrust™ Fixed Income Portfolio, BMO SelectTrust™ Income Portfolio, BMO SelectTrust™ Conservative Portfolio, BMO SelectTrust™ Balanced Portfolio, BMO SelectTrust™ Growth Portfolio and BMO SelectTrust™ Equity Growth Portfolio.

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