BMO FAMILY OFFICE, LLC
CLIENT RELATIONSHIP SUMMARY
January 28, 2026

INTRODUCTION
We are BMO Family Office, LLC, an investment adviser registered with the U.S. Securities and Exchange Commission (SEC). We do not provide brokerage services. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?
Overview of services: We offer discretionary and non-discretionary investment advisory services to ultra-high-net worth and other individuals, families, personal trusts, and family offices. In connection with these services, we prepare investment policy statements (IPS), design asset allocation strategies, select or recommend sub-advisors and investment funds, and monitor and report on portfolio performance. We also provide investment implementation and other administrative services.

Monitoring: Our standard services include monitoring of client accounts. Our financial professionals review client accounts on a biennial basis. These reviews examine whether appropriate portfolios have been constructed and implemented for each client based on the client's unique circumstances as documented in the client's IPS. The review also helps to determine whether our tactical asset allocation views are expressed consistently across client portfolios and if approved investments have been utilized.

Investment authority: We provide discretionary and non-discretionary advisory services. In discretionary accounts, we determine the investment purchases and sales in a client's account. In a non-discretionary account, the client makes the ultimate decisions regarding investment purchases or sales.

Limited investment offerings: We offer advice only on those investments that have been approved for recommendation by our Investment Committee. The slate of approved investments changes from time to time.

Account minimums and other requirements: Our discretionary account minimum is $50 million, and our non-discretionary account minimum is $100 million. In appropriate circumstances, we may agree to reduce the account minimum.

Additional Information: Additional information about our services and clients is available in Items 4 and 7 of our Form ADV, Part 2A Brochure available at www.bmofamilyoffice.com.

Ask your financial professional: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

FEES, COSTS, CONFLICTS, AND STANDARDS OF CONDUCT
What fees will I pay?
Our fees are calculated as either a percentage of the assets in your account or a fixed retainer. For percentage of assets fees, the more assets in your account, the more you will pay in fees. We have an incentive to encourage you to invest more, a conflict which we mitigate by charging lower fee percentages as you increase the assets we manage for you. Percentage of asset fees are calculated monthly and typically payable quarterly in arrears. Retainer fees are payable either monthly or quarterly and payable in advance or arrears.

You will also pay charges imposed by third parties, including sub-advisors, private funds, mutual funds, custodians, brokers, and other third parties. Ask your financial professional for more information specific to your account and investment allocation plan.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on investments over time. Please make sure you understand what fees and costs you are paying. Additional information about our fees and compensation including our standard fee schedule is available in Item 5 of our

BMO FAMILY OFFICE, LLC
CLIENT RELATIONSHIP SUMMARY
January 28, 2026

Form ADV, Part 2A brochure available at www.bmofamilyoffice.com. In appropriate circumstances, we may agree to fees below our standard fee schedule.

Ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you $50,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

We make money from the fees we charge you.

*Proprietary Products***:** We recommend investments issued, offered, managed, or underwritten by our affiliates to our clients. This means that we and our affiliates benefit from our recommendation of proprietary products to you.

*Third-Party Payments***:** We have referral agreements with our affiliates and pay those affiliates when their employees make client referrals. Our affiliates also pay our employees for client referrals to our affiliates.

*Common management with affiliates***:** We rely on Bank of Montreal, BMO Financial Corp., and other related parties for various support functions.

Additional information about our conflicts of interests is available in Items 10, 11, and 14 of our Form ADV, Part 2A brochure available at www.bmofamilyoffice.com.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?
Our financial professionals are paid an annual salary and discretionary bonus. They are also eligible to earn new client and client retention bonuses as well as bonuses for client referrals to our affiliates.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?
No. Neither us nor any of our financial professionals have any legal or disciplinary history. Free and simple tools are available to research us and our financial professionals at www.investor.gov/CRS.

Ask your financial professional: As a financial professional, do you have any disciplinary history. For what type of conduct?

ADDITIONAL INFORMATION
Your designated financial professional is your primary contact person. Additional information about us and our services is available in our Form ADV, Part 2A Brochure available at www.bmofamilyoffice.com. To obtain up-to-date information or a copy of this Client Relationship Summary, please contact us at (650) 210-5042.

Ask your financial professional: Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?